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Building for the future: India Country Partnership Framework 2018-2022

India has a historic opportunity to speed up the deep reforms necessary to create a competitive economy that is on a path towards sustainable development. The World Bank Group's new strategy for India for the period 2018-2022 builds on the Group's seventy years of enduring partnership with India, working as one World Bank Group to support the country's transition to a higher middle-income economy.

India is the World Bank Group's largest client and one of its oldest partners. "The India Country Partnership Framework (CPF) is critical to achieving the WBG's corporate goals," said Hartwig Schafer, Vice President for South Asia. "Indeed, India's success in attaining high middle-income status will



be central to achieving the world’s collective ambition of ending extreme poverty and promoting shared prosperity,” he added.

Supporting India’s next phase of growth

With India having lifted the maximum number of people out of poverty over the past few decades – more than the population of Russia, notching growth rates of over 7 percent, and gaining in global stature, drawing up a new CPF for the country posed its own set of questions.

“The challenge before the Bank’s team and the government of India was to introduce the next generation of interventions that can take a country on this remarkable trajectory into the next phase of growth,” said Junaid Ahmad, India Country Director.

Recognizing the complex nature of some of the biggest challenges facing India, the new **Country Partnership Framework (CPF)** adopts a multisectoral approach. For instance, Indian agriculture already uses way too much water for too little output. Power subsidies to farmers compound the







precarious water situation by encouraging the extraction of large volumes of groundwater. Or air pollution, which is choking most Indian cities, that calls for multidimensional solutions.

With half of India's population under the age of 25, and 12 million young people entering the work force every year, building human capital will form a core pillar of the new strategy. The CPF will adopt a life cycle approach, building the health, nutrition,

education and skills of India's vast pool of young people to provide a workforce for a high middle-income nation.

The Women's Livelihood Bonds are another innovation proposed by the new CPF. These bonds will build on the remarkable success of India's SHG-led livelihood program that has mobilized 50 million poor rural women by giving women entrepreneurs access to capital markets and greater volumes of finance.



How the WBG will support India

Recognizing India's fast-changing landscape, the new CPF marks important new shifts in the manner in which the Bank will engage with India.

Since India's enormous development needs far outstrip what the WBG can provide, the CPF will leverage both internal and external resources, shifting from a "lending" to a "leveraging bank" to maximize finance for development. It will draw in capital markets and tap the potential of private sector financing and expertise to address India's development priorities at scale.

"The Indian economy has evolved to a level where the private sector can be counted on to close large developmental gaps. Through this CPF, the WBG will help India leverage additional resources from the private sector to realize its full potential," said Jun Zhang, Country Head, IFC, India.

Given India's complex federal structure, the CPF places special emphasis on programmatic engagement with India's states, many of which have populations greater than some of the largest countries in the world.

"The future of India lies in its states," explained Ahmad. "An important focus of the CPF will be to deepen engagement with India's states and invest in the institutions



and capabilities of the states and local governments to address their development priorities.”

As home to some of the world’s most successful development programs, India has acquired valuable experience. The WBG’s new ‘Lighthouse’ initiative will share this experience both within the country, as well as with other nations, in addition to providing a platform for continuous learning and sharing between Bank teams in India, China, Brazil, Indonesia and elsewhere.

Today, the WBG has a combined IBRD/IDA portfolio of \$27 billion spread over more than 100 projects, together with a large volume of analytical and advisory services. In FY18, the share of climate co-benefits in the portfolio was 60 percent. Over the next CPF period, ending in FY2022, the Group expects to deliver \$25-30 billion in financing to India.

Read the India Country Partnership Framework 2018-2022:
<https://bit.ly/2OLaJAG>





Volatility & structural reforms: Opportunity comes knocking

World Bank's Lead India Country Economist, Poonam Gupta analyzes the recent financial volatility and the two external shocks that it stemmed from.



In recent months, India has experienced a surprising level of financial volatility, resulting in currency depreciation, increases in bond yields and declines in the equity market. But the country's underlying growth drivers are resilient to deliver current growth rates of 7-7.5 percent.

With the exception of impaired banking sector assets, most other indicators are unambiguously healthy. The recent financial volatility has stemmed from two external shocks.

The first shock is an unexpected surge in oil prices, tripling over last two years. An increase in oil price of nearly \$60 per barrel since 2016 is projected to increase current account deficit (CAD) from about 0.5 percent of GDP in 2016 to more than 2 percent in 2018.

Can an oil-importing country such as India insulate its current account against periodic oil price spikes?

Policy options are limited in the short run. Macroeconomists suggest that exchange-rate depreciation provides an automatic adjustment (by improving non-oil trade balance). But exports respond to exchange rate with a lag. Another option is to compress government spending, by curtailing discretionary expenditures.

In the medium to long run, additional ex ante measures may be considered: e.g., locking future import price of oil when prevailing price is low, either through hedging or strategic negotiations with oil exporters.

Continued focus on competitiveness-enhancing reforms to improve export would

help balance the current account. Besides, India has been reducing its dependence on oil.

After reaching a peak in the early 2000s, the oil intensity of GDP (oil consumed per unit of GDP) has declined by nearly a third. Continuation of this trend will provide some insulation from increases in oil prices going forward.

The second shock has been an en masse reversal of capital flows from emerging markets, due to a combination of exogenous factors: tightening monetary and expansionary fiscal policies in the US, trade tensions among the world's leading economies, and vulnerabilities in specific emerging markets.

