BUSINESS AND POVERTY

Opening markets to the poor
These are some of the key questions addressed in the forthcoming issue of Development Outreach, which examines the realities of private sector operations at the base of the pyramid and the potential risks and benefits for local development. The special report featured in Development Outreach will include an editorial on business and poverty, previewed here, and full articles from the list of abstracts.

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Opening markets to the poor
Much has been made in recent years of the successful role that businesses can play in addressing poverty, especially in sectors such as telecoms, information technology, and microfinance. Although the spectacular performance of these sectors has yielded worthy initiatives, such as microfinance in urban Latin America and wireless telecommunication in Asia, it has also had the unintended consequence of creating unrealistic benchmarks against which a broad array of corporate programs are being judged. While businesses have surely made significant contributions in some arenas, in many others they have been unable to move the needle on poverty. It is not our intention to place the bulk of the responsibility for relieving poverty on the private sector. Our purpose here is only to underscore some of the new roles and challenges that have emerged as a broader set of businesses have taken on engagement with the poor.

In this push for “new solutions” one should not forget the many positive contributions that business has already made in addressing poverty and related issues. There have been quiet but strong links among economic growth, innovation, and development. This special report is not intended to defend once again the fundamental economic rationale for capitalism and its potential role in alleviating poverty. Rather it is meant to bolster that premise with current examples and practices and to urge businesses to adopt a more proactive role in the development of the markets in which they operate by engaging their consumers—the poor. Such a
A proactive approach may seem to contradict a company’s short-term goals of increasing its investors’ wealth, but it is essential in sustaining a long-term perspective of creating wealth opportunities for the four billion or so people at the Base-of-the-Pyramid (BoP) who make do with incomes of less than $5 per day, as accounted in the article, The Next 4 Billion: Characterizing BoP Markets.

The perspective of the editors of this report is that business involvement in poverty alleviation is best addressed in the broader context of development. Poverty is an economic, social, cultural, political, and moral phenomenon and it is necessary to address these dimensions in an integrated fashion. A development-centered approach to poverty alleviation allows for a larger set of the poor’s needs to be addressed simultaneously. Nestlé’s Milk District Model illustrates this type of integration. By providing the opportunity for training, education, and a steady income to poor rural farmers in exchange for a consistent milk supply, Nestlé effectively integrates poverty alleviation into its business model, making it mutually beneficial. While the company has been able to increase its supply of fresh milk, poor communities have benefited from job security, improved nutrition, and an improved standard of living. Such an approach can help businesses identify the gaps in existing institutions which may be acting as barriers to growth. Identifying and addressing the missing institutional requirements can help a company implement market-based solutions to these structural challenges. In the process, however, companies must learn to do their best under a given institutional framework rather than passively waiting for the government or civil society to improve it. This broad approach also helps capture the richness of business engagement in opening markets to the poor, ranging from multinational corporations (MNCs) and local small and medium enterprises (SMEs) to corporate foundations, business alliances and small entrepreneurs from both developed and emerging economies.

Business models that engage the poor

New business models that have been driven primarily by a focus on addressing unfulfilled demand and or innovations in distribution methods and logistics that reduce cost have overlooked the fundamental need to develop and scale up market institutions. Real breakthroughs toward more productive corporate engagement at the BoP will require a more in-depth understanding of the meaning of “market-based solutions;” clarification of the types of markets (informal vs. organized markets); and understanding of the role of companies in connecting factor and product markets to reinforce job creation opportunities. By contributing to the creation of more efficient markets and by complementing market institutions, rather than just selling products to the poor, companies (particularly large ones) can have a much greater impact on the BoP. In the initial stage of a company’s engagement, particularly in less developed countries, poverty alleviation should be supported primarily through wealth creation, including access to jobs, health, education, and vocational training, before providing access to consumable goods and services that improve the quality of life of the poor. As Unilever’s experience with the “Shakti Revolution” in India illustrates, helping to empower underprivileged rural women by fostering entrepreneurship and creating income opportunities can be more important than sales alone, since it encourages the growth of a sustainable consumer base. This experience has strengthened Unilever’s commitment to improving the lives and livelihoods of the poor in India, driven by the recognition that “the health of business is inextricably linked with the health of society.” Of course, both wealth creation and consumption are important and complementary, but there is a hierarchy.

