Trading places: AP women set up agri-markets on village streets

Women in colorful saris huddle around mounds of red gram on a street corner in Ramavarram village in Andhra Pradesh’s Warangal district, awaiting the ring of the telephone.

The phone call comes through; it is a colleague at the other end calling with the price of red gram reigning that day at the state-run Agriculture Marketing Committee’s trading center some 20 km away.

The day’s price in, the women begin their day’s business, testing, measuring and buying up red gram from local farmers. The women run a procurement center under the Indira Kranthi Patham, (IKP) the Government of Andhra Pradesh’s flagship poverty reduction program which is supported by the World Bank through two projects with a
cumulative financing of US$ 260 million. The IKP hinges on little self-help groups set up by rural women who find that collective action has helped improve their lives and livelihoods.

The Ramavarram procurement center is one such enterprise set up by a federation of local women’s self-help groups. Started in 2004, it offers some 40 farmers of this rain-fed dry village an alternative to the traditional agricultural marketing system. Earlier, small and marginal farmers did not have the holding capacity and were forced to sell even when the prices were low. Now, they sell their produce at current market rates to the procurement center, which, in turn, offloads only when the market price is good. The profit made by the center, (i.e., the difference between the buying and selling price) goes to the SHG corpus, which is then lent out to the villagers again. “Earlier, we were at the mercy of middlemen traders, who would threaten us and make us sell to them at prices that suited them,” says Narendra Reddy, a local farmer.

Not only are the farmers able to save themselves from exploitation at the hands of traders, they are also able to save on other costs like transportation, cost of boarding and lodging, and other types of market cess. “Thanks to the procurement center at the village we are able to save nearly Rs 150 - Rs 200 per quintal,” says Viramma who belongs to a shepherd family that also has some farm land.

There are some 4,000 other SHG-run procurement centers in the state, buying and selling a range of products from gram through neem to milk, but all operating on the same model. Close to 150,000 farmers from nearly 5,000 villages use these centers. Managed as they are by members of the local community, there is greater transparency and accountability around these procurement centers, which has added to their popularity. “We keep a daily tally of the transactions, the stocks and the receipts,” says Kavita, the community resource person for marketing at the Ramavarram centers.

With experience, women have also realized that the end user is the best buyer. Their initiatives have now attracted big buyers such as ITC, EID Parry and other local processors from neighboring Tamil Nadu and Kerala who prefer to source their raw material directly from them.

Take the example of neem fruit, an important medicinal crop. Traditionally gathered from the abundant neem trees by the poorest of the poor who had no bargaining power when it came to pricing, it is today becoming a

Above: The whole process of procuring, weighing, sorting and selling of produce is handled by village women

Right: Keeping daily accounts at the Ramavarram procurement center
lucrative source of income for these vulnerable groups. SHG-run procurement centers have helped *neem* sellers get fair prices for their commodity and have even linked them directly with large private buyers. In Warangal district alone, *neem*-gatherer families have seen their average income per season rise from a paltry Rs 500 to Rs 1,750.

Beneficial as they are, the procurement centers have not succeeded in resolving all problems. A persistent weak link remains the procurement of inputs. Moneylenders and traders still continue to control the chain, and farmers are often coerced into selling to them at low prices in order to secure credit for seeds, fertilizers etc.

“Local traders are upset that farmers are not selling their produce to them and are not likely to support them with inputs next year. So it is critical that we get involved in providing inputs as well because we will, otherwise, suffer at the time of harvesting our next crop,” says Sandhya Rani, a local SHG member from Ramavarram village.

Traders can also queer the pitch for the procurement centers by hoarding huge stocks and artificially pushing up the purchasing prices, a phenomenon that is facing some 60 procurement centers across 18 mandals in the district. In the case of red gram, one of the primary commodities the procurement centers deal in, the minimum support price fixed by the government is Rs 1,750 per quintal, the average purchase price for the SHG-run centers is Rs 2,100 per quintal, and the average price in the open market is around Rs 2,300-Rs 2,400 per quintal.

“The government is trying to tackle the matter by raiding private godowns across the district. We hope this will help control prices,” adds Mohammad Nooruddin, IKP’s project manager for marketing in Warangal district.

Such stumbling blocks may stall the process for sometime but clearly the SHG movement in Andhra Pradesh is a social movement with a much larger vision.

**Agents of social change**

Coming together as a group – coupled with the newfound ability to negotiate their own livelihood – has given the women of rural AP the confidence to take on the deeply-entrenched biases of society. From fighting for dignity for the disabled or the HIV positive, to better education and healthcare for girls; from campaigns against dowry to crusades against domestic violence, these women are emerging as agents of social change in the state.

To return to Ramavarram, the women there have launched a movement against arrack, the local distilled brew that has traditionally posed a social problem in Andhra villages.

“We decided not to prepare arrack for our husbands, and if any woman did so, she would be removed from the group. This business has now completely stopped in our village,” says a group of triumphant women.

The socio-economic empowerment of the women has also helped fuel general development in the village. “All the village children go to school, even though a lot of girls drop out after the 10th standard as the nearest high school is a few kilometers away. But people are much more aware of their circumstances and needs,” says 50-year-old Shantamma.

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**Right:**

*Lakshmi bought herself a sewing machine with a loan from her self-help group’s corpus*
Mogalamma’s story

Mogalamma is barely in her 20s but her harrowing life is etched on her furrowed face and sunken eyes. Married to an alcoholic, mother to a mentally-challenged son, her troubles deepened when she was widowed early. Three years ago, she was raped by the local money-lender and left to die in the fields of her Chauderpalli village in Mahboobnagar district of Andhra Pradesh.

Mogalamma, who is from the Dalit community that occupies the lowest rung of India’s social hierarchy, she fought for justice for two years but couldn’t crack the protective cordon the upper castes in her village threw up to protect the money-lender.

“Nobody helped me those two years,” says Mogalamma. “The police was not willing to register my case; even the sarpanch did not help me. It was only the women’s group that stood by me. And it is thanks to them that I could even take it up. Then, my own father forced me to seek a compromise and asked me to withdraw the case after the moneylender had been in jail for a few months. But the SHG group supported me and spoke to the higher-ups. Women like me have developed a lot of self-confidence because of this support. My future is now with the group,” says Mogalamma.