It has resulted in a nearly \$12 billion net withdrawal of portfolio flows from India, and in observed financial volatility. The shock to the capital account has compounded the impact of higher oil prices and made it harder to finance an elevated CAD.

India has slowly but steadily liberalized its capital account. It currently receives different kinds of capital flows, of which portfolio equity and debt flows are commonly perceived to be fickle. These flows often surge, followed by sudden stops, due to factors unrelated to economic strengths or weaknesses.

Such reversals are larger from countries such as India that are considered to be large and liquid markets, as they become convenient targets for investors seeking to rebalance away from emerging markets.

Both ex ante and ex post measures may be effective in lowering such vulnerabilities. Ex

ante measures are taken during periods of benign capital flows. They consist of changing the composition of inflows toward a more stable mix, such as FDI; ensuring that capital inflows are contained during surges; and building safety nets, including by increasing the level of reserves.

Ex post, once capital account pressures begin to build up, a calibrated approach to exchange-rate depreciation through reserve-based intervention, while ensuring that market participants don't take a speculative stand against the currency, may help. Besides, countries raise policy rates; liberalize their capital accounts to further inflows; and sign bilateral swap lines, usually with advanced economies with hard currencies.

Active communication, primarily from RBI, but also from the Government of India (GoI), could help realign perceptions and sentiments. During periods of heightened uncertainty, when markets are unforgiving, there is a premium on conventionally prudent and predictable policy-making.

Comfortingly, GoI and RBI have so far risen to the challenge and have taken several conventional measures: allowed for significant exchange-rate depreciation, while using reserves to smooth fluctuations; raised policy rates; carefully and selectively liberalized the capital account, actively communicated, emphasizing sound fundamentals of the country, and maintained a highly prudent fiscal stance. What else may be done?

The scope of ex post policy measures is rather limited. There isn't much more that can be done than to hold tight while waiting for the storm to pass. There are some indications that the intensity of the shock may have peaked. Meanwhile, and even more so after the current volatility settles, an array of policy priorities will regain urgency.

As they say, a crisis should not be allowed to go to waste. While the current bout of volatility is far from a crisis, it should serve as a call to fast-track structural reforms to boost export performance, strengthen capital account management, and address remaining financial sector weaknesses. 🌐

This article first appeared in the Economic Times on 19 October 2018.



ICR Update

This is a short summary of the Implementation Completion Report (ICR) of a recently-closed World Bank project. The full text of the ICR is available on the Bank's website. To access this document, go to www.worldbank.org/reference/ and then opt for the Documents & Reports section.

Tamil Nadu Health Systems Project



Context

In the early 2000s, Tamil Nadu was faced with high infant and maternal mortality rates, the burden of non-communicable diseases (NCD) was growing, and health outcomes were dismal among the poor and less advantaged population. The Government of Tamil Nadu laid out an ambitious plan to improve the health status of the general population with special emphasis on low income communities. The World Bank supported the state with funding and technical advice.

Objectives

The objective was to significantly improve the effectiveness of the health system in Tamil Nadu through: (i) increased access to and utilization of health services, particularly by poor, disadvantaged and tribal groups; (ii) developing and scaling up effective interventions to address key health challenges specifically NCD throughout the state; (iii) improve health outcomes, access and quality

Tamil Nadu Health Systems Project

Approval Date:	16 December, 2004
Closing Date:	15 September, 2015
Total Project Cost	US\$ 243.79 million
Bank Financing:	US\$ 210 million
Implementing Agency:	Government of Tamil Nadu – Department of Health & Family Welfare, Tamil Nadu Medical Services Corporation, Public Works Department
Outcome:	Highly Satisfactory
Risk to Development Outcome:	Negligible
Overall Bank Performance:	Highly Satisfactory
Overall Borrower Performance:	Highly Satisfactory

of service delivery through strengthened oversight of the public sector health systems and greater engagement of non-governmental sector; and (iv) increase effectiveness of public sector hospital services.

The primary target groups expected to benefit most from the Project were “poor, disadvantaged, and tribal groups” – mainly the scheduled castes and scheduled tribes, or living in tribal, hill, remote and underserved areas, whose access to health care services would be increased.

Achievements

Health Outcomes: The state National Family Health Surveys in 2005-06 and 2015-16 and the 2010 Census showed a marked improvement in Tamil Nadu’s infant mortality per 1,000 live births from 30 in 2005 to 21 in 2015 (nearly half the India national rate of 40 in 2015). Under-five mortality fell from 35 in 2005 to 27 in 2015. The maternal mortality ratio (MMR) fell steadily from 134 in 2003, to 68 in 2015, less than half of the all-India rate of 167 per 100,000 births.

The NCD screening and treatment programs achieved extensive state-wide population coverage with over 75 percent of the population screened for hypertension, diabetes and women were screened for cervical cancer and breast cancer. This resulted in a dramatic increase in case detection and – despite some loss to follow-up – in treatment for these diseases. Tamil Nadu has one of the highest burdens of road-traffic fatalities and injuries in India; the large increase in the percentage of calls for ambulances after road traffic accidents that were served went up from 66 percent in 2009-2010 to 87 percent in 2014/2015 (exceeding the project target of 79.4 percent).

Patient Satisfaction: The number of people who sought care in public facilities rather than from private sector providers also went up. According to the NFHS-4, deliveries in public facilities went up from 48 percent in 2005 to 67 percent in 2015. There was also an increase from 75 percent (2005) to 86 percent (2015) in children aged 12-23 months who received most of their vaccinations in public facilities. Patient satisfaction surveys conducted in 2014, reported that over 80 percent of patients were satisfied with

services provided in public hospitals. An end-line study among tribal groups who were hospitalized under the bed-grant scheme found they were satisfied with the facilities, 93 percent received medicines, and 88 percent considered services to be of good quality.