Business models need to include mechanisms to deal with the following challenges:

- Increasing the productivity and real income of the poor.
- Enhancing job creation opportunities through direct employment or self-employment, supported by products and services that boost productivity.
- Moving away from the “traditional consumers” concept to the concept of “productive consumers.” (Developing self-esteem and dignity among consumers should be complemented by both creating conditions for employment but also by paying decent salaries).3

Business responses to these issues depend on many factors, such as industry structure, company vision, size, location and ownership structure. But even more important is the presence of conditions that promote good governance. The federal and local governments need to have an enlightened view, if not an active partnership. Ultimately business models
Building a socially responsible business culture

IT IS CLEAR that buy-in from top level corporate management is necessary for the poor’s needs to be truly acknowledged in business. Thus far, there have only been limited societal efforts to change the long-existing paradigms and deep-seated assumptions of business leaders, which are partly caused by cultural distance from and lack of direct interaction with the poor. To better understand and engage the poor, greater efforts and more receptive mindsets are needed in learning about their values and aspirations as well as the contributions they can make to value creation for themselves and others.

Incorporating poverty alleviation issues into corporate strategy always requires internal change in companies, such as strengthening—or even redefining—organizational values and cultures. These core changes can nurture entrepreneurial spirit and leadership across the organization, creating clear visions and a readiness to support new and risky BoP ventures. It is necessary to go beyond capturing the attention of corporate executives and senior managers and to put more emphasis on connecting business growth and profitability with engaging the poor. As the case of Sumitomo Chemical illustrates, consistent corporate backing for BoP ventures can lead its employees to identify innovative market-based solutions. In Sumitomo Chemical’s case, that solution came in the form of an insecticide-infused mosquito net to protect vulnerable African populations against malaria. The company’s management philosophy, known as the “Sumitomo Spirit,” aims to “generate profit not only for the company but also for society,” and has helped motivate their employees to reach the BoP. Similarly, the multinational cement producer CEMEX chose to put an interdisciplinary team of its own employees on the ground in Mexico to better understand the social and home-building practices of low-income communities, and used that knowledge to develop a successful product line of housing services just for the poor.

This broader approach to development requires a better understanding of the complementarities between philanthropy, corporate social responsibility (CSR), and service to the poor, as these approaches cannot be easily separated.

ZMQ, a medium-sized Indian software company, has combined its philanthropic commitment (12 percent of its profits) with its core competencies in developing ICT learning tools for social development in order to sponsor and create products and tools to bridge the digital divide. In one such venture, the company funded the development of a technology package to build the capacity of women in using livelihood-generating technologies. The Global Alliance for Improved Nutrition (GAIN) has formed a Business Alliance to explore the space between philanthropy and strategic private sector interest by developing new business models to fortify food with necessary vitamins and minerals and make it available and affordable to the poor. The USAID-funded project Takamol in Egypt has made public-private partnerships which emphasize CSR as a core component of its health sector improvement initiative. Large companies, such as Abbott Laboratories, often utilize their corporate foundations to explore the complementarities between philanthropy and CSR. Abbott Fund, in partnership with the Government of Tanzania, is engaged in a major project that is modernizing the country’s health system. By improving hospitals’ physical infrastructure, training programs and working conditions, and utilizing the latest IT, the partners are expanding access to quality HIV/AIDS testing and health care for the poor.

CSR approaches have recently attracted criticism for being merely token philanthropic attempts to address the needs of the poor. But if such criticisms were taken to heart, and companies allowed themselves to engage only in activities where business goals and poverty alleviation were perfectly synchronized, our prediction is that there would be fewer, not more, activities at the BoP. What CSR activities do well is to provide a forum for businesses to learn about the needs of the poor. The examples from CEMEX and Sumitomo Chemical illustrate the critical need for experimentation and learning at the BoP, which can only happen with corporate support. Use of market mechanisms and the desire for profitability will always be the default choices that hold a company back. CSR engagement provides a genuine laboratory for learning how to bridge the gap between society’s and business’s needs. Moreover, CSR programs provide an avenue for companies to engage employees who are truly tuned in to the environment where the poor work and live. Examples in this report show that businesses with strong CSR activities are better poised to succeed at the BoP.