Today, thanks to the local women’s self-help groups (SHG), Mogalamma has not only recovered her dignity, but is able to take care of her and her family’s needs. She lives with her parents and child in a spartan house that the SHG helped her get under a government scheme.

The SHG gave her a loan to buy a buffalo, whose milk she sells locally. It also helped her get a job cooking mid-day meals at the local primary school. It is also helping her with her child’s rehabilitation and treatment.

“While he may never be cured completely, at least the school is now allowing him to attend classes,” Mogalamma says. “All this is thanks to the SHG.”

New Country Director for the World Bank in India

Ms Isabel Guerrero took over as the new Country Director for India on March 1, 2007.

Ms. Guerrero, a Chilean national, has worked in the World Bank since 1982, holding a variety of positions across all regions. She has, most recently, been the World Bank’s Country Director for Mexico and Colombia where she oversaw projects ranging from energy and infrastructure, to private sector development, the environment, water, rural development, education, health, and social safety nets.

Before this, Ms. Guerrero was the Country Director for Bolivia, Ecuador, Paraguay and Peru. She has also been the Bank’s principal economist for Azerbaijan and the Central Asian countries soon after they gained independence following the break up of the Soviet Union. Ms. Guerrero has also worked on Morocco, Myanmar and the Philippines.
India’s growth needs to be propelled by people power

Dipak Dasgupta, the World Bank’s Lead Economist in New Delhi, talks about the most pressing challenges facing India today:

**Q. Given India’s growing economic success, what are the major challenges facing India today?**

**A.** India’s most pressing challenges are sustaining faster growth, and ensuring that this growth reaches all its citizens. Right now, promoting inclusive growth is the most important priority.

But, let’s begin with growth. India’s GDP growth has soared from 5-6% a few years ago to 9% today. If this growth is sustained, as the 11th Plan hopes to do, average living standards will rise and poverty will be reduced. India will become a middle-income country in three years time instead of six, crossing the Bank’s current threshold of $875 per capita income to do so. Its per capita income will double in the next seven years, instead of ten. In fact, by 2025, India’s average per capita income could well surpass Thailand’s and reach where Malaysia is today. This will be the equivalent of creating fifty East Asian “miracles” within two decades. For a young Indian entering the work force today, this will be about the time she takes to reach her peak productive years.

**Q. But, doesn’t this focus on growth ignore the needs of the poor?**

**A.** Growth is crucial for poverty reduction; but growth by itself is not enough. The two Indias question is the most important one right now. It is evident everywhere: while India’s top students at its best educational institutions are setting global standards, many, if not most of India’s children leave government primary schools with few basic skills. While we have “medical tourism” from abroad, most primary health centers do not function well. While the Tatas and Mittals are acquiring global companies, our villages lack the most basic of amenities.
While the price of urban property is escalating, the level of stunting and under-nutrition amongst the poor is alarming. The Prime Minister has repeatedly said that India’s growth must carry along the millions left behind; this point has also been made in the Approach Paper to the 11th Plan.

Without inclusive growth, we risk a growing divergence of incomes and prosperity which is not socially sustainable. Some 300 million of India’s people still live in abject poverty, and another 300 million hover precariously above the poverty line. Poverty is most stark in rural India, in districts dependent on rain-fed agriculture, with poor connectivity, and among members of traditionally excluded groups. It is concentrated in seven states – Bihar, Chattisgarh, Jharkhand, Orissa, Madhya Pradesh, Rajasthan, and Uttar Pradesh.

President Kalam has said it well: “Bihar’s development is India’s development”. But, the challenge is to make it happen.

Q. So, what is needed to make the two India’s converge?

A. One challenge is to reach the poor with programs and policies that work. This requires a renewed emphasis on agriculture, rural roads, water supply and sanitation, and better implementation of the major centrally-sponsored schemes.

What can be done to renew Indian agriculture?

India’s rural areas are the battleground in the fight against poverty – they are home to nearly three-quarters of the country’s poor. Rising farmers’ suicides, the slowdown in agricultural growth, the apparent fall in rural nutrition and calorie-intake, and the slowing of the decline in poverty all trigger the need for introspection. Based on the Bank’s various analytical work and project interventions, and taking stock of the Government’s recent initiatives in the sector, the World Bank’s Martien van Nieuwkoop, Lead Rural Development Specialist, and Dipak Dasgupta, Lead Economist, spell out a few pointers as to what can be done differently to reinvigorate Indian agriculture:

Switch Government expenditures away from large and often unproductive subsidies that do not often benefit farmers, into more productive investments. One area, for example, is fertilizer subsidies, another is public food subsidies, and yet another is power subsidies (for groundwater pumping). Besides being bad for the environment and a potential source for the leakage of funds, these subsidies absorb increasingly larger shares of agricultural spending. This spending could instead be used to transform the rural areas with roads, water supply, electrification, research and extension, market support and others. The
transition will, however, not be easy because of the long years of reliance on the system, the modest gains that farmers currently receive, and the lack of confidence in taking bold measures. The way out may well be a negotiated rationalization of the system – explaining the transition and the gains that it will bring, with farmers in the front-seat.

Remove the regulatory barriers to domestic marketing and trade. Most states are already in the process of amending the Agricultural Produce Marketing acts that will allow much more competition and greater participation of the private sector in the marketing of agricultural produce – thereby raising the prices that farmers receive and making the sector more dynamic. This will entail a very different role for the state, including the need for organizing farmers so that they are better positioned to capture economies of scale in agricultural marketing and value addition. Again, implementation will be the key.