Financial Protection: During the first three years of the Project, per capita spending on health more than doubled from Rs 227 to Rs 472 all of which came from the state budget. In 2015 over 64 percent households in Tamil Nadu had a member covered by health insurance or a health scheme compared to only 4 percent in 2005. Although not funded by the Project, the Project Management Unit (PMU) was responsible for administering the state insurance scheme that achieved this. The Project directly reduced out-of-pocket expenses by providing free emergency transport services and free mortuary transport to over a million people. The bed-grant scheme provided free in-patient care for nearly 12,000 tribal patients between 2007-08 and 2013-14.

Lessons Learnt

- **The design of the non-communicable diseases component provides lessons in use of well-evaluated pilots.** The government initially wanted to address all NCDs and provide a wide range of curative services. The Bank brought in international experts to work with the TN team. Pilot protocols were developed. The data collected throughout the pilot, and impact and process evaluations were all scrutinized before scaling up.
- **Well-designed partnerships with the private sector/NGOs through PPPs** for delivering health care services and outsourcing carefully selected services such as diagnostic tests, cleaning and laundry, can improve efficiency and services, and make health care more accessible for hard-to-reach populations.
- **Resistance to being evaluated can be overcome.** During project implementation, the usefulness and value of independent evaluations was clearly demonstrated and came to be highly valued for being able to answer important questions about the impact of programs and activities, and as the basis for well-informed decisions. 🌐

Recent Project Approvals

Jharkhand Municipal Development Project


The World Bank Board has approved a \$147 million project to provide basic urban services to the people of Jharkhand and help improve the management capacity of the urban local bodies (ULBs) in the state.

The Jharkhand Municipal Development Project will invest in urban services such as water supply, sewerage, drainage, and urban roads; and strengthen the capacity of the Jharkhand Urban Infrastructure Development Company (JUIDCO) as well as that of the ULBs to carry out reforms in the areas of urban finance and governance.

This is in keeping with the needs of a rapidly urbanizing state where about 31 million people reside in urban areas and urban

population growth in nine of 24 districts in Jharkhand is above India's overall urbanization pace of 2.7 percent.

Most of these components will be open to all 43 ULBs in the state who may wish to participate within an agreed framework under the Project. Over 350,000 urban residents of the participating ULBs are expected to benefit, of which at least 45 percent will be women.

Interventions such as piped water supply, storm water drains, climate friendly road construction and energy efficient street lighting will not only help improve urban services but also make it environmentally sustainable. 

Recent Project Signings

Jharkhand Power System Improvement Project

The Government of India, the Government of Jharkhand and the World Bank have signed a \$310 million agreement to provide reliable, quality, and affordable 24x7 electricity to the citizens of Jharkhand.

The Jharkhand Power System Improvement Project will help build new power transmission infrastructure, as well as put

in place systems to improve the technical efficiency and commercial performance of the state power sector utilities.


The Project will help bring in modern technology solutions such as automated substations, and network analysis and planning tools to provide reliable power supply and enhance customer satisfaction.



While a significant portion of the proposed investments are aimed at improving power transmission infrastructure, the Project will also focus on developing institutional capacities of state-owned power transmission and distribution companies and improving their operational performance.

The Project is part of the Government of India's Power for All program launched in 2014. The plan envisages addition of over 4.5 GW generation capacities by 2022 (including a significant share of 1.5 GW from solar

energy), through a mix of private and public-sector investments.

The agreement for the Project was signed by Sameer Kumar Khare, Additional Secretary, Department of Economic Affairs, Ministry of Finance, on behalf of the Government of India; Vandana Dadel, Secretary, Energy Department, on behalf of the Government of Jharkhand; and Junaid Ahmad, Country Director, World Bank India, on behalf of the World Bank. 

Andhra Pradesh Integrated Irrigation and Agriculture Transformation Project



The Government of India, the Government of Andhra Pradesh and the World Bank have signed an agreement for a \$172.20 million Project to enhance agricultural productivity, profitability, and climate resilience of poor and marginalized farmers in the state of Andhra Pradesh, while ensuring that farming continues to remain a financially viable activity.

The Andhra Pradesh Integrated Irrigation and Agriculture Transformation Project (APIIATP) will be implemented in rural areas largely dependent upon rainfed agriculture. It will strengthen the resilience of poor and marginalized farmers against adverse climate events by improving access to irrigation, drought seed varieties and post-harvest technology that are aimed at improving soil health, water-use efficiency and crop productivity.

The Project will benefit over 200,000 families of poor and marginalized farmers, agro-entrepreneurs, women and other vulnerable groups in Andhra Pradesh. It will work with 1000 Small-Scale Community-Based Irrigation (SSCBI) systems spread over an area of 90,000 hectares (ha), covering over 1000 villages across 12 most climate vulnerable districts of Andhra Pradesh.

The agreement for the Project was signed by Sameer Kumar Khare, Additional Secretary, Department of Economic Affairs, Ministry of Finance, on behalf of the Government of India; P S Raghavaiah, State Project Director, APIIATP on behalf of the Government of Andhra Pradesh; and Junaid Ahmad, Country Director, World Bank India, on behalf of the World Bank. 

