K
nown for its economic dynamism, traffic jams and vast slums, Mumbai, India’s financial capital, is home to some 20 million people. Affordable housing is a challenge, pushing poor migrants to settle in slums. Seven million people live in 3,000 slums across the city, encroaching public lands. These slums often obstruct vital infrastructure such as roads, airports, storm-water drains, stations, markets, etc.

In 2002, the Government of Maharashtra and the World Bank began implementing the Mumbai Urban Transport Project (MUTP, $555 million) to improve transport services in the city. Public transport is the lifeline of Mumbai: every day over 6 million commuters use the suburban rail services while the buses carry another 4.5 million, with Mumbai’s

Over a 100,000 people were resettled under the Mumbai Urban Transport Project

World Bank supported Mumbai Urban Transport Project 1-5
World Bank Group President Robert B. Zoellick visits India 6-8
Development Dialogue: Partnership on Corporate Social Responsibility 9-11
ICR Update: Karnataka Watershed Development Project 12-14
Recent Project Approvals & Signings 15-17
New Additions to the Public Information Center 18-27
Contact Information 28
About the photograph: Resettled colonies as part of the Mumbai Urban Transport Project
western suburban rail corridor carrying the highest passenger traffic in the world. The project aimed to increase the speed and length of suburban trains and widen east-west roads to ease congestion and improve connectivity. It also aimed to modernize traffic management and planning to enable the smoother flow of traffic and improve safety. Several project activities required large-scale resettlement of families, commercial establishments, public facilities, as well as cultural and religious structures.

**Resetting large numbers of people**

The complexity of the resettlement challenge was evidenced by its sheer size: about 100,000 people had to be relocated—over 17,500 residential households, some 1,800 shops, more than 100 community and cultural properties including temples, mosques, ‘madrasas’, Buddhist and Sikh shrines, churches, as well as a site designated as a Jewish cemetery. There were also a number of community and child welfare centres and dozens of public toilet blocks. There were decades-old slums on railway lands, some sprawling precariously close to the railway tracks, and settlements occupying prime public and private lands beside key east-west roads. The homes to be relocated were equally varied: there were legal homeowners living in multi-storey buildings, ‘pagdi’ holders who claimed ownership, tenants and lessees, as well as squatters without formal title. Businesses similarly ranged from petty vendors to well-established shops, plus a whole host of manufacturing and service activities, such as recycling units, factories, warehouses, auto repair workshops, fuel stations, restaurants, nurseries, and dairy farms. Almost ninety-five percent of these households and businesses did not have legal title. If this were not enough, the project required relocation of a host of utilities including underground water and electricity pipelines, telephone cables, drains, and a few large transmission towers, each requiring the relocation of hundreds of people.

**Complex networks along caste, religious and regional lines**

Successive waves of migrants had settled in distinct groups along caste, religious and regional lines, sharing living space, basic amenities, and places of worship, despite

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‘Under Mumbai’s ‘pagdi’ system, properties are purchased by tenants at lower-than-market prices but legal ownership remains with the landlords. Tenants must contribute towards the upkeep of the property and pay a monthly rent - mostly just nominal sums. In return, they are protected from arbitrary evictions and exorbitant rents. If tenants want to sell the properties, they must share the profits with the owner.'
marked diversities of incomes, age, and aspirations. The people in each slum cluster had their own leaders and political affiliations that they hoped would protect them from eviction. Both slum residents and shopkeepers were organized and vocal.

**Moving people from horizontal to vertical settlements:** Relocating people from horizontal settlements to high-rise buildings posed additional challenges. People accustomed to living in close communities in mixed-use neighbourhoods which offered both housing and informal job opportunities were to be shifted into multi-storey buildings in homogenous resettlement townships away from their places of work. They would have to live as members of registered housing societies and pay for all basic services such as water and electricity, in addition to paying property taxes, as well as fees for the maintenance of their buildings.