Manage water, technology and land better. Water reforms will be crucial to provide much greater farmer-centered operations, better maintenance of irrigation systems, and cost-recovery. The strong interests that operate against such reform will need to be carefully managed. Unlocking the potential of rain-fed areas will be even more critical. This will need to emphasize soil and water conservation, or drought-proofing and risk-coping mechanisms such as crop insurance, while exploring emerging opportunities in bio-fuels and carbon financing. A strong push from a specific mission agency may be needed. A related issue is facilitating agricultural diversification, together with an integrated extension and research system that emphasizes on-farm practices. The ATMA model has already been rolled out in 200 districts; the main issue is of ensuring the ownership of the model at the grassroots level and the extension of marketing support. More secure land rights, especially for the poor, is the other key area. While the computerization of land records is progressing, a comprehensive effort is needed to improve land administration.

Re-examine forest dependent peoples’ transformation. Put forest dependent people in the driver’s seat and provide them with much stronger land and resource rights, along with support structures. Joint forestry management is improving and producing better results. The recent Tribal Rights Bill has opened the door to better community forestry management. Implementation, learning, and community involvement is now the key. In the same vein, empowering the poor by scaling-up and replicating rural livelihood development models (e.g., self-help groups) have the potential to bring about very large impacts on poor rural households. In this, non-farm activities may become increasingly important.

Strengthen the monitoring and evaluation system. Reliable learning of what works and what doesn’t will allow cutting-out the duplication and fragmentation of many existing schemes. Improve the system so that it starts at the ground-level with users being empowered to generate local solutions rather than through top-down designs that are imposed upon them from outside.
improving the management of our cities. By and large, these are all manageable issues.

In infrastructure, the government has already begun to look at innovative ways of financing the huge shortfalls in investment, including at public private partnerships. To create good jobs, however, enlightened and broad-based political support will be needed to push through the urgently needed labor market reforms. To take one example, modest reforms can create 12 million new jobs in the organized textiles and garments sector alone in the next five years. On improving urban management, while there is a renewed focus on the issue, it will be a long haul requiring greater autonomy for urban local bodies, raising of revenues, and the effective management of services.

Q. Apart from the Government, is there a role for civic organizations and the middle-classes in making India more inclusive?

A. Not everything can be the Government’s responsibility alone. The relatively better-off have to be concerned with inclusion. The active engagement of the middle-classes on key social and economic issues is a very important way in which other societies have modernized themselves. It is also in the interest of the better-off to forge a more equitable society.

Take the case of Bangladesh. Civil society’s efforts have had a dramatic impact in the social sector, especially in expanding girls’ access to education, in making micro-credit available to the poorest, and in improving the delivery of basic public services.

India also has a rich and growing tradition of civic participation. The recently passed Right to Information Act is a landmark legislation that enlarges citizens’ access to information. And, Panchayati Raj institutions have the potential of empowering the grassroots of society and enforcing better accountability. India’s people now need to take the inclusive development agenda forward.

Q. What role can India’s people play?

A. First, they need to demand greater accountability and better public services. The Government would also do well to find ways to encourage voluntary organizations to play a greater role in monitoring and participating in the delivery of public services, and in strengthening the voice of the poor.

Second, those who have benefited from faster growth must pay their fair share in financing programs that promote inclusion. Conspicuous consumption, copying the behavior of global elites, capturing the gains of growth, and ignoring larger social responsibilities are some prominent issues.

Renewed fiscal policy dialogue also has to be part of the picture. This includes improving the recovery of the cost of services, more appropriate pricing of water, energy, utilities, higher education, and the reduction of corporate tax exemptions. Land prices have increased sharply and a better capture of land-rents would generate more revenues for overstretched municipal services. Overall, the tax-to-GDP ratios need to rise to more realistic levels.

Q. Are you optimistic, then, that India can achieve both faster and more inclusive growth?

A. Yes, I am. We now have a historic opportunity to banish poverty as we have known it in India for a millennium or more. This will make a huge difference, not just in India, but also the world. While there are challenges, the economic strengths of India as well as its open and engaged polity will increasingly produce results.

The arena of action is now shifting to the states, local bodies, municipalities, front-line service agencies, and to the people themselves. This is why I have stressed the role of the people in helping to take the development agenda forward. The Central government will, of course, need to guide and strengthen this process.
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.

Rural Women’s Development and Empowerment Project

Context:
Women form the backbone of agriculture, comprising the majority of agricultural laborers. Seventy to 80 percent of all field work is done by women, and most post harvest and processing tasks are their sole responsibility. Women are also heavily involved in animal husbandry, particularly small livestock.

However, more than 90 percent of rural women are unskilled, restricting them to low paid occupations. Women, typically, also have little control over land and other productive assets, which largely excludes them from access to institutional credit.

The Project was prepared at a time when the Government of India had made attempts to operationalize the concerns for women’s equality and empowerment and was emphasizing women as equal partners and participants in the development process.

Location:
The Project was initially implemented across six states, viz. Haryana, Bihar, Gujarat, Karnataka, Madhya Pradesh and Uttar Pradesh. Later, it also included Uttarakhand.

| Approval Date:       | 27 March 1997 |
| Closing Date:        | 30 June 2005 |
| Total Project Cost:  | US$M 53      |
| Bank Financing:      | US$M 19.5    |
| Implementing Agency: | Government of India/Department of Women & Child Development |
| Outcome:             | Satisfactory |
| Sustainability:      | Likely       |
| Institutional Development Impact: | Substantial |
| Bank Performance:    | Satisfactory |
| Borrower Performance:| Satisfactory |
Jharkhand and Chhattisgarh when these states were created. It covered 57 districts in three phases.

**Project Development Objectives:**
The overall objective of the project is “to strengthen processes that promote economic development of women and create an environment for social change.”

The specific objectives are as follows:

(i). Establish women’s self-help groups (SHGs) to build members’ self-reliance and self-confidence, and to provide them greater access to and control over resources;

(ii) Sensitize and strengthen the institutional capacity of support agencies in government, NGOs and banks, to proactively address women’s needs;

(iii) Increase incomes of poor women through income generating activities;

(iv) Develop links between SHGs and lending institutions to ensure women’s access to credit financing; and

(v) Improve access to health care, education and drudgery-reduction facilities.