One-hour rise in power outage cuts Indian households' income by 0.5 percent: Fan Zhang

A recent World Bank report, "In the Dark: How much do power sector distortions cost South Asia?" examines the entire supply chain from upstream fuel supply to electricity generation and distribution, and to downstream access and reliability and suggests reforms that address policy distortions in the energy sector. In an interview with ET Energy World, the report's author, Fan Zhang, Senior Economist at the Office of the Chief Economist of the South Asia Region at the Bank, shares why the findings are important and what should be the way ahead. Edited excerpts:



You are saying that \$86 billion is lost annually to power sector distortions. What are the key messages from the report and what are the policy recommendations.

India has made remarkable progress in expanding electricity access, reducing power shortages, and developing renewable energy over the past few years. However, our study suggests that there are huge inefficiencies in every link of electricity supply. The country still faces enormous needs to meet electricity demand of a fast-growing economy while protecting the environment and public health. What this report shows is that to tackle energy supply challenges, power sector reform should be a top priority to address inefficiencies, so that India can make best use of existing facilities, avoid waste, and shift to a cleaner fuel mix in a cost-effective manner.

You have used the word "distortion" in a very broad sense. You are not just limiting the findings of the report to bad quality power. The report goes much beyond that and looks at health, environmental, institutional, regulatory and fiscal costs.

Yes. We analyzed three types of distortions: institutional distortion due to state ownership and weak governance, regulatory distortion due to mispricing and subsidies, and social distortion due to negative health and environmental impacts from fossil-fuel based energy production and

consumption. Many distortions do not have direct fiscal implication but nonetheless impose huge welfare loss. So, we analyze the cost of distortions from a welfare perspective and not just their fiscal cost. That way the cost of distortions is estimated as their impact on consumer wellbeing, producer surplus, and the health of population and the environment.

Have you shared the report with the Indian government? What has been the feedback?

We have shared the report with the government. We consulted various ministries and they provided the feedback before we finalized the report. The government pointed out that some of the data used is from the past. For example, the finding on access versus quality is based on 2013 satellite images. This analysis is updated through 2013 because the satellite images are captured by the US National Oceanic and Atmospheric Administration's Operational Lines can System, called DMSP-OLS. DMSP data after 2013 are not useful because of increased solar glare during many periods of the year after 2013. The government also pointed out that the 16 per cent efficiency gap between private and state government-owned power plants is based on historical data. It is likely that efficiency figures would have improved since 2012 because of the various initiatives. But because disaggregated plant-level data after 2012 are not available to us, we have not analyzed the efficiency gap between private and state government-owned power plants after 2012.

You have looked at subsidies as distortions. In India, subsidies are seen as a legitimate way of targeting the poor and marginalized for provision of benefits. How would you respond to the argument that subsidies may not represent distortion?

First of all, the report shows that subsidies are not the most important distortion. A narrow focus on liberalizing energy prices should be avoided. Because in the absence of other reforms, inefficiencies in the system would lead to an excessively high cost of electricity, causing distress for the poor and vulnerable.

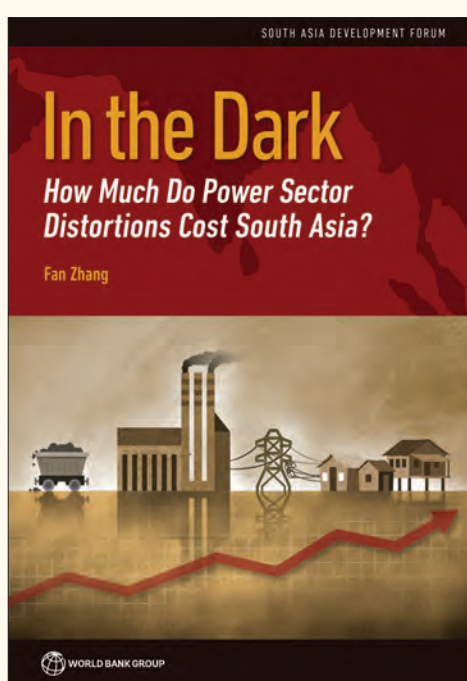
Secondly, there are different ways to compensate the households without introducing another distortion in the power system. For example, through direct cash transfer, the government has successfully removed price-distorting subsidies to LPG without imposing hard-hitting impact on poor households. Similarly, in the electricity sector, direct cash transfer is better than putting distortions in the tariff structure, over-charging industries for agricultural users. It is never a good idea to use one distortion to address another distortion.

What is the time period over which this study was carried out?

The data in the report are updated through fiscal year 2016, the latest year for which data were available at the time of the analysis.

But the study of access-versus-quality for Indian villages uses data from 2013 – much before the report was even conceptualized?

As explained earlier, satellite images from DMSP are not useful after 2013. This has nothing to do with when the report was conceptualized. What this analysis shows is that as more and more people get connected to the grid, it is ever more important to ensure that there is adequate supply to incorporate growing demand. This is because even occasional outages



could discourage the adoption of electricity, the investment on electrical appliances, and sustained changes in studying and working behavior.

Apart from the finding that quality of electricity goes down in Indian villages with increased access, was there any other key takeaway from that part of the study?

To be precise, we find that districts with higher level of new electrification projects during 2005 and 2012 experienced worse power outages in 2013. In this report, we also show that electrification brings a broad range of social and economic benefits, but the size of the benefits depends crucially on the quality of electricity service. When quality goes down, it negatively affects households' income and expenditure, and almost all other development indicators. For example, the report shows that each one-hour increase in daily power outages is associated with a 0.5 per cent reduction in households' per capita income. Gaining access to the grid is associated with a 16.7 per cent increase in households' income between 2005 and 2012 if the power supply was reliable and only a 9.6 per cent increase when the power supply was not.