They would also have to manage their surroundings including internal roads, drains, and common lighting facilities – not an easy task for low-income slum households. Moreover, religious and community structures could not be resettled in high-rise buildings and required alternative sites for their re-establishment. Relocating multi-storey residential buildings was even more contentious, for the residents, who had legal titles, would not move unless they were first provided with comparable housing at similar locations. An even bigger challenge was relocating large businesses that earned good incomes beside major roads and railway stations, given their justified fears of losing business if they moved.

**Finding resources for large-scale R&R**

Resettling over 100,000 people required finding several resettlement sites in land-scarce Mumbai as well as mobilizing the huge financial resources needed to construct new townships. Free housing and shops of 225 sq. ft. each were to be provided to all those who had lost land and assets, including to land owners and tenants, as well as to squatters, in accordance with the Government of Maharashtra’s R&R Policy for the Project. Affected shopkeepers and landowners were also allowed to buy additional floor area up to 525 sq. ft in proportion to their loss.

Given the scale and complexity of the resettlement process, several preparatory measures were taken. These included consultations with the affected people, studies to understand the project's impacts as well as steps to address the social and economic needs of the affected people, the drawing up of resettlement action plans, and establishing the mechanisms and capacity for implementation.

**Private developers were given incentives to construct resettlement sites**

Recognizing the need for huge financial resources to build the resettlement sites, the state government encouraged private participation by offering additional ‘transfer of development rights’ (TDR) or ‘floor space index’ (FSI) to private developers willing to
resettle slum dwellers at their own cost. Landowners in the affected areas were also offered TDR or additional floor space in lieu of cash compensation for the land they had lost; they could utilize these to build properties elsewhere. Private interest in resettlement increased as the developers learnt to convert TDR/FSI into profitable investments in the Mumbai real estate market.

**Resettlement options were negotiated**

R&amp;R activities hit roadblocks when it came to resettling households and commercial establishments affected by the widening of the two major east-west road corridors, the Santa Cruz Link Road (SCLR) and the Jogeshwari-Vikhroli Link Road (JVLR). Unlike the people living along the railway tracks who were waiting to be rescued from their harsh living conditions, those affected by road construction were a heterogeneous group that included landowners, lease holders, large commercial units, and religious structures. Tied to their locations with established incomes and social networks, they resisted relocation with all their might, and especially resented being equated with slum dwellers. The people affected by the project complained to the World Bank’s Inspection Panel, questioning the adequacy of R&amp;R options for shopkeepers, the suitability and quality of resettlement sites, the quality of information disclosure and consultation, and the grievance redressal processes. The Inspection Panel took up the case and issued a report in December 2005; the Government of Maharashtra and the World Bank then prepared a remedial action plan.

The MMRDA then broke the ice by proactively holding consultations to discuss resettlement options with resident and shopkeeper associations, and the managing committees of religious structures. During these consultations, which were documented, MMRDA explored alternative resettlement solutions, often going beyond the scope of the R&amp;R policy. After these negotiations, the shopkeepers made way for road works to be carried out. Similarly, some 360 shopkeepers and landowners affected by the JVLR were offered alternative space at the upmarket Powai Shopping Plaza.

The government’s willingness to remove bottlenecks by modifying its policy and procedures to accommodate people’s needs and demands played a key role in the success of the relocation.

While NGOs provided crucial support to the newly relocated people, inadequate maintenance of common facilities such as open spaces, lighting, lifts, internal roads and drainage posed a challenge.

Recognizing the need for good management of resettlement sites, MMRDA prepared a post-resettlement support strategy. Society management offices, day-care centres, and women’s centres were provided in all the resettlement colonies, while common facilities such as schools, flour mills, community halls, and health centres were provided according to the assessed needs of the community. Estate officers were appointed to carry out building repairs and monitor maintenance.

**Livelihood opportunities for women**

A livelihood cell was set up to promote income-generating activities for women at all the resettlement sites. A women’s industrial cooperative called SANKALP was formed to undertake a range of economic activities including supplying office stationery, selling vegetables and providing catering and housekeeping services.