**Project Components:**

i. **Capacity building for women’s development**
Forming strong and sustainable SHGs was the primary focus. To facilitate this, the participating agencies were sensitized to gender equity issues, oriented to the SHG concept and trained in specific skills.

ii. **Support women managed income-generating activities**
Income generating activities were facilitated through access to credit, skill training, technology transfer, technical support, and promotion of market linkages.

iii. **Community assets creation and access to social programs**
The Project facilitated group access to social services and helped in leveraging funds for the provision of community health, childcare, drinking water supply, sanitation and community halls.

iv. **Project management system**
The provision for project management helped in the effective implementation of project activities with the support of a comprehensive monitoring and evaluation system comprising a computerized project management system, management information system, and concurrent monitoring and evaluation to assess progress, quality of performance, and sustainability on an on-going basis.

**Achievements:**

I. SHGs were established which built self-reliance and self-confidence of these women and provided them greater access to and control over resources.
A total of 17,647 SHGs were established against an original target of 7,400 with a membership of 240,000 women with 79 per cent belonging to vulnerable population groups.

II. Institutional capacity of support agencies (government, NGOs and banks) have been satisfactorily strengthened and sensitized.
This is reflected in the sustainability of SHG activities, especially related to the financial aspects. This is also reflected in women’s ability to visit banks, their capability to hold meetings in the absence of the NGO worker, their level of satisfaction, and the functional status of the Business Counseling Centers.

III. Incomes of poor women have increased through income-generating activities.
The number of members engaged in income-generating activities reached 77 per cent of target (for non-farm activities) and 74 per cent (on-farm activities) by Project end. It is, however, difficult to assess the impact of project-initiated activities due to the absence of comparable data.

IV. Links have been created between SHGs and lending institutions to ensure women’s access to credit financing.
Some 95 per cent of the SHGs had established sound financial management practices.

V. Improved access to health care, education and drudgery reduction facilities.
The component picked up slowly, partly because the guidelines were not properly understood.
The World Bank in India • March 2007 11

Sustainability Quotient:

- About 85 per cent of the SGHs are self-sustainable. They are able to conduct regular meetings and manage savings, repayment and inter-loaning. The majority of the groups (80 per cent) are federated into clusters parallel with a gradual phasing out of NGO support, as the clusters will assist the SHGs in credit linkages, financial intermediation, linkage to government line departments and technical support for livelihood and retailing.

- All states, except Gujarat and Chhattisgarh have decided to provide an additional one-year of support to the SHG clusters. The commitment to this model is also reflected in the Government of India’s request to the World Bank for support for a National Women’s Empowerment Program based on the Project promoted Women’s Self-Help Group model.

- The emphasis on income generating activities has resulted in the establishment of several enterprises, formation of partnerships with partners ranging from unorganized, local private sector to organized private sector, specialized NGOs, banks and government departments.

Lessons Learnt:

- Long-term commitment at the Central and state levels ensures the sustainability of project outcomes.

- In a multi-state project, clearly-defined functions and responsibilities of the Central Hub and the individual states are necessary for successful implementation.

- Mapping and assessing the expertise and capacities of partner organizations is critical.

- Under the project, SHGs of the poor and their clusters have emerged as an important platform for various public sector providers and private sector entrepreneurs to both deliver services and seek partnerships.

- Providing women the capacity and opportunity to overcome social barriers at the household and community level, is a powerful entry point for social mobilization.

- Financial management capacity and financial discipline through internal lending in SHGs without dependence on subsidized credit, is critical for the SHGs’ later linkage with the formal banks system.

Events

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<th>BUSINESS CONCLAVE</th>
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<td>Second SAARC Business Conclave</td>
<td>Meeting India’s Infrastructure Needs with Public Private Partnerships: The International Experience and Perspective</td>
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<tr>
<td>17-18 February 2007 • Mumbai</td>
<td>5-6 February 2006 • New Delhi</td>
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This two-day international conference was organized jointly by the Government of India, the World Bank and International Finance Corporation, the private sector arm of the World Bank Group, in collaboration with Public Private Infrastructure Advisory Facility and Industrial Development Finance Corporation. The Finance Minister, Mr. P. Chidambaram gave the keynote address and the Minister of Railways, Shri Lalu Prasad Yadav also addressed the gathering.

The World Bank supported the Second SAARC Business Conclave in Mumbai organized by the Federation of India Chambers of Commerce and Industry (FICCI) as a knowledge partner.

For more information on the themes discussed at the Conclave as well as for links to relevant World Bank research, please visit www.worldbank.org.in
Recent Project Signings

Tamil Nadu Irrigated Agriculture Modernization and Water Bodies Restoration and Management Project
12 February 2007, New Delhi,

The loan/credit agreements for the US$ 485 million Tamil Nadu Irrigated Agriculture Modernization and Water-Bodies Restoration and Management Project were signed in New Delhi in the presence of Mr. P. Chidambaram, Finance Minister of India. The signatories were Mr. Madhusudan Prasad, Joint Secretary in the Department of Economic Affairs, Ministry of Finance, on behalf of Government of India; Mr. S. Rajaretinam, Secretary, Public Works Department, Government of Tamil Nadu; and Mr. Praful Patel, Regional Vice President, South Asia from the World Bank.

Also present on the occasion were Mr. S.S. Palanimanickam, Minister of State in the Finance Ministry; Mr. Duraimurugan, Minister for Public Works, Government of Tamil Nadu; Mr. Ashok Jha, Finance Secretary; Mr. Dhanendra Kumar, India’s Executive Director in the World Bank; and Ms Isabel Guerrero, the Bank’s new Country Director for India.

The Tamil Nadu Irrigated Agriculture Modernization and Water-Bodies Restoration and Management Project is designed to modernize irrigation systems covering over 600,000 hectares in 63 selected sub-basins throughout the state. Tamil Nadu is home to about 62 million people living in 17 river basins. Many of these basins are water stressed, as supplies are limited and competing demands are growing.

Punjab Rural Water Supply and Sanitation Project
26 February 2007, New Delhi

The agreements for this project were signed by Mr. Madhusudan Prasad, Joint Secretary in the Department of Economic Affairs, Ministry of Finance in the Government of India; Mr. Vijay Kain, Principal Secretary, Government of Punjab; and Mr. Rachid Benmessaoud, Acting Regional Vice-President for South Asia, World Bank.