The government says that the pace of household electrification and village electrification in India has risen significantly in the past few years. Are we to assume that because your report period ended in 2016, that improvement would have been missed in your study?

The data we have used to calculate the lack of access to electricity is 178 million people. We have used that number to calculate the opportunity cost of lack of access to electricity. But I agree that in 2017 and 2018, too, a substantial amount of new connections have been given out. So, obviously, that means that the cost due to lack of access to electricity would have gone down. But on the other hand, the environmental impact of coal-based power generation could have gone up because of the increase in population and the increased number of people being effected by air pollution.

Based on your understanding gathered in preparation of this report, in what ways are the issues of India's power sector different from other South Asian economies?

First of all, the report does not intend to compare across countries because the analysis was conducted for different points of time using different sources of data. To respond to your question, one of the things is that India uses coal for a majority of its power generation while Bangladesh and Pakistan use natural gas which is a cleaner type of fossil fuel. Secondly, because India has a much larger population, the number of people not connected to the grid is much larger. A recent World Bank report RISE 2018 identifies India as one of the largest access-deficit countries in the world. There are similarities too – for example high transmission and distribution losses. 🌐

Link to the Report: <https://bit.ly/2QEJQzs>



This is a select listing of recent World Bank publications, working papers, operational documents and other information resources that are now available at the New Delhi Office Public Information Center. Policy Research Working Papers, Project Appraisal Documents, Project Information Documents and other reports can be downloaded in pdf format from 'Documents and Reports' at www.worldbank.org

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India Publications

Doing Business 2019: Training for Reform – India

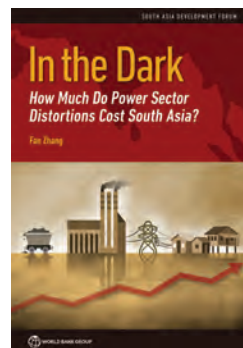


By World Bank
Available On-Line
Working Paper
Published: October 2018,
109 pages
English Version, Paperback
Report No. 131700

Sixteenth in a series of annual reports comparing business regulation in 190 economies, Doing Business 2019 covers 11 areas of business regulation. Ten of these areas - starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts and resolving insolvency – are included in the ease of doing business score and ease of doing business ranking. It provides objective measures of business regulations and their enforcement across 190 economies and selected cities at the subnational and regional level. This economy profile presents indicators for India; for 2019 India ranks 77.

South Asia Publications

In the Dark: How Much Do Power Sector Distortions Cost South Asia?



By Fan Zhang
Available On-Line
Published: December 2018,
262 pages
English Version, Paperback
Report No. 132854

Using a common analytical framework and covering all stages of power supply, *In the Dark* identifies and estimates how policy-induced distortions have affected South Asian

economies. The book introduces two innovations. First, it goes beyond fiscal costs, evaluating the impact of distortions from a welfare perspective by measuring the impact on consumer wellbeing, producer surplus, and environmental costs. And second, the book adopts a broader definition of the sector that covers the entire power supply chain, including upstream fuel supply and downstream access and reliability.

The book finds that the full cost of distortions in the power sector is far greater than previously estimated based on fiscal cost alone: The estimated total economic cost is 4–7 percent of the gross domestic product in Bangladesh, India, and Pakistan. Some of the largest costs are upstream and downstream. Few other reforms could quickly yield the huge economic gains that power sector reform would produce. By expanding access to electricity and improving the quality of supply, power sector reform would also directly benefit poor households. The highest payoffs are likely to come from institutional reforms, expansion of reliable access, and the appropriate pricing of carbon and local air pollution emissions.

India: Policy Research Working Papers

WPS 8660

States Diverge, Cities Converge: Drivers of Local Growth Catch-up in India

By Yue Li, Martin G. Rama and Qinghua Zhao

This paper takes a fresh look at growth convergence in India, combining insights from macroeconomics and urban economics. It departs from the existing literature in three ways. First, the paper assesses growth patterns across districts and across places below the district level instead of taking the state as the unit of analysis. Second, it relies on household expenditures per capita, instead of gross domestic product per capita, to measure living standards. And third, it uses a Bayesian model averaging approach to identify the key drivers of local growth, instead of the classical econometric approach.

The paper finds absolute convergence in living standards across districts and places below the district level, with locations in the gray area between rural and urban growing fastest. In assessing conditional convergence, it finds that geography is a strong predictor of local growth, but population density is not.

WPS 8628

Identifying Urban Areas by Combining Data from the Ground and from Outer Space: An Application to India

By Virgilio Galdo, Yue Li and Martin G. Rama

This paper develops a tractable method to identify urban areas and applies it to India, where urbanization is messy. Google Earth images are assessed subjectively

to determine whether a stratified large sample of Indian cities, towns and villages, as officially defined, are urban or rural in practice. Based on these assessments, a regression analysis combines two sources of information—data from georeferenced population censuses and data from satellite imagery—to identify the correlates of units in the sample being urban. The resulting model is used to predict whether the other units in the country are urban or rural in practice.

Contrary to frequent claims, India is not substantially more urban than implied by census data. And the speed of urbanization is only marginally higher than official statistics suggest. But a considerable number of locations are misclassified in the midrange between villages and state capitals. The results confirm the value of combining subjective assessments with data from these different sources.

