

Session 6

Examples of SDP

Takuya Hoshino

Senior Planning and Policy Specialist, SPBP

Case 1: SINGLE TRANCHE STAND-ALONE PBL AND SECTOR LOAN

India: Maharashtra Tertiary Care and Medical Education Sector Development Program (2023)

The program was designed to support the state of Maharashtra in creating a holistic tertiary health care and medical education system.

- The program comprises:
 - a single tranche stand-alone PBL component which covers policy reforms that will improve equitable access to quality and affordable tertiary care and medical education in the state of Maharashtra; and
 - an investment component, supported by a sector loan, which will build four new medical colleges and teaching hospitals in selected underserved areas of the state, which helps improve the supply of doctors and access to health care in underserved areas.

Components	ADB Financing	Fund Source
<i>PBL component</i>		
Single tranche stand-alone	\$ 150 million	OCR
<i>Investment component</i>		
Sector loan	\$ 350 million	OCR

Source: <https://www.adb.org/projects/documents/ind-56343-001-rrp>, <https://www.adb.org/sites/default/files/project-documents/56343/56343-001-rrp-en.pdf>

Case 1: SINGLE TRANCHE STAND-ALONE PBL AND SECTOR LOAN

India: Maharashtra Tertiary Care and Medical Education Sector Development Program (2023)

Outcome: Access to quality and affordable tertiary healthcare and medical education in Maharashtra improved

- Number of people utilizing government tertiary care facilities increased by 25% to 1,262,490 (of whom at least 50% are women) (FY 2022–2023 baseline: 1,009,992; Women: 444,397)
- Number of doctors working in medical colleges and tertiary hospitals in Maharashtra increased by 20% to 8,772 (of whom from increased number at least 40% are women) (2023 baseline: 7,310 including 30% are women)
- + 2 indicators

Output 1: Medical education and tertiary care facilities and systems enhanced

Program (Policy Actions):

- Performance-based incentives to staff of government medical colleges are rolled out in Q4 2023 and 25% of medical colleges start providing incentives (2023 baseline: No policy)
- + 2 indicators

Project:

- By 2028, Medical colleges and teaching hospitals are built in four districts with climate- and disaster-resilient, gender-responsive and socially inclusive features (2023 baseline: NA)
- + 4 indicators

Output 2: Availability of quality and gender equitable medical human resources increased

Program (Policy Actions):

- A gender-responsive and socially inclusive talent management policy to ensure best-in-class talent in medical colleges in Maharashtra is approved Q4 2023, separate unit for health recruitment within MPSC established in October 2023. (2023 Baseline: No policy)

Project:

- By 2028, At least 500 new doctors hired in new GMCs (of whom 30% are women) (2023 baseline: NA)
- + 1 indicator

Output 3: State system to deliver quality and affordable tertiary care and medical education strengthened

Program (Policy Actions):

- A new agency for procurement of medicine and medical devices is approved by the legislative assembly, made operational by October 2023. (2023 baseline: No agency)
- + 2 indicators

Project:

- By 2028, 10 research projects including at least one project on transgender persons and people with disabilities for medical care completed (2023 baseline: 0)
- + 2 indicators

Source: <https://www.adb.org/projects/documents/ind-56343-001-rrp>, <https://www.adb.org/sites/default/files/project-documents/56343/56343-001-rrp-en.pdf>

Case 2: MULTITRANCHE STAND-ALONE PBL AND PROJECT LOAN

Georgia: Sustainable Water Supply and Sanitation Sector Development Program (2020)

The program aimed at supporting the government's pursuit of sustainable water supply and sanitation services (WSS) and an efficient state-owned enterprise.

- The program comprises:
 - a multitranche stand-alone PBL component which covers policy reforms that seek to transform WSS governance and institutions to improve performance and financial sustainability, while ensuring funding for basic services during a period of fiscal constraints brought on by the COVID-19 pandemic; and
 - an investment component, supported by a project loan, which will improve water supply systems in Telavi, a strategically important city for job creation and economic growth; strengthen operation and maintenance (O&M) capacity of the United Water Supply Company of Georgia; and prepare strategic investment plans for national-scale rural WSS.

Components	ADB Financing	Fund Source
<i>PBL component</i>		
Multitranche stand-alone (two tranches)	\$ 130 million [Tranche 1: \$80 million; Tranche 2: \$ 50 million]	OCR
<i>Investment component</i>		
Project loan	\$ 20 million	OCR

Note: An attached technical assistance will be financed on a grant basis by the High-Level Technology Fund in the amount of \$225,000.

Source: <https://www.adb.org/projects/documents/geo-51132-002-rrp>, <https://www.adb.org/sites/default/files/project-documents/51132/51132-002-rrp-en.pdf>

Case 2: MULTITRANCHE STAND-ALONE PBL AND PROJECT LOAN

Georgia: Sustainable Water Supply and Sanitation Sector Development Program (2020)

Outcome: Performance and financial sustainability of WSS services improved

- Average duration of water supply provided to piped network increased to 22 hours/day (2019 baseline: 16.4 hours/day)
- Non-revenue water (NRW) rate of UWSCG reduced to 47% (2019 baseline: 77%)
- Operational efficiency improved to an operating ratio of 1 (2019 baseline: 1.45)

Output 1: Water supply and sanitation (WSS) governance and institutions strengthened

Program (Policy Actions):

Tranche 1: By 2020,

- Law on Energy and Water Supply approved (2018 baseline: Law on Electricity and Natural Gas)
- Investment appraisal rules introduced, and WSS tariff methodology amended (2018 baseline: NA)
- Metering program, public communication strategy, and time-bound action plan for outsourcing adopted (2018 baseline: NA)
- + 4 indicators