The Punjab Rural Water Supply and Sanitation Project will assist the Government of Punjab achieve full coverage for water supply with at least basic service level of 40 liters per capita per day in some 3,000 villages. It will improve operational performance of the existing water supply schemes in another 1,600 villages and implement environmental sanitation schemes in some 1,100 villages. The Project will also support capacity building of the rural local governments and user communities in developing and managing rural water and sanitation facilities and services.

Punjab State Road Sector Project
26 February 2007, New Delhi

The Government of India and the World Bank signed a loan agreement of US$250 million to rehabilitate and expand the state road network in Punjab. Mr. Madhusudan Prasad, Joint Secretary in the Department of Economic Affairs, Ministry of Finance, signed on behalf of the Government of India. Mr. Karan A. Singh, Secretary, Public Works (Building and Roads) signed on behalf of the Government of Punjab, while Mr. Rachid Benmessaoud, Acting Regional Vice-President, South Asia, signed on behalf of the World Bank.

The Punjab State Roads Sector Project will help the Government of Punjab initiate comprehensive improvement and maintenance of the 7,400 km of Plan Roads (state highways, major district roads and other district roads), which link the rural road network to the National Highways and provide most of the main road links in Punjab.
New Additions to the Public Information Center

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

Publications may be consulted and copies of unpriced items obtained from:

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South Asia Publications

Doing Business in South Asia 2007
Available on-line
English Paperback
Published January 2007
The Doing Business report investigates the scope and manner of regulations that enhance business activity and those that constrain it. New quantitative indicators on business regulations and their enforcement can be compared across South Asian countries and over time, together with global best practices.

The report covers eight countries in South Asia and examines 12 major cities in India, six in Pakistan, and four in Bangladesh. The report compares business regulations in the region with 175 economies around the world.

Doing business became easier in India in 2005-2006. Five reforms reduced the time, cost, and hassle for businesses in India to comply with legal and administrative requirements, placing the country in the top 20 reformers worldwide. Of the 12 major Indian cities covered by the report, Hyderabad has the most business-friendly regulations, followed by Bangalore and Jaipur.

Ending Poverty in South Asia: Ideas That Work
Edited

By Deepa Narayan and Elena Glinskaya
Price: $ 35.00
English Paperback
422 pages
Published November 2006
ISBN: 0-8213-6876-1

South Asian economies are booming, yet millions are...
still excluded from participation in this growth. This book offers valuable lessons in how to make markets and services work to benefit poor people directly, enhancing their dignity and freedom of choice. These case studies show how governments, non-governmental organizations, and the private sector can initiate change, learning, expanding and adapting as they go. Here are stories of development ideas that work – and of the visionary individuals who were determined to see them succeed. These achievements have taken place against all odds, in countries struggling with widespread corruption, weak governance, minimal infrastructure, deep-rooted social divisions, and poorly functioning judicial systems.

South Asia: Growth and Regional Integration: A Report based on First SAARC Business Leaders Conclave

Available on-line
English Paperback
Published February 2007

While there is a broad consensus on the key challenges that South Asia faces to sustain growth, there are differences in views on the role that regional integration should play in South Asia. This report looks at several aspects of South Asia’s growth and how regional integration can contribute to growth.

The report, which is based on the First SAARC Business Leaders Conclave, is the outcome of a knowledge partnership between the World Bank and the Chamber of Commerce and Industry (SCCI), which is the apex business organization of South Asian Association for Regional Cooperation (SAARC).

India & Bangladesh: Bilateral Trade: Potential Free Trade Agreement

Available on-line
English Paperback
Published January 2007
Working Paper Series

India and Bangladesh have long shared common objectives for closer economic integration within the South Asia region and trade between the two countries has grown rapidly since the early 1990s. A free trade agreement (FTA) has been under consideration for some time. This report seeks to explore the implications of a bilateral FTA. Although the report points at possible advantages, it concludes that there is no compelling case for India and Bangladesh to pursue a bilateral FTA. Rather a broader-based liberalization would be preferable since this would yield much larger economic benefits, whilst minimizing risks.

India Policy Research Working Papers

WPS4132
The international financial integration of China and India
Philip R. Lane and Sergio L. Schmukler

Three main features characterize the international financial integration of China and India. First, while only having a small global share of privately-held external assets and liabilities (with the exception of China’s foreign direct investment liabilities), these countries are large holders of official reserves. Second, their international balance sheets are highly asymmetric: both are “short equity, long debt.” Third, China and India have improved their net external positions over the past decade although, based on their income level, neoclassical models would predict them to be net borrowers.

Domestic financial developments and policies seem essential in understanding these patterns of integration. These include financial liberalization and exchange rate policies, domestic financial sector policies, and the impact of financial reform on savings and investment rates. Changes in these factors will affect the international financial integration of China and India (through shifts in capital flows and asset and liability holdings) and, consequently, the international financial system.

Other Publications

Dancing with Giants: China, India, and the Global Economy

Edited by Alan Winters and Shahid Yusuf
Price: $ 22.95
English Paperback
288 pages
Published January 2007 by Institute of Policy Studies (Singapore) and World Bank
ISBN: 0-8213-6749-8

China is now the world’s fourth largest economy and growing very fast. India’s economic salience is also on the rise. Together these two countries will profoundly influence the pace and nature of global economic change. Drawing upon the latest research, this volume analyzes the influences on the rapid future development of these two countries and examines how their growth is likely to impinge upon other countries. It considers international trade, industrialization, foreign investment and capital flows, and the implications of their broadening environmental footprints. It also discusses how the two countries have tackled poverty, inequality and governance issues and whether progress in these areas will be a key to rapid and stable growth.
An Opportunity for a Different Peru: Prosperous, Equitable, and Governable
Edited by Marcelo M. Giugale, John L. Newman and Vicente Fretes-Cibils
Price: $ 45.00
English Paperback
856 pages
ISBN: 0-8213-6862-1
For the first time in the republican history of Peru, the presidential transition takes place in democracy, social peace, fast economic growth and favorable world markets. In other words, there has never been a better chance to build a different Peru – a richer country, more equal and governable.