WPS 8619

The Causal Mechanism of Financial Education: Evidence from Mediation Analysis

By Fenella Carpena and Bilal Husnain

This paper uses a field experiment in India with multiple financial education treatments to investigate the causal mechanisms between financial education and financial behavior. Focusing on the mediating role of financial literacy, the paper proposes a broader definition of financial knowledge that includes three dimensions: numeracy skills, financial awareness, and attitudes toward personal finance.

The analysis then employs causal mediation analysis to investigate the proportion of the treatment effect that can be attributed to these three channels. Strikingly, numeracy does not mediate any effects of financial education on household outcomes. For simple financial actions such as budgeting, both awareness and attitudes serve as critical pathways, while for more complex financial activities such as opening a savings account, attitudes play a more prominent role.

These findings underscore the importance of changing perceptions about financial products and services as a vital mechanism for the success of financial education.

Other Publications

Information and Communications for Development 2018: Data-Driven Development

By World Bank

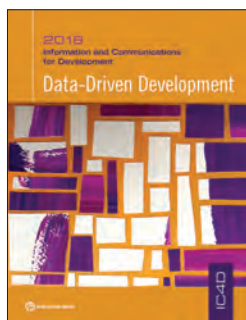
Available On-Line

Published: November 2018, 170 pages

English Version, Paperback

ISBN: 978-1-4648-1325-2

The Information and Communications for Development series looks in depth at how information and



communications technologies are affecting economic growth in developing countries.

This new report, the fourth in the series, examines the topic of data-driven development, or how better information makes for better policies. The

objective is to assist developing-country firms and governments in unlocking the value of the data they hold for better service delivery and decision making and to empower individuals to take more control of their personal data.

International Debt Statistics 2019

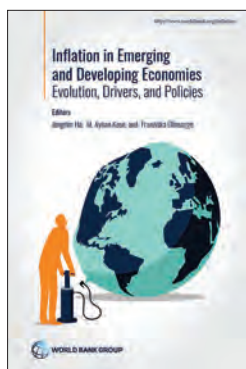


By World Bank
Available On-Line
Published: November 2018,
100 pages
English Version, Paperback

This report focuses on financial flows, trends in external debt, and other major financial indicators for low- and middle-income

countries. Includes over 200 time series indicators from 1970 to 2017, for most reporting countries, and pipeline data for scheduled debt service payments on existing commitments to 2024.

Inflation in Emerging and Developing Economies: Evolution, Drivers, and Policies



By Jongrim Ha, M. Ayhan Kose, and Franziska Ohnsorge
Available On-Line
Published: November 2018,
492 pages
English Version, Paperback
Report No: 132113

Emerging market and developing economies, like advanced economies, have experienced a remarkable

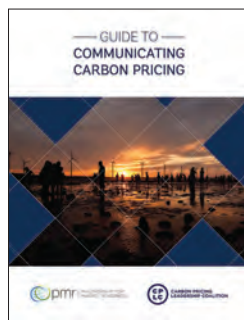
decline in inflation over the past half-century. Yet, research into this development has focused almost exclusively on advanced economies.

This book fills that gap, providing a comprehensive and systematic analysis of inflation in emerging market and developing economies. It examines how inflation has evolved and become synchronized among economies; what drives inflation globally and domestically; where

inflation expectations have become better-anchored; and how exchange rate fluctuations can pass through to inflation.

To reach its conclusions, the book employs cutting edge empirical approaches. It also offers a rich data set of multiple measures of inflation for a virtually global sample of countries over a half-century to spur further research into this important topic.

Guide to Communicating Carbon Pricing

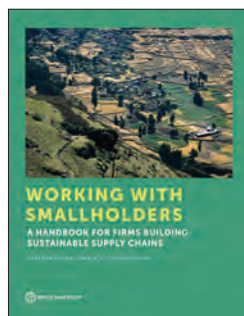


By World Bank
Available On-Line
Published: November 2018,
104 pages
English Version, Paperback

Stakeholder and public support are critical for an enduring and robust carbon pricing policy. How jurisdictions communicate

their carbon pricing policy plays a key role in creating and maintaining that support. Drawing on case studies, research and best practice, the report provides guidance on designing and implementing effective carbon pricing communications strategies.

Working with Smallholders: A Handbook for Firms Building Sustainable Supply Chains



By World Bank Group
Available On-Line
Published: October 2018,
322 pages
English Version, Paperback
ISBN: 978-1-4648-1277-4

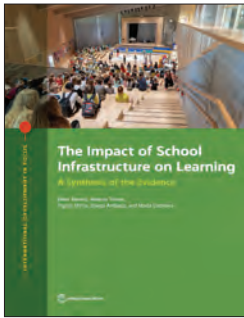
The world's population is expected to reach 9.8 billion in 2050. Meanwhile, concurrent rises in incomes

and urbanization are driving increased consumption of meat, dairy, and biofuels. Meeting the demand for food, feed, and biofuel will require a global production increase of almost 50 percent relative to 2012.

Production in South Asia and Sub-Saharan Africa—where 95 percent of farms are smaller than five hectares—must double at a minimum. A key element of policies to increase food production will be promoting improved food quality, as the health costs of too much, too little, and the wrong types of food become increasingly evident.

Additional initiatives must address how to reduce food losses; globally, one-third of food production is lost or wasted at different stages in the food chain each year. Climate change is bringing further stressors.

