Introduction

In this report, I have utilized data sourced from the International Development Association (IDA), a division of the World Bank Group. [[1]](#footnote-1) The International Development Association (IDA) extends public and publicly guaranteed debt as part of its commitment to supporting the development requirements of its recipient member nations. The IDA's contributions encompass development credits, grants, and guarantees, to countries around the world to help meet their development needs.

Under analysis is a small portion of data (30 columns and 98 rows) and was last updated on July 18, 2023. It is available from The World Bank's website in CSV format. This subset of data provides valuable insights into the financial engagement between countries and the International Development Association (IDA).

As I mentioned, this project was an opportunity to practice using SQL to analyze the IDA's data and find some insights. I focused on addressing the following key inquiries:

* Total number of transaction and transaction volume per-country
* Countries with the highest and lowest loan frequencies. (Loan allocation variations)
* India's loan history, key borrowing entities, and credit status details)
* Number of loans granted to India for each credit status
* Total Disbursed Amount allocated to India
* The most extensive project in India and its Disbursed Amount.
* Top Borrowers in India

Methodology:

By leveraging SQL, we were able to analyze the dataset and gain valuable insights into India's successful loan repayment, prominent financial interactions, top borrowers, and credit status. These findings were then visually represented and enhanced using Tableau

**Transaction volume per-country**

The question I wanted to answer was how many **total transactions per country** there were. This query will show us the country name and the number of transactions on record with IDA. Credit Status in the COUNT command includes data in every row of the dataset. This means when it is counted, it will count every entry grouped by country.

A screen shot of a computer

Description automatically generated



This above results table represents the number of transactions on the books with IDA for various countries.

**Total number of transactions**:

To find the **total number of transactions** performed by IDA, I edited the above query to a very simple form. I left only the SELECT and FROM statements, with COUNT included.

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Description automatically generated



This told me that there have been **99 loans**in the history of the IDA program.

**Countries with the highest and lowest loan frequencies**

The next question asks which country has received the **largest number of loans**from IDA. I left my SELECT and FROM clauses the same for this query as well, and added GROUP BY and ORDER BY clauses to organize the data. Since data was in order with the DESC function, this meant the highest value was at the top.

A screen shot of a computer

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According to the result:

* India and Pakistan have the highest transaction counts (21 transactions each).
* Taiwan, China; Kenya; and Turkiye have moderate transaction counts (4-7 transactions each).
* Several countries have lower transaction counts (1-3 transactions each).

I have used Tableau to visualize data.



A map of the world with different countries/regions

Description automatically generated

**India's loan history, key borrowing entities, and credit status details**

Our next question asks us to isolate the data from India, specifically their loan history and status. Here's the query to pull the data.

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This showed me the country, borrowing organization, and the status of the credit line for India.



We can see there are 21 rows returned, with credit status included which is “Fully Repaid” for India. This was a good way to scroll through and see some extra details, but I wanted to summarize the information more.

**Number of loans granted to India for each credit status**

How many loans were in each credit status category? I revised my query, and got the results below: [[2]](#footnote-2)

A screen shot of a computer code

Description automatically generated



Due to India's successful repayment of all its loans, the credit status exclusively indicated for the country is "Fully Repaid." In contrast, for other countries, the credit statuses may vary, encompassing terms such as "Approved," "Disbursing," and "Fully Disbursed."

To count the number of loans provided to India, we can use the following code as well.

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IDA has provided 21 credits to India and all are fully Repaid.

**Total Disbursed Amount allocated to India:**

To find the cumulative sum of loans allocated by the International Development Association (IDA) to India for various projects and initiatives I have written this code:

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Description automatically generated**

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total disbursed amount for India is 1,064,290,746.

**The most extensive project in India and its Disbursed Amount.**

The following code yields the information about the most expensive project in terms of disbursed amount allocated by IDA to India.

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The results here told me that INDUS. IMPORTS lll was the most expensive project in India history, with a disbursed amount of $18,0951,648.7



**Top Borrowers in India:**

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CONTROLLER OF AID ACCOUNTS & AUDIT 21

Summary of Finding:

* Across the history of the International Development Association (IDA) program, there have been 99 loans given to different countries.
* Notably, both India and Pakistan share the highest level of financial engagement, each with 21 transactions.
* Turkey follows with 7 transactions, while most other countries have fewer transactions, suggesting lower involvement.
* India's credit status for these 21 loans is exclusively "Fully Repaid," indicating its successful repayment of all loans. Other countries may have varying credit statuses such as "Approved," "Disbursing," and "Fully Disbursed."
* The cumulative disbursed amount for India's 21 loans from the IDA amounts to $1,064,290,746 (The total disbursed amount for India's loans is $1,064,290,746 )
* The entity "CONTROLLER OF AID ACCOUNTS & AUDIT" is listed as a top borrower in India.
* Among the various projects facilitated by these funds, the "INDUS. IMPORTS lll" project emerges as the most expensive, with a disbursed amount of $18,095,648.7.

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**Report on India's IDA Loans:**

**Comparative Financial Engagement:**

Within the dataset, India and Pakistan emerge as the leaders in terms of financial engagement with the IDA, boasting 21 fully repaid transactions each. Trailing behind, Turkey showcases a notable count of 7 transactions. The varying transaction counts across countries indicate differing levels of utilization of IDA funds for developmental projects and initiatives.

**India's Successful Loan Repayment and Credit Status:**

Among the 98 rows, all 21 loans received by India from the IDA have been marked with the credit status "Fully Repaid." This accomplishment underscores India's unwavering commitment to fulfilling its financial obligations and harnessing borrowed funds for impactful development initiatives.

**Total Disbursed Amount and Key Projects:**

The cumulative disbursed amount of $1,064,290,746 across the 21 loans underscores the financial magnitude of India's IDA engagement. Notably, the dataset highlights the "INDUS. IMPORTS lll" project, which stands out with the highest disbursed amount of $18,095,648.7. This project assumes significance as a potential driver of substantial positive change within India.

Top Borrower in India:

In the context of India, the entity identified as "CONTROLLER OF AID ACCOUNTS & AUDIT" prominently emerges as a key beneficiary of the IDA loans. This finding exemplifies the diverse spectrum of projects and sectors supported by the IDA funds, indicative of India's multifaceted approach to development.

In conclusion, the dataset offers a glimpse into India's remarkable loan repayment history with the IDA, characterized by the exclusive "Fully Repaid" credit status. India's strategic utilization of IDA funds is underscored by the considerable transaction count and disbursed amount, both of which contribute to the nation's advancement and progress.

1. For more visit: https://finances.worldbank.org/Loans-and-Credits/IDA-Statement-Of-Credits-and-Grants-Historical-Dat/tdwh-3krx [↑](#footnote-ref-1)
2. The **COUNT** function is used to calculate the number of transactions for each country.

   The **GROUP BY** clause is added to group the results by the **country** field, which is necessary when using aggregate functions like **COUNT**. [↑](#footnote-ref-2)