There are multiple ways to achieve that goal. New reforms must stem from a widespread and participatory debate, one of a common vision conceived for and by Peruvians. This book aims at making a technical and independent contribution to such debate; it summarizes the knowledge available about the challenges to be faced by the new administration.

The study provides a conceptual framework to the analysis of the country's 34 economic sectors and the two historical perspectives behind them. In doing so, it offers a comprehensive reform agenda that sheds light on possible priorities and courses of action.

How Universities Promote Economic Growth
By Shahid Yusuf and Kaoru Nabeshima
Price: $ 30.00
English Paperback
312 pages
Published December 2006
The distinguished contributors to How Universities Promote Economic Growth examine the wealth of international experience on efforts to multiply links between universities and businesses. They offer valuable and succinct guidance on some of the most effective policy measures deployed by national and regional governments, firms and universities to enhance the contribution that tertiary institutions can make to economic change.

Reforming Payments and Securities Settlement Systems in Latin America and the Caribbean
By Massimo Cirasino, Jose Antonio Garcia, Mario Guadamillas and Fernando Montes-Negret
Price: $ 45.00
English Paperback
295 pages
Published December 2006
ISBN: 0-8213-6635-1
Payments and securities settlement systems are considered critical for the safe and effective functioning of a financial system. In Latin America and the Caribbean, efforts to raise the awareness of the importance of modernizing national payments systems were formalized through the 1999 Western Hemisphere Payments and Securities Clearance and Settlement Initiative (WHI).

Reforming Payments and Securities Settlement Systems in Latin America and the Caribbean extracts the main lessons and experiences of the WHI, describing trends in payments and securities settlement systems worldwide and assessing Latin American and Caribbean systems in relation to international standards and best practices. Assessments cover legal and regulatory frameworks, interbank exchange and settlement circuits, retail settlement systems, government payments, foreign exchange and cross-border settlement, the interbank money market, securities settlement systems, and the oversight role of the central bank and its coordination with other authorities and the private sector.
Annual Review of Development Effectiveness 2006: Getting Results

By Monika Huppi
Price: $22.00
English Paperback
Published December 2006
ISBN: 0-8213-6906-7

The “results agenda” adopted by the World Bank and other donors aims to ensure that development assistance yields sustainable poverty reduction.

The Annual Review of Development Effectiveness 2006 assembles evaluative evidence around three questions central to poverty reduction:

- How effectively has economic growth translated into poverty reduction in Bank-assisted countries and what factors have affected these results?
- What factors have led to high-quality results in areas that deliver services to the poor?
- What measures help raise the accountability of public institutions responsible for delivering and sustaining these results?

The report identifies three key areas where the World Bank can further strengthen its effectiveness in helping countries reduce poverty:

- Economic growth has improved in many Bank client countries but a stronger focus on the nature of growth is needed to ensure that such growth leads to jobs for the poor and productivity increases in poorer regions and sectors where the poor earn their incomes.
- Consistent use of a clearly articulated results chain helps ensure that Bank country assistance programs and individual projects set realistic objectives, that key cross-sectoral constraints to achieving them are adequately considered and that due attention is given to building capacity.
- A realistic assessment of the political economy of governance-related reforms is needed to tailor efforts to increase the accountability of public sector institutions to local conditions.

2006 Annual Report on Operations Evaluation

By Janardan Prasad Singh
Price: $22.00
English Paperback
ISBN: 0-8213-6845-1

The Annual Report on Operations Evaluation series continues to strengthen its focus on results, monitoring, and evaluation. This latest edition updates the implications of managing for results in World Bank operations, assesses if monitoring and evaluation practices provide staff with information that helps them manage for results, and looks at IEG’s own effectiveness. Its recommendations address ways to make monitoring and evaluation more effective and influential tools.

Engaging with Fragile States: An IEG Review of World Bank Support to Low-Income Countries under Stress

By Soniya Carvalho
Price: $20.00
English Paperback
Published December 2006
ISBN: 0-8213-6847-8

During fiscal 2003-05, World Bank lending and administrative budgets to fragile states amounted to $4.1 billion and $161 million, respectively. IEG’s report assesses the effectiveness of this Bank support.

The report finds that the Bank and the donor community have improved their operational readiness to engage with fragile states, and made substantial progress on donor coordination at the international policy level. Significant challenges remain, however. Donor agendas have been overly ambitious and need to be made more selective, the effectiveness of donor programs needs to be improved after the immediate post-conflict phase in war-ravaged countries when structural change is needed, and donors need to develop transparent aid allocation criteria that ensure that fragile states will be neither under- nor over-aided. The report makes recommendations to overcome these challenges and distills lessons for the Bank and other donors.

The Polish Fixed-income Securities Market: Recent Developments and Selected Policy Challenges

By Michel Noel, Noritaka Akamatsu, Wladyslaw Jan Brzeski and Carlo Segni
Price: $10.00
English Paperback
74 pages
Published November 2006

This title analyzes the recent evolution of the Polish fixed-income securities market, including the money market, the government bond market, and the non-government bond market.
focusing in particular on the sub-national bond market. It examines key policy challenges facing the development of the sector, including policies to stimulate the development of the classic repo market, increase the reliability of the government bond yield curve, stimulate the overall development of the non-government bond market, and undertake a reform of the legal and regulatory framework for local government borrowing.

The World Bank Legal Review, Volume 2: Law, Equity, and Development

Edited by Ana Palacio
Price: $ 35.00
English Paperback
604 pages
Published November 2006
by Martinus Nijhoff
Publishers and World Bank
ISBN: 0-8213-6831-1

In keeping with the theme of the World Development Report 2006: Equity and Development, and following the success of the World Bank Group’s Legal Forum on “Law, Equity, and Development” in December 2005, this volume of The World Bank Legal Review focuses on issues of equity and development. The volume draws together some of the key ideas of the Legal Forum, including articles by many of its distinguished participants, and explores the role of equity in the development process, highlighting how legal and regulatory frameworks and equitable justice systems can do much to level the playing field in the political, economic, and socio-cultural domains, as well as how they can reinforce existing inequalities.