The Impact of School Infrastructure on Learning: A Synthesis of the Evidence



By Peter Barrett, Alberto Treves, Tigran Shmis, Diego Ambasz, and Maria Ustinova
Available On-Line
Published: November 2018, 71 pages
English Version, Paperback
ISBN: 978-1-4648-1378-8

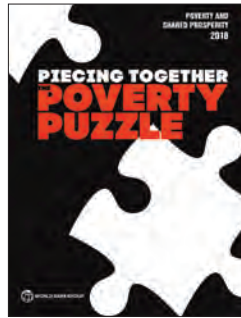
This book focuses on how school facilities can affect children's learning outcomes, identifying parameters that can inform the design, implementation, and supervision of future educational infrastructure projects. It reflects on aspects for which the evidence could be strengthened and identifies areas for further exploratory work.

Inspection Panel 2018 Annual Report

By World Bank
Available On-Line, Published: October 2018, 78 pages
English Version, Paperback
ISBN (electronic): 978-1-4648-1369-6

The report provides summaries of cases the Panel processed from July 1, 2017, through June 30, 2018, and also includes graphs detailing the Panel's casework since it began operations.

Poverty and Shared Prosperity 2018: Piecing Together the Poverty Puzzle



By World Bank
Available On-Line
Published: October 2018, 200 pages
English Version, Paperback
ISBN (paper): 978-1-4648-1330-6
ISBN (electronic): 978-1-4648-1360-3

This year's Poverty and Shared Prosperity report tracks poverty comparisons at two higher poverty thresholds—3.20 USD and 5.50 USD per day—which are typical of standards in lower- and upper-middle-income countries.

In addition, the report introduces a societal poverty line based on each economy's median income or consumption. It recognizes that poverty is not only about income and consumption—and introduces a multidimensional poverty measure that adds other factors, such as access to education, electricity, drinking water, and sanitation. It also explores how inequality within households could affect the global profile of the poor.

From the Blogworld

Commitment to reforms improves business climate in South Asia Submitted by Hartwig Schafer



Imagine a state-of-the-art processing plant that harnesses laser-sorting technology to produce a whopping 15,000 tons of raisins a year, linking up thousands of local farmers to international markets and providing job opportunities to women.

To find such a world-class facility, look no further than Rikweda, an Afghan fruit processing company in the Kabul Province that's well on its way to restoring Afghanistan as a raisin exporting powerhouse—a status the country held until the 1970s when it claimed about 20 percent of the global market.

In Afghanistan's volatile business environment, let alone its deteriorating security, Rikweda's story is an inspiration for budding entrepreneurs and investors.

It also is an illustration of the government's reform efforts to create more opportunities for Afghan businesses to open and grow, which were reflected in the country's record advancement in the Doing Business 2019 index, launched today by the World Bank.

Despite the increasing conflicts and growing fragility, and thanks to a record five reforms that have moved

From the Blogworld

Afghanistan up to the rank of 167th from 183rd last year, the country became a top improver for the first time in the report's history.

And Afghanistan is not the only South Asian country this year that took a prominent place among top 10 improvers globally.

India – which holds the title for the second consecutive year – is a striking example of how persistence pays off, and the high-level ownership and championship of reforms are critical for success. Its ranking has improved by 23 places this year and puts India ahead of all other countries in South Asia. This year, India is ranked 77th, up from 100th last year.

The indicators which show maximum improvements in India this year – dealing with construction permits

and trading across borders – reflect the results of reform efforts over the past four years and are a testament to the persistence and commitment demonstrated by the government, municipal corporations, and customs agency.

Better business regulations also inspire innovation and technological progress. During my meeting with Madhya Pradesh, I was impressed by the way in which this state government is harnessing the private sector to provide clean and relatively cheap solar power to its schools, hospitals and public buildings.

This is a model of development that the Bank has supported and is now helping to spread to other states in India. 🌐

Read more: <https://tinyurl.com/y7bmmgmt>

Missing in action: Where is the “demand” for jobs when we prepare for jobs?

By Federica Saliola

Are robots, friends or foes of the future of work? Automation is eliminating some routine jobs but,

on the positive side, robots are good partners for workers engaged in tasks that demand analytical, interpersonal, and creative skills, as well as manual physical skills involving dexterity.



Many jobs today, and many more in the near future, will require skills that combine technological know-how, problem-solving, and critical thinking as well as socio-behavioral skills such as perseverance, collaboration, and empathy. We have already seen the share of jobs in occupations intensive in these skills increasing since 2001: from 19 to 23 percent in emerging economies and from 33 to 41 percent in advanced economies, according to the 2019 World Development Report. 🌐

Read more: <https://tinyurl.com/y8p2mdwr>

Budding entrepreneurs in rural Bihar

Submitted by Vinay Kumar Vutukuru

Rahul Kumar is a 25-year-old community extension worker at Jeevika in the eastern Indian state of Bihar. He set up an agri-business enterprise six months ago and it's turned out to be quite a success. Kumar earned more than INR 180,000 (\$2,700) in barely one month during the rainy season crop cycle, also known as Kharif crop in India. What's more, he sold quality seeds and other agriculture inputs to more than 150 farmers during that period, helping them save over INR 50,000. "Whatever I could earn as a Village Resource Person (VRP) over a period of one year, I managed to earn that much as



From the Blogworld

an agri-entrepreneur in just one month,” said Kumar.

A three-way partnership between JEEVIKA (a Government of Bihar supported program for economic empowerment), Syngenta Foundation India (a civil society organization working towards enhancing farmers’ incomes) and the National Institute of Rural development & Panchayati Raj (NIRDPR), an academic institution helped Kumar and his farmer friends achieve a remarkable turnaround in their fortunes.