To ensure safe neighborhoods, some women have formed community police groups, with
The women’s community police groups have played a key role in rebuilding lost social capital and in resolving conflicts and differences in the resettlement buildings and colonies. According to the Resettlement Impact Study, the resettled women have also expressed greater satisfaction with their new homes compared to the men, because of their greater sense of privacy, safety and security.

● A total of about 100,000 people (including 17,566 residences and 1,782 shops) were resettled, including both legal owners and squatters. Squatters will gain formal title to their new homes and shops once they have retained these properties for ten years (to prevent them from selling them right after relocation).

● 95 percent of the cooperative housing societies have been registered, and their members have been trained to responsibly manage their own affairs.

● The independent Resettlement Impact Assessment study (TISS, 2008) showed that the provision of formal housing to resettled families has significantly empowered them. Their social status has risen, they feel a greater sense of security in their new homes, and their employability and creditworthiness has improved - all factors that have helped to integrate them into the formal economy.

● Women have benefitted from a variety of new livelihood opportunities at the resettlement sites. Their sphere of activity has expanded beyond the resettlement colonies with catering services and corporate canteens now being run in different parts of the city. Within two years, the group’s cumulative turnover exceeded Rs.1 crore (about $200,000).

● Some 10,000 women living in different resettlement colonies enrolled in micro-credit activities through self-help groups formed by NGOs. This enabled the women to generate additional income for their families and contribute towards the education of their children, creating a positive impact on other poor women in the resettlement colonies (Resettlement Impact Study).

● The women’s community police groups have played a key role in rebuilding lost social capital and in resolving conflicts and differences in the resettlement buildings and colonies. According to the Resettlement Impact Study, the resettled women have also expressed greater satisfaction with their new homes compared to the men, because of their greater sense of privacy, safety and security.

● Some 9,500 resettled children have benefitted from the 39 schools and education centers in and around the rehabilitation sites. These schools are run by the government’s primary education program, the Sarva Shiksha Abhiyan, as well as by charitable organizations.

● Consultations carried out by MMRDA with the project-affected people resulted in fewer complaints. Over 3,700 cases were resolved by the field-level grievance redressal committee. The 2007-08 R&R Impact Assessment Study recorded people’s high appreciation of the role of the grievance redressal mechanism. The fact that only about 50 court cases were filed by people who were not satisfied with the resettlement options provided bears testimony to the success of the approach adopted.

The 11-member community police committees have seven women members, all of whom have been issued ID cards by the police department as ‘social police officers’. They focus on the resolution of domestic violence, marital conflicts, and financial disputes among the resettled people, especially when women are affected.

Schools for children

At large resettlement colonies such as Mankhurd and Anik, additional primary schools were established, and a secondary school was built at Mankhurd. MMRDA also provided the infrastructure for one private school at Mankhurd and two private schools at Anik that are managed by charities.
Sashikala Rout describes her old life as being like ‘a frog stuck in a well’ with no way out. But a self help group, supported by the World Bank, has helped poor women in her village, like her, not only gain skills and financing but also given them a voice in their communities.

Puspalata Nayak agrees. “It’s given me the strength to speak out. Standing here speaking to you – before I would have been too afraid,” the 29-year-old mother of two explains. “The poor have been given a chance to raise their voices.”

World Bank Group President Robert B. Zoellick visited the area to see how the Bank’s Odisha Rural Livelihoods Project is improving the lives of rural women. He also saw how the Bank’s Integrated Coastal Zone Management Project is working to safeguard Asia’s second largest eco-system of mangroves, known to be the most diverse in the world.

“The most important asset of Odisha are the people of Odisha,” Zoellick later told a press conference. “For these people, they’re small amounts, but it made a difference for them. These are people who have enormous potential. They’re hardworking people. They just want a chance to be able to do more for their families, their state, and for India.”