By Kyran O’Sullivan and Douglas F. Barnes
Price: $ 10.00
English Paperback
62 pages
Published November 2006
ISBN: 0-8213-6878-8

Accurate data on household energy use, combined with other data on household well-being (including consumption, income, health, and education), is essential to monitor progress in the household energy transition from traditional biomass fuels to modern fuels and electricity and to evaluate the effect of government energy policies on living conditions. Multi-topic socioeconomic household surveys, such as the World Bank’s Living Standards Measurement Study (LSMS), can provide data with which to make these measurements.

Designers of LSMS and other multi-topic household surveys can use these guidelines to help ensure that their surveys provide more extensive and reliable data on household energy use than they do at present. The guidelines highlight weaknesses in current LSMS surveys with respect to energy questions and discuss how such questions can be better formulated to yield more useful data for energy policy analysis. Household energy surveys implemented over the years offer lessons on which formulations of questions work best and provide the most consistent results. This experience has been drawn on to develop the prototype fuel and electricity modules contained in these guidelines.

Indicators that may be constructed from the data are also discussed; in this regard, the present report contributes to international efforts to define energy indicators for sustainable development. It is anticipated that these guidelines will help LSMS designers incorporate energy modules of the type proposed herein into LSMS survey questionnaires. Over time, as more surveys containing these modules are implemented, more experience will be gained on which questions work best in particular country settings and which are most useful for policy analysis.

The US-Guatemala Remittance Corridor

By Hela Cheikhrouhou, Raul Hernandez-Coss, Radwa El-Swaify and Rodrigo Jarque
Price: $ 15.00
English Paperback
86 pages
Published November 2006

This study gives an overview of the intermediation of worker remittance flows from the United States to Guatemala. In contrast to other remittance corridors in the world, most transfers in this corridor are channeled in the United States through the formal sector, and distributed in Guatemala through the banking system. However, both senders and receivers have little access to financial products and services.

This study argues that in a country characterized by high income inequality and low and concentrated access to credit, the large role played by domestic banks in distributing remittances seems promising in terms of creating a point of contact that could lead to cross-sales of other financial services.

The report also argues that authorities have an important coordination and catalytic role to play, for increased efficiency in remittance intermediation,
The report concludes with specific avenues for further policy action in terms of transparency, regulatory environment, financial literacy and access, risk management, and money laundering prevention.

Urban Bus Toolkit: Tools and Options for Reforming Urban Bus Systems

A PPIAF–Sponsored Project
English
CD-Rom and On-line
The World Bank, with the support of the Public Private Infrastructure Advisory Facility (PPIAF), has developed a toolkit on bus transport reform, available at http://www.ppiaf.org/UrbanBusToolkit/. This initiative offers alternatives for national and city policy-makers who seek to provide more efficient urban bus transport services.

The toolkit makes it easy for local officials to identify and analyze public transport industry reform alternatives in a concise, step-by-step process. The toolkit offers alternative reform approaches, and is a powerful device for helping the decision makers select the best one for their respective cities. It contains suggestions for legislations, regulations and regulatory frameworks, enabling rules, procedural guides, checklist and concession agreements, procurement and bidding, contracts and evaluation, compliance monitoring and performance delivery assessment procedures.

Down to Earth: Agriculture and Poverty Reduction in Africa

By Luc Christiaensen and Lionel Demery
Price: $ 15.00
English 118 pages
Published February 2007
ISBN: 0-8213-6854-0

This book contributes to the debate about the role of agriculture in poverty reduction by addressing three sets of questions:

- Does investing in agriculture enhance/harm overall economic growth, and if so, under what conditions?
- Do poor people tend to participate more/less in growth in agriculture than in growth in other sectors, and if so, when?
- If a focus on agriculture would tend to yield larger participation by the poor, but slower overall growth, which strategy would tend to have the largest payoff in terms of poverty reduction, and under which conditions?

From Envisioning to Designing e-Development: The Experience of Sri Lanka

By Nagy K. Hanna
Price: $ 18.00
English Paperback
Published December 2006
ISBN: 0-8213-6866-4

Migration and Remittances: Eastern Europe and the Former Soviet Union

Edited by Ali Mansoor and Bryce Quillin
Price: $ 28.00
English Paperback 224 pages
Published December 2006

Migration in Eastern Europe and Central Asia is relatively large by international standars, driven both by political factors (the 1990 collapse of the Soviet system, ensuing emergence of conflicts and new states, and opening of borders with Europe) and economic factors (abrupt economic deterioration and corresponding search for better employment and living conditions). The report analyzes the different kinds of migration as well as the policies on both sides of the equation to limit negative side effects (like emargination, criminal activities, and brain drain) and maximize positive ones (increased labor pool for services, remittances, return migration with improved human and financial capital).

Sourcebook for Evaluating Global and Regional Partnership Program: Indicative Principles and Standards

By Independent Evaluation Group
Available On-line
English Paperback 114 pages
Published December 2006 ISBN: 1-60244-001-8

The purpose of the indicative principles and standards contained in this Sourcebook is to help improve the independence and quality of program-level evaluations of GRPPPs in order to enhance the relevance and effectiveness of the programs. The principal audiences for the Sourcebook are the governing bodies and
fostering competition, and ultimately highlighting the management units of GRPPs, as well as professional evaluators involved in the evaluation of these programs. It is also hoped that these principles and standards will heighten awareness and help advocate for improved evaluation of GRPPs among higher-level policy makers in both aid agencies and developing countries.

At the present stage, the Sourcebook has not been formally endorsed by the World Bank or the OECD/DAC Evaluation Network. The publication of the Sourcebook in its present form represents the beginning of a period of practical application, use and review in order to inform and further improve it before eventual formal endorsement. Therefore, both IEG and the OECD/DAC Evaluation Network encourage those who use the Sourcebook to provide feedback based on their experience.