The model follows a decentralized approach to empowering local youth as “Agri-entrepreneurs” (AE) who champion agriculture development in neighboring villages. They help farmers get access to high-quality inputs, crop advisory, door step financial transactions and aggregation of surplus produce

for distant markets. Each AE works with 200 to 300 farmers in a cluster of 3-4 villages and acts as a one-stop service provider for most agricultural needs of small and marginal farmers.

The cost of last-mile delivery of quality products and services specially to small and marginal farmers in India is quite high. The early signs of the AE model suggest that this could potentially solve the challenge of last mile delivery of services and bring the youth back to agriculture. More importantly, it could create an ecosystem where tech savvy, frontline champions support marginalized farmers in adopting improved production technologies and inputs, a transition fundamental to the goal of doubling farmers’ income. 🌐

Read more: <https://tinyurl.com/yanovw54>

Service delivery to the poor: A labor of love or just another job?

By Sheheryar Banuri, Damien Walque, Philip Keefer and Paul Jacob Robyn



When the going gets tough, do the tough need higher pay?

Many public policies and nearly all international aid aim to improve the well-being of the poor. Front-line service providers may not embrace this goal, however. Is this mismatch important? Can it be corrected? These questions are crucial for the success of public policies meant to equalize services to the poor and non-poor. Recent evidence suggests that money helps – but how we select service providers matters, too. 🌐

Read more: <https://tinyurl.com/ydhxqzsr>

Our infrastructure projects can help build many things—including stronger institutions

Submitted by Pratap Tvgssshr

Working to finance major infrastructure projects, World Bank teams have seen time and again that the sustainability of investments depends ultimately on the efficiency and capacity of the agencies that manage them.

For that reason, our interventions often have a dual goal: supporting high quality infrastructure, and, at the same time, supporting institutions’ efforts to modernize and become more efficient. That institutional development sometimes comes in the form of stand-alone project components that focus on modernizing processes, governance, and skills. But in other cases, infrastructure investment projects can also provide opportunities to initiate important institutional changes. 🌐



Read more: <https://tinyurl.com/ydc8jd3t>

India Project Documents

West Bengal Major Irrigation and Flood Management Project

Date 04 December 2018
Project ID P162679
Report No. SFG4864-65, SFG4887 (3 Vol.), SFG4888 (Environmental Assessment)
PIDISDSC21625 (Project Information and Integrated Safeguards Data Sheet)

Uttarakhand Public Financial Management Strengthening Project

Date 03 December 2018
Project ID P119039
Report No. PIDISDSC25159 (Project Information and Integrated Safeguards Data Sheet)

Tamil Nadu Housing and Habitat Development Project

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Report No. PIDISDSC25583 (Project Information and Integrated Safeguards Data Sheet)

Low-Income Housing Finance Project

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Uttar Pradesh Health Systems Strengthening Project

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Project ID P160379
Report No. SFG4529 (Environmental Assessment)
PIDISDSC19764 (Project Information and Integrated Safeguards Data Sheet)

2nd Kerala Rural Water Supply and Sanitation Project

Date 26 November 2018
Project ID P121774
Report No. RES34738 (Project Paper)

Himachal Pradesh Forests for Prosperity Project

Date 21 November 2018
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Report No. SFG4712 SFG4713, SFG4694, SFG4720 (Environmental Assessment)
PIDISDSC24526 (Project Information and Integrated Safeguards Data Sheet)

Haryana Power System Improvement Project

Date 21 November 2018
Project ID P110051
Report No. ICRR0021311 (Implementation Completion Report Review)

Tamil Nadu Health System Reform Project

Date 21 November 2018
Project ID P166373
Report No. PIDA171126 (Project Information Document – Appraisal Stage)

Rajasthan Agricultural Competitiveness Project

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Kerala Urban Service Delivery Project

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Project ID P168633
Report No. PIDISDSC25506 (Project Information and Integrated Safeguards Data Sheet)

First Programmatic Water Supply and Sewerage Service Delivery Project

Date 06 November 2018
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Report No. PIDA25563 (Project Information Document)

Efficient Sustainable City Bus Services Project

Date 06 November 2018
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Report No. RES33467 (Project Paper)

Uttar Pradesh Core Road Network Development Project

Date 01 November 2018
Project ID P147864
Report No. SFG4804 (Environmental Assessment)

Rural Water Supply and Sanitation Project for Low Income States

Date 01 November 2018
Project ID P132173
Report No. SFG4803 (Environmental Assessment) (Hindi, Bengali, Assamese)
SFG4890 (Indigenous Peoples Plan)
SFG4875 (Environmental Assessment) (Hindi, English)

Rajasthan Road Sector Modernization Project

Date 21 November 2018
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Report No. SFG4854 (Environmental Assessment) (Hindi, English)
SFG 4886 (Resettlement Plan) (Hindi, English)

Tamil Nadu Sustainable Urban Development Project

Date 01 November 2018
Project ID P150395
Report No. SFG3527 (Environmental Assessment)

State of Maharashtra's Agribusiness and Rural Transformation Project

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Report No. PIDISDSC25483 (Project Information and Integrated Safeguards Data Sheet)

West Bengal Accelerated Agriculture Transformation Project

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Project ID P168999
Report No. PIDISDSC25618 (Project Information and Integrated Safeguards Data Sheet)

Punjab Rural Water and Sanitation Sector Improvement Project

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Strengthening Teaching Learning and Results for States Project

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