Odisha, one of India’s coastal states, is rich in a variety of natural resources including minerals, forests, lakes and rivers. But while Odisha has seen unprecedented economic growth over the past decade, it remains one of India’s poorest states.

During the visit, Zoellick admired the arts and crafts, from ornate basket weaving to delicate hand-embroidered linens, being created by self-help-groups from extremely poor and vulnerable households. The Bank’s $82.4 million Odisha Rural Livelihoods Project currently reaches 990 villages and over 300,000 households in the state.
The project has given the women the confidence to take on the deeply entrenched gender biases of an age-old patriarchal society. With the power of the group behind them, the women are now fighting the evils of dowry and child marriage, as well as of indiscriminate alcohol consumption by their men, which frequently squanders a family’s meager earnings, leaving little for buying food or to pay for the education of the children.

**President visits mangrove tributaries**

Zoellick also had a chance to visit by boat the mangrove ecosystem on which the villagers are dependent. The old wooden barge putt-putted through the channel sided by mangroves dipping their branches into the choppy waves. Women in brightly colored saris of pink, orange and purple pumped water and did their daily chores outside thatched huts lined along the banks.

The mangroves historically have sustained an array of aquatic life, while their roots provide safe nursery and spawning grounds for a variety of fish and shell fish. They also protect the coast from erosion, act as a bulwark against storms and cyclones, and help in storing carbon, a critical service in an era of climate change. Their rich eco-systems attract hundreds of thousands of endangered Olive Ridley sea turtles that come to nest on Odisha’s beaches each year. And, the tidal channels are home to the threatened estuarine crocodiles and the rare Irrawaddy dolphin.

But half the region’s mangroves have been felled to clear the land for agriculture and shrimp farming. The magnificent turtles,

*Below: World Bank Group President Robert B. Zoellick took a boat ride to see the mangrove ecosystem on which villagers are dependent*
The World Bank in India

May 2012

Fishermen have seen their incomes fall due to dwindling fish stocks and are now being helped to earn good incomes while restoring the area’s fragile habitats.

Communities given a strong stake in the conservation of flora and fauna

Fishermen who have seen their incomes fall due to dwindling fish stocks are now being helped by the Bank’s Integrated Coastal Zone Management Project (ICZM) to form eco-development committees that enable them earn good incomes while restoring the area’s fragile habitats.

“This is a good example where we’re trying to work with the communities to move beyond being users of natural resources to becoming managers of natural resources, so they help preserve and protect them at the same time they expand their overall livelihoods,” Zoellick said.

Across India, the project is working in three coastal states – Gujarat, Odisha and West Bengal – to build knowledge and institutional capacities for the management of coasts. The project seeks to benefit 1.1 million people directly and an even larger number living in low-lying coastal areas indirectly. It also seeks to understand, for the first time, the reasons for rapid coastal erosion and to devise plans for long-term conservation.

The $221 million project is the Bank’s largest in the Blue Agenda and is based on the ICZM concept mooted at the Earth Summit in Rio de Janeiro in 1992.

“Without nature and the environment, we cannot exist,” villager Omprakash Barik told Zoellick during his visit to Odisha. “With a healthy environment, we can prosper.”

A family outside their mud home on the eroding banks of the river at Bhitarkanika National Park. The sea is eroding the coastline at a rate of 10 to 40 meters per year in some areas. Mangroves help protect the coastline from erosion.

crocodiles and dolphins are falling prey to indiscriminate fishing, pollution and invasive tourism. And, sea water is eating away at the coastline - devouring 10 to 40 meters a year in some areas.

“A family outside their mud home on the eroding banks of the river at Bhitarkanika National Park. The sea is eroding the coastline at a rate of 10 to 40 meters per year in some areas. Mangroves help protect the coastline from erosion.
Corporate Social Responsibility: An exercise with a conscience

“Community is not just one more stakeholder, but the very purpose of business.”

– Jamshedji Tata, founder of the Tata Group, India’s oldest and largest business conglomerate.