East Asian Visions: Perspectives on Economic Development

Edited by Indermit S. Gill, Yukon Huang and Homi Kharas

Price: $ 35.00
English Paperback
368 pages
Published January 2007

Despite the diversity in income levels, languages, culture, resource endowments, and political systems, the countries of East Asia are more integrated now than they have ever been. Goods, money, and ideas are being traded across the region. East Asia is redefining itself from a collection of disparate nations that looked mainly to markets in the west, to a more self-reliant, innovative, and networked region. Countries in this region are strengthening ties with each other and seeking more strategic partnerships with the rest of the world.

East Asian Visions is a collection of essays that convey, firsthand, how some of the most influential thinkers in East Asia view these challenges. The writers are eminent policy makers, statesmen, and scholars. They write about how competition with the west has bred success; how crises in the region have provoked introspection; and how the rise of China is catalyzing change.

Some of the themes that permeate these essays include:

- How can East Asia’s growth success be explained?
- Can all countries benefit from China’s success, or will some be crowded out?
- Will regional integration aid efficiency or will it become a source of vulnerability?
- How can East Asian countries deal with the growing domestic concerns such as inequity, slum pollution, and corruption?

Reforming Power Markets in Developing Countries: What Have We Learned?

By John E. Besant-Jones
Available on-line
English Paperback
Published September 2006

This paper compiles the lessons of experience from the reforming of power markets of developing countries and transition economies. The paper acts a sourcebook of about 240 references to this documented experience and complements the World Bank’s Operational Guidance Note for Public and Private Roles in the Supply of Electricity Services (OGN; World Bank 2004b) by compiling lessons of this experience that help in applying the Note’s guidance.

Handbook of Water Resources in India: Development, Management, and Strategies

Edited by John Briscoe and R.P. S. Malik

Price: Rs. 695
English Hardcover
364 pages
Published January 2007 by Oxford, World Bank

India, with a large agricultural base, growing requirements in cities, and a fast emerging economy, requires careful management of its resources.

Water resources, especially those that sustain life, need to be developed and managed efficiently. This handbook focuses on major water policy issues in India. It examines the evolution of India’s water management, discusses the achievements of the past, and anticipates future challenges.

The volume explores the relationship of water with economic growth, poverty, environment, energy, and rights and entitlements. It analyses appropriate policies and financing for water-related projects in India and recommends methods to manage the transition from past practices in a principled yet pragmatic manner. The handbook also addresses the debate on scaling-up of infrastructure and future strategies on pricing and its regulation.
## India Project Documents

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Project ID P099979
Report No. AB2732 (Project Information Document)

Strengthening India’s Rural Credit Cooperatives Project
Date 19 December 2006
Project ID P102768
Report No. AB2747 (Project Information Document)

Jammu and Kashmir Participatory Watershed Management Project
Date 26 February 2007
Project ID P099857
Report No. E1580 (Environmental Assessment)

Andhra Pradesh Community-Based Tank Management Project
Date 12 February 2007
Project ID P100789
Report No. AB2774 (Project Information Document – Revised)
AC2641 (Integrated Safeguards Data Sheet)
E1559 (Environmental Assessment)
RP0516 (Resettlement Instruments)

Latest on the Web

● South Asia Agriculture Website
  www.worldbank.org/saragriculture

  80 percent of South Asia’s poor live in rural areas. Most depend on agriculture for their livelihood. Agricultural and rural development is thus key to eradicating poverty and creating conditions for sustainable and equitable growth. The South Asia Agriculture website explores the issues that pertain to the sector.

● Climate Change in South Asia – A Conversation with Sir Nicholas Stern

  According to Sir Nicholas Stern, even a moderate rise in temperatures could cause serious changes to the environment in South Asia. Stern led the eponymous Stern Review, which last year examined the economic impact of climate change.

Governance has become a central topic in development, and many sets of indicators have been developed to measure the quality of governance and to rank countries accordingly. But how are these measurements made and the indicators applied? What issues arise in constructing and using governance indicators? In this round table, World Bank and external experts discussed data and methodologies used to develop governance indicators, the respective advantages and disadvantages of various indicators, issues related to the use of indicators in measuring the results of various development policy actions, and directions for future development.

Latest on B-Span

● On Measuring Governance: A Roundtable Discussion
  Presenter: Francois Bourguignon, Rui Coutinho, Shantayanan Devarajan and et.al.
  Duration: 127 Minutes English
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Trade effects of regional standards liberalization: A heterogeneous firms approach
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Differentiated products and evasion of import tariffs
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The role of education quality for economic growth
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The impact of private provision of public education: Empirical evidence from Bogota’s concession schools
By Felipe Barrera-Osorio

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The impact of remittances on labor supply: The case of Jamaica
By Namsuk Kim

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Child labor across the developing world: Patterns and correlations
By Jean Fares and Dhusyanth Raju

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Self-selection patterns in Mexico-U.S. migration: The role of migration networks
By David McKenzie and Hillel Rapoport

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Forest cover change in space and time: Combining the von Thunen and forest transition theories
By Arild Angelsen

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International remittances and the household: Analysis and review of global evidence
By Richard H. Adams, Jr.

WPS4115
Survey of land and real estate transactions in the Russian Federation: Statistical analysis of selected hypotheses
By Gregory Kisunko and Jacqueline Coolidge

WPS4114
City indicators: Now to Nanjing
By Daniel Hoornweg, Fernanda Ruiz Nunez, Mila Freire, Natalie Palugyai, Maria Villaveces and Eduardo Wills Herrera

WPS4113
Location decisions of foreign banks and competitive advantage
By Stijn Claessens and Neeltje Van Horen

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Can Sub-Saharan Africa leap into global network trade?
By Uma Subramanian and Matthias Matthijs

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Social health insurance reexamined
By Adam Wagstaff

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Factors impacting youth development in Haiti
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Industrial competitiveness of the auto parts industries in four large Asian countries: The role of government policy in a challenging international environment
By Richard F. Doner, Gregory W. Noble and John Ravenhill

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Road infrastructure in Europe and Central Asia: Does network quality affect trade?
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