Tranche 2: By 2021

- Draft law on water resources management submitted to the Parliament (2019 baseline: NA)
- Revenue-enhancement and cost-reduction programs approved (2019 baseline: efficiency rated low)
- PSP-PPP road map and pipeline prepared (2019 baseline: NA)
- +6 indicators

Output 2: Operational efficiency of WSS services increased

Project:

- By 2024, in Telavi: (i) 1.6 km of transmission mains and 59 km of distribution lines rehabilitated and upgraded (2019 baseline: old and nonfunctional network), (ii) 6 new boreholes constructed, and 5 boreholes rehabilitated (2019 baseline: 5 nonfunctional boreholes)
- By 2024, a rural WSS strategy and investment plan developed and accepted for implementation by the Ministry of Regional Development and Infrastructure, with at least 80% of training plans implemented
- +4 indicators

Source: <https://www.adb.org/projects/documents/geo-51132-002-rrp>, <https://www.adb.org/sites/default/files/project-documents/51132/51132-002-rrp-en.pdf>

Case 3: PROGRAMMATIC APPROACH PBL AND FINANCIAL INTERMEDIATION LOAN + PROJECT GRANT

Pakistan: Women Inclusive Finance Sector Development Program (Subprogram 1) (2023)

The program entailed a policy-based loan component to be delivered in 2 subprograms to the Government of Pakistan, and a financial intermediation loan (FIL) and a credit guarantee facility backed by an FIL to enhance women entrepreneurs access to finance and representation and voice in the economy.

- The program comprises:

- a programmatic approach (with two subprograms) PBL component which covers policy reforms on establishing women-centered legal and regulatory frameworks for the finance sector, enhancing the supply of finance for women, enhancing capacity of women's entrepreneurship and strengthening women's representation in the finance sector; and
- an investment component, supported by an FIL, which will provide a market-priced credit line to financial intermediaries to stimulate access to credit for women.

Components	ADB Financing	Fund Source
<i>PBL component</i>		
Programmatic approach (subprogram 1)	\$ 100 million	OCR
<i>Investment component</i>		
Financial intermediation loan	\$ 50 million	COL
Project grant	\$5.5 million	ADF

Source: <https://www.adb.org/projects/documents/pak-54424-001-rrp>, <https://www.adb.org/sites/default/files/project-documents/54424/54424-001-rrp-en.pdf>

Case 3: PROGRAMMATIC APPROACH PBL AND FINANCIAL INTERMEDIATION LOAN + PROJECT GRANT

Pakistan: Women Inclusive Finance Sector Development Program (Subprogram 1) (2023)

Outcome: Women's access to finance and representation in the finance sector increased

- Number of people utilizing Women micro borrowers increased to 4.2 million (2021 baseline: 3.57 million)
- Women staff represented 25% of regulated banks' workforce (2020 baseline: 9%)
- At least PRs 195 billion of microloans outstanding to women from MFBs and NBMFCs (2021 baseline: PRs 130 billion)

Output 1: Women-centered legal and regulatory frameworks established

Program (Policy Actions):

SP1:

- By October 2023, State Bank of Pakistan Board (SBP) approved (i) a gender mainstreaming focused Banking on Equality (BoE) Policy to focus upon short, medium, and long term initiatives across five pillar, (ii) established an implementation framework to mandate banks and financial institutions under its regulatory ambit...

- + 3 indicators

SP2:

- By December 2024, 5 indicators

Output 2: Supply of finance for women enhanced

Program (Policy Actions):

SP1:

- By October 2023, SBP, launched and implemented the Asaan Mobile Account Scheme... to improve financial service outreach to women through digital channels (2021 baseline: No account)

- + 3 indicators

SP2:

- By December 2024, 5 indicators

Project:

- By December 2025, SBP and partners develop an end-to-end digital platform for onboarding and financing women clients (2021 baseline: not in place) + 2 indicators
- By 2028, 100% of ADB FIL CLF funds, including recycled amounts, disbursed to women entrepreneurs for income generating activities (2022 baseline: NA) + 1 indicator

Output 3: Women entrepreneurship capacity enhanced

Program (Policy Actions):

SP1:

- By October 2023, MOIP/SMEDA implemented an SME policy, ..., to support women entrepreneurs including (i) enhancing access to finance through better utilization of guarantees and refinancing, ... (2021 baseline: no policy)

- + 3 indicators

SP2:

- By December 2024, 4 indicators

Project:

- By December 2025, develop and pilot a women entrepreneur business skills training program with partner(s) and scale the training program to 2500 women (2022 baseline: not in place)
- + 1 indicator

Output 4: Build strong women representation in the financial sector

Program (Policy Actions):

SP1:

- By October 2023, SECP, introduced amendments in the Listed Companies (Code of Corporate Governance) Regulations, 2019 and the Companies (Postal Ballot) Regulations, 2018 to make it mandatory to vote for the election of directors of all listed companies to have three separate categories, ... (2021 baseline: not in place)

- + 3 indicators

SP2:

- By December 2024, 4 indicators

Project:

- By December 2024, develop and rollout a BoE Gender Sensitivity Training E-Module to deliver to all bank staff as per the BOE policy (2022 baseline: none)

Source: <https://www.adb.org/projects/documents/pak-54424-001-rrp>, <https://www.adb.org/sites/default/files/project-documents/54424/54424-001-rrp-en.pdf>