Market capacity building

BUSINESSES HAVE DEMONSTRATED their strong capacity to solve corporate problems—and now this needs to be complemented by strengthening market institutions. This will help ensure that social and environmental value contributing to poverty alleviation is created in the process of profit maximization. In Unilever’s business expansion in India, the company had to work around the many infrastructure and institutional challenges, such as poor transport links and high rates of illiteracy. Unilever developed a new business model to engage local entrepreneurs to set up direct-to-consumer retail operations, with training from the company and support from self-help groups or microfinance banks. In 2007, Unilever’s Project Shakti estimated the empowerment of 46,000 entrepreneurs (mainly female) who have reached more than three million rural Indian households.

In this context, it is crucial for business to address certain issues that arise around working with the BoP, such as:

- To what extent do “organized or well-developed markets” capture the costs and benefits of the poor?
- What access do the poor have to these markets?
- Why do the poor pay more for the same or similar goods and services than the rich?
- How can level playing fields that provide equal opportunities for the poor be created?

These are important issues, because although informal markets can facilitate trade, they can also be a source of abuse.
huge income inequality and exploitation, and a barrier to
growth and entry. Examples in this report illustrate how com-
panies like Nestle, CEMEX, Unilever and Sumitomo have
overcome the barriers of informal economies and the lack of
institutional and physical infrastructure, and ultimately
helped the poor integrate in the official economy.

**The role of MNCs**

**Thus far,** the discussion about the positive roles played by
MNCs in achieving more balanced and sustainable develop-
ment has left open some key questions about the readiness of
companies to commit to a new level of engagement in poor mar-
kets. It is difficult to gauge how many of the 63,000 MNCs⁴ that
are engines of globalization are actually ready and willing to
incorporate poverty alleviation issues actually into their business
strategies, and how many of those companies are interested in
expanding their supply networks and creating conditions for
complementary products to support the growth of domestic
business. While the relatively small role of MNC’s in creating
local employment has been well documented, their real contribu-
tion might come from their role as catalysts in setting bench-
marks in developing markets. Once established, these would
become the benchmarks under which most local businesses
would have to operate in order to earn their stripes of legitimacy
and trust in the communities in which they function.

MNCs need to recognize what they do well and what they do
poorly in BoP markets, as this is critical in making their engage-
ments more productive and in avoiding unrealistic expectations
based on false premises. Individual MNCs must realize that they
cannot succeed alone, and must work within the existing market
infrastructure. Large companies are typically good at integrat-
ing the poor into the global production system and facilitating
market transactions for increased productivity as part of their
supply chain,⁵ but not necessarily at creating jobs through
direct employment. For example, in the Milk District Model,
Nestle’s engagement in the BoP goes beyond sourcing. It also
includes providing access to technology, training, and invest-
ment, which enables small farmers to produce and sell high
quality milk consistently at a competitive price. Through inno-
vative solutions, MNCs can shape institutional environments to
be more supportive to job creation, and at the same time build
innovative partnerships with government, NGOs, international
financial institutions (IFIs), and donor agencies. For example,
the International Finance Corporation (IFC), the private sector
arm of the World Bank Group, has been successfully working
with the private sector to engage local businesses in the global
supply chain, as illustrated in the articles on its Lighting Africa
project and partnership with BP in Azerbaijan.

**The role of local companies**

Productive engagement with the poor requires new
business models that take into consideration both access to
local knowledge and issues of trust. The focus should go
beyond lowering the cost of doing business at the BoP and
improving access to customer groups. It is also critical to build
legitimacy in the eyes of, and good will from, the poor.
Innovative ways of interacting with the poor are needed to tap
the deep local knowledge and social capital so that social
actors can facilitate access, market intelligence, and legitima-
cy of engagement. These are areas where local companies have
the potential to do better than (and complement) MNCs. Of
course, it is difficult to generalize, as some MNCs, such as
Nestlé and Unilever, have been present in many emerging
economies for decades, so for all practical purposes they
operate as local companies. Partnership initiatives, such as
GAIN and UNICA, create space for collaborative action. The
GAIN Business Alliance allows both MNCs and local compa-
nies to learn from each other, share results, and partner with
development organizations. The Brazilian ethanol industry
association, UNICA, launched a joint capacity development
program for sugar producing companies from the state of Sao
Paulo, which helps individual companies to incorporate social
and environmental issues into their corporate strategy and
contribute to community development.⁶

Local companies are often much better positioned to pro-
vide goods and services to the poor while at the same time
helping MNCs to expand their business at the BoP. For exam-
ple, the key to Sumitomo Chemical’s success has been its part-
nership with a local Tanzanian company, A to Z Textile Mills,
which resulted in technology and quality transfer and creation
of local employment for the poor who had no previous experi-
ence in manufacturing and wage-based jobs. India’s ICICI
Bank example is a good illustration of a local initiative whose
approach holds a host of potential opportunities for the poor.
It is based on the assumption that economically viable occu-
pations already exist in most regions of India, and that with
proper support even the very poor can almost immediately
engage in them without specialized skills building. The key,
they have found, is providing access to finance, which ICICI
created through partnerships between banks and a network of
local financial institutions.