These famous words, reiterated almost 75 years later at a recent symposium on corporate social responsibility (CSR) in Mumbai, ring just as true. The symposium was held to launch a long-term engagement between the government of India, the World Bank, and Harvard Business School (HBS) to spread the message of CSR across Indian industry. Top leaders from government and industry shared their views and experiences at the daylong event.

CSR is no longer a mere buzzword; today, its mantra of giving back to society is finding many takers among public and private-sector enterprises. The CSR spending of companies in India for the year 2009-10 was $7.5 billion. What’s more, public-sector enterprises spend about $700 million annually on CSR activities. However, there is a need for these massive amounts of funds to be allocated judiciously towards social inclusion and the development needs of the country.

The World Bank will be working closely with the government of India to help the CSR community gain greater access to international best practices and knowledge, facilitate policy dialogue among different stakeholders, and build capacity to better utilize financial resources.

Union Minister for Heavy Industries Praful Patel said that while a lot of CSR initiatives were under way in the country, the public and private sectors needed to pool their resources and undertake larger projects to make a visible impact on the community they are working with. The minister hoped the Mumbai symposium would trigger a long-term partnership to help public- and
private-sector companies build capacity for CSR work.

Agreeing with the minister, Ashok Kumar Pavadia, joint secretary of public sector enterprises, said, “We hope our partnership with the World Bank and HBS will help us share knowledge and learn from what’s happening in the field of CSR.” He said the government was finalizing guidelines for CSR for public-sector enterprises. “The thrust of the guidelines will be on inclusive growth, sustainable development, and capacity building, with due attention to the socioeconomic needs of the marginalized society. These are key issues of concern for any developing country,” he added.

Kasturi Rangan of HBS was very enthusiastic about the potential of such a tripartite partnership. “We can take good CSR models that are working in the country today and create a forum where they can be shared. Between HBS and the World Bank we can create best practices, share through education forums, and probe in a much deeper way. This cross-pollination will work very well under a partnership of HBS and the Bank,” he suggested.

Bhaskar Chatterjee, director general of the Indian Institute of Corporate Affairs (IICA), however, warned that knowledge sharing was not all about sharing of successes alone. “In such meetings companies should also dwell on the lessons learnt and what went wrong. If people spoke of those failures, we’d learn far more,” he said.

Rangan agreed. “We need to understand the issues and problems. The hard part is capacity building. We need more discussion on how to develop skills. Thus, knowing what’s worked and what hasn’t is very important,” he said.

Zagha drew attention to the need to focus on issues of norms, values, and ethics, while emphasizing the criticality of collaboration. “The 2008 economic crisis showed us that regulations could not do their job where ethics could have played a better role. The larger ecosystem of ethics, norms, and
values needed to come to play. Therefore, we need the voice of the community, civil society, and even the government so that CSR is not just an exercise, but an exercise with a conscience,” he said.

Issues of accountability, lack of capacity, need for convergence, and sharing were expressed across the board.

“The past two decades has seen great economic growth, but India is among the three countries where the hunger index has gone up. We have huge resources allocated to the public sector for CSR. So where is the accountability? Today public and private sectors may be working on the same issues, but separately. How can we converge and partner?” asked Anu Agha of Thermax.

Speaking on behalf of the Tata group, one of the pioneers of corporate social responsibility in India, Managing Director Kishor Chaukar said companies should make CSR a strategic business exercise rather than mere philanthropy. “We need a mindset change. CSR is not a cost but an investment. We need to stay there for the long run and can’t be fly-by-night operators,” he said.

Other industry leaders at the event included Nadir Godrej, managing director, Godrej Industries Ltd; Rajashree Birla, chairperson, Center for Community Initiatives and Rural Development, Aditya Birla Management Corporation Ltd; Ranjit Sahani, country head, Novartis; and Onne van der Weijde, managing director, Ambuja Cement.