However, strengthening the role of local companies
requires more focus by governments and MNCs on promoting
domestic business, and a more active role by civil society part-
ners in transferring knowledge and skills to local entrepre-
neurs. This multistakeholder engagement is a precondition for
better utilizing the potential of local entrepreneurs. The
DEFTA Partners example clearly illustrates that partnership
between entrepreneurs from both developed and emerging
economies can play a critical role in creating innovative devel-
opment solutions. DEFTA Partners, in collaboration with
BRAC, a local development organization based in Bangladesh,
is investing in improving the country’s communication infra-
structure, thus providing access to millions of poor people.

**Measuring impact**

A productive way of measuring impact is to address pover-
ty in the broader context of development, using a blended
approach to capture economic, social, cultural, and environ-
mental impacts. This can also help prevent an anti-business
sentiment when companies engage with the poor. Measuring
impact should also address issues of profitability and fairness, how to facilitate a proper balance between corporate legal and social obligations, and how to create space for competition. The issue of improved transparency and accountability must also be addressed, as corruption hurts the poor the most. Companies like Unilever, CEMEX and Nestlé, through direct engagement with the poor, improve transparency and reduce the risk of corruption that affects the poor in their daily business transactions when operating in informal markets.

Better measures are also needed to capture cross-sectoral interactions and interventions as well as improvements in market institutions. In Nestlé’s engagement with poor rural farmers in China, for example, the local banking landscape grew when the company provided its new suppliers with cash payments, leading to a new customer base for banks in previously low-income areas. More comprehensive measures could help companies improve their business models and create new space for innovative engagement with government and civil society and, thus, expand their impact. At the same time, it is important to better measure social values from the poor’s perspective, and understand what is important for them in terms of quality of life, empowerment and security.

Measuring development impact remains one of the key challenges for the private sector. As Abbott’s case illustrates, although it is evident that economic and health improvements appear to be inextricably linked, they are not easily quantified. Abbott’s experience has shown that it is difficult to gain a comprehensive understanding of the full economic impacts of health-related activities since they seem to have benefits beyond the health sector. There is a growing need for companies, development organizations, and academia to create new models that capture the development multiplier effect.

Action agenda for the future

TAKING ON THE CHALLENGE of poverty alleviation is daunting for MNCs and local companies, as they try to meet the needs of 4 billion people. Thus, there is a need to sustain successful models and take them to scale. Scaling up and sustainability need to be analyzed not only within existing markets, but also across countries and continents, with an emphasis on South-South cooperation. Companies can play an important role in transferring best practices between countries, as the ZMQ and DEFTA Partners examples illustrate with exchanges from Asia to Africa and within Asia. While businesses operate best in markets with strong institutional foundations, scaling up and sustainability must also be achieved in markets without strong institutions. Companies such as Nestlé, Unilever and CEMEX have shown that through innovative business solutions they can both operate profitably within a given (underdeveloped) institutional framework, and simultaneously directly facilitate the development and strengthening of market institutions.

Poverty alleviation is such an important issue that it requires collective action by MNCs, local companies, governments, IFIs, and NGOs. Building successful partnerships requires addressing many questions, such as who is in charge of, and in a position to change the rules of engagement with the poor; how to avoid corporate gaming that accompanies and contributes to increased poverty and environmental degradation, particularly when institutions are weak; where does the responsibility and value creating potential lie within various stakeholder groups; how do we best orchestrate various initiatives and provide incentives to collaborate in developing more comprehensive and innovative models of engagement; and what are the most innovative ways of complementing the efforts of government, multilateral development banks, and development agencies.

If implementation is to be successful, the main initiatives need to come from within developing countries. The issues are global but most of the solutions are local. New mindsets and capacity are needed to open dialogue and consultations at the location where action is going to take place as a basis for collective action. At the same time, it is critical to be more realistic about what a company can achieve on its own and what is best accomplished through partnerships. We hope that the examples presented in this report will contribute to addressing these questions more creatively. The hope is that the examples will be used to help local beneficiaries set their own agendas and be empowered to define the challenges and implement the best solutions. This special report aims to bring the dialogue to the next level—implementation.

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Endnotes
THE NEXT 4 BILLION: CHARACTERIZING BOP MARKETS
ALLEN HAMMOND, ROBERT S. KATZ, JULIA TRAN, AND COURTLAND WALKER, WORLD RESOURCES INSTITUTE

Four billion low-income consumers, a majority of the world’s population, constitute the base of the economic pyramid. New empirical measures of their aggregate purchasing power and behavior as consumers suggest significant opportunities for market-based approaches to better meet their needs, increase their productivity and incomes, and empower their entry into the formal economy. This article is based on The Next 4 Billion report which utilizes income data from 110 countries and standardized expenditure data from 36 countries across the globe and offers a new and compelling perspective on low-income communities worldwide.

NESTLÉ’S MILK DISTRICT MODEL
NIELS CHRISTANSEN, NESTLE S.A.

Investing in the base of the pyramid is not only about providing products and services to the poor, but also involving them in the process of wealth creation. Nestlé’s successful milk district model achieves a balance between meeting the needs of the poor, fostering local economic growth, and expanding Nestlé’s own business model. By engaging local partners as suppliers and providing them with more than just steady cash flow, the milk district model shows that an inclusive business approach can have a host of positive impacts. Through safety and regulatory training, education and the creation of long-term employment opportunities with reliable wages, Nestlé has gone beyond providing a quality product. This article discusses the deeper implications of the initiative as well as its scalability to other sectors.

THE SHAKTI REVOLUTION—HOW THE WORLD’S LARGEST HOME-TO-HOME OPERATION IS CHANGING LIVES AND STIMULATING ECONOMIC ACTIVITY IN RURAL INDIA
GAVIN NEATH, UNILEVER, AND VIJAY SHARMA, HINDUSTAN UNILEVER

Project Shakti, a micro-enterprise initiative in which Unilever built a network of women entrepreneurs to run a direct-to-consumer retail operation selling affordable products door-to-door, has been both a catalyst for rural wealth creation and a successful business operation. Working creatively within rural India’s existing institutional framework, Project Shakti has overcome such challenges as poor transportation links and lack of distribution networks to reach low-income consumers in around three million homes. Unilever’s experience highlights what can be done by a multinational firm in meeting both business and social objectives.

SOCIAL ISSUE-ORIENTED BOP BUSINESS AND JAPANESE COMPANIES
MARIE KOGISO, WORLD BANK GROUP, MIA MATSUO AND TOKUTARO HIRAMOTO, NOMURA RESEARCH INSTITUTE, LTD.

In a new venture producing chemically treated mosquito nets for Africa, Sumitomo found that by engaging local companies in the manufacturing process they could capitalize on a business opportunity while providing essential malaria prevention to a larger market. Creating local jobs and reinvesting profits into local production bases increased local production capacity and employment, and increased distribution of nets.

LIGHTING AFRICA WITH MODERN OFF-GRID LIGHTING
KATIA THERIAULT AND LINDSAY MADEIRA, INTERNATIONAL FINANCE CORPORATION

The World Bank Group’s Lighting Africa program was recently launched to mobilize support for the global lighting industry to reach over 250 million Sub-Saharan Africans with affordable, modern, off grid lighting solutions by 2030. While the private sector can play an important role in providing African consumers with viable lighting options, a number of barriers prevent potential investors from entering this emergent market. By acting as a facilitator between public, private, and civil organizations, the World Bank Group is supporting industry efforts to transform and accelerate the off-grid lighting market, and extend benefits to those living in poverty. This article describes the program’s innovative initiatives to engage the private sector in the Sub-Saharan Africa off-grid lighting market by building a consortium of local and global businesses and mobilizing the international community.

DEVELOPING THE LOCAL SUPPLY CHAIN FOR THE CONTRACT OF THE CENTURY!
IBRAHIM ISMAYILOV AND SAMIR TAGHIYET, BP
OLGA GODUNOVA AND FARZIN MIRMOTAHARI, INTERNATIONAL FINANCE CORPORATION

This article summarizes an excellent example of an MNC, BP, leveraging the role of an international financial institution, IFC, a successful partnership to
build capacity and engage local businesses. By providing access to finance, technical advice, and resource centers, BP and IFC have helped develop linkages between Azerbaijani SMEs and the global oil and gas industry, allowing them to better compete in the global marketplace and ensuring that small businesses can participate and benefit from the growth of the industry in Azerbaijan.

PATRIMONIO HOY: LOW-INCOME HOUSING THAT IMPROVES QUALITY OF LIFE
ISRAEL MORENO BARCELO, CEMEX MEXICO

With Patrimonio Hoy, CEMEX's progressive housing program for low income communities, the company took a proactive approach to doing business with the poor. To address the need for improved access to affordable quality housing materials and construction, Patrimonio Hoy provides a range of specialized services to low income communities, such as free technical advice, micro-financing and guaranteed prices for basic materials, and the possibility to buy materials for construction over time.

ZMQ ENABLING BOTTOM-UP DEVELOPMENT
SUBHI QURAISHI, ZMQ SOFTWARE SYSTEMS

ZMQ Software Systems has shown that even a small to medium sized local company can make great contributions to social development, by combining philanthropic efforts with their core competencies to tackle the digital divide. The innovative software solution provider has dedicated 12% of its profits for developing socially relevant technology solutions in the form of information and communication technology (ICT) learning, training, and edutainment solutions to address issues and needs regarding education, health, skill development, micro-finance and the environment. ZMQ is building on the lessons from its projects in South Asia as it expands its operations targeting social benefits to Africa.

BUSINESS AND MALNUTRITION: OPPORTUNITIES AND CHALLENGES FOR THE FOOD INDUSTRY TO ADDRESS THE POOR
NACHIKET MOR AND BINDU ANANTH, ICICI FOUNDATION AND IFMR TRUST

Malnutrition remains a scourge impacting millions worldwide and yet there are cost effective solutions available and an emerging business case for corporate action. Food dominates expenditures among those living in poverty. The Global Alliance is working with industry and partners such as the World Bank Institute to explore the space between philanthropy and strategic private sector interests. New business models are being tested by both multinational and local firms that help to make foods, fortified with necessary vitamins and minerals, available and affordable to the poor.

BRIDGING GAPS IN REPRODUCTIVE HEALTH CARE IN EGYPT THROUGH PRIVATE SECTOR INVOLVEMENT
ANDY COLE, MOHAMED AFIFI, AND REEM SALAH, TAKAMOL PROJECT

Takamol is a five year USAID-funded reproductive health project in Egypt that employs an integrated approach to increasing the availability and quality of reproductive health services and empowering community members to build healthier societies. Paying significant attention to developing strong, sustainable win-win partnerships with private entities, the project has been able to leverage US$1.4 million towards improving health care in Egypt.

IMPROVING HEALTH IMPROVES ECONOMIC WELL-BEING: ONE COMPANY’S EXPERIENCE
CHRISTY L. WISTAR, ABBOTT FUND, TANZANIA

This article explores the positive impacts and unexpected challenges of Abbott’s investment in a public private partnership to modernize Tanzania’s health system through its Abbott Fund. In this venture Abbott utilized a uniquely blended approach, investing not only in physical assets such as health facilities, but also in advanced Information Technology and considerable training, thus enhancing staff morale and productivity. Abbott examines both the social and economic benefits of the initiative, and emphasizes the need to better capture and measure the general economic impacts of investing in health systems, and the complexity of this undertaking.

ACCESS TO MARKETS AS A STRATEGY TO ADDRESS POVERTY
NACHIKET MOR AND BINDU ANANTH, ICICI FOUNDATION AND IFMR TRUST

This article emphasizes the value of access to financial services for the very poor as the means to leverage economic opportunities, and suggests that such access is best provided through creative partnerships between banks and a network of local financial institutions. Since it is fundamentally rooted in a commercial proposition both for the participating client as well as for the service providers, the promise of scalability in this approach is higher than in traditional grant-led development programs.

BRINGING BANGLADESH INTO THE DIGITAL AGE
THE ALLIANCE FORUM FOUNDATION, AND GEORGE HARA, DEFTA PARTNERS GROUP

In an initiative to reduce poverty in Bangladesh, San Francisco-based DEFTA Partners has led a multi-stakeholder partnership to improve access to information and communication technology (ICT). The partnership represents an innovative business model for economic development, which deploys wireless infrastructure technology and enables low cost broadband communication to extend access for businesses, and enhance health and education services in Bangladesh.
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