Participants emphasized that the public and private sectors needed to leave their differences aside and come together to make a meaningful impact. Pavadia hoped the budding partnership between the government, World Bank, and HBS would play a major role here. “We are in dialogue with the World Bank and HBS to harmonize the two and hope the partnership develops to provide long-term strategy for effective CSR in India,” he said.

HBS Dean Nitin Nohria concluded: “We need a solution mentality. The public and private sector can work together.”

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.

Karnataka Watershed Development Project

Context

The Karnataka Watershed Development Project (KWDP), locally known as the ‘Sujala’ Project, was designed to address concerns related to rural poverty and agriculture growth, and declining agricultural productivity.

Project development objectives

The key development objective was to improve the productive potential of selected watersheds and their associated natural resource base, and strengthen community and institutional arrangements for natural resource management. An associated objective was to strengthen the capacity of communities in the project districts for participatory involvement in planning, implementation, social and environmental management, maintenance of assets emanating from local level development program, and to have the implementing department operate in a more socially inclusive manner, with the framework of a convergent watershed development plan.

<table>
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<tr>
<th>Karnataka Watershed Development Project (KWDP)</th>
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<tr>
<td>Approval Date: 21 June, 2001</td>
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<tr>
<td>Closing Date: 31 March, 2009</td>
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<tr>
<td>Total Project Cost: US$M 107.88</td>
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<tr>
<td>Bank Financing: US$M 85.80</td>
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<td>Implementing Agency: Watershed Development Department, Government of Karnataka</td>
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<tr>
<td>Outcome: Satisfactory</td>
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<td>Risk to Development Outcome: Moderate</td>
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<td>Overall Bank Performance: Satisfactory</td>
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<td>Overall Borrower Performance: Satisfactory</td>
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The Project was implemented through four components:

1. **Participatory Watershed Development and Protection.** This component included:
   - social mobilization, institution building, and developing micro-watershed plans;
   - physical soil and water conservation treatment of sub-watersheds (arable and non-arable lands), and
   - entry-point investments to help communities learn to make collective development decisions.

2. **Farming System Intensification.** This component finances:
   - participatory farmer-driven research and extension;
   - farm demonstrations, and farmer training for introduction of improved practices for agriculture and horticulture;
   - for livestock: silvi-pastoral treatments, demonstrations, extension improvement, private participation in artificial insemination and veterinary services, and capacity building; and
   - forestry-related institution and capacity building.

3. **Income Generation Activities.** The Project financed:
   - Non-Government Organization (NGO) support for the formation of beneficiary groups, with a focus on linking up with the governments’ on-going schemes, disseminating information on marketing and credit opportunities, and subsequent training of members;
   - provide equipment and materials for demonstrations; and
   - support study tours for group members.

4. **Institutional Strengthening.** The Project financed:
   - Monitoring and Evaluation (M&E), which included additional environmental and social assessments, and development of a Geographic Information System (GIS) database through the Karnataka Remote Sensing Applications Center (KRSAC); and
   - Project Management and Coordination.

**Achievements**

Some 268,000 ha of land received soil and water conservation treatments, or 72 percent of the land available for treatment. From a physical watershed development perspective, this was a very solid achievement. While results on arable lands are very successful, achievements were more limited on non-arable lands, including State Reserved Forests, and common property areas. The area dedicated to horticulture reached around 54,000 ha, or 80 percent above the original target.

The bulk of soil and water conservation treatments (an estimated 254,000 ha versus target of 304,000 ha) were on private lands. M&E data, augmented by data from local International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) monitoring stations, suggest the Project had a positive impact on the productive potential of watersheds and their natural resource base, including groundwater, reduced surface runoff, and soil erosion. For example, at selected borewells in the three main agro-ecological zones, increases in ground water levels by 50 feet (ft), 61 ft and 90 ft were observed respectively. Sample surveys for Phases I and II indicate that both crop yields and cropping intensity in rainfed areas increased significantly and were accompanied by a move towards higher value annual and permanent crops (especially horticultural).

Average crop yields increased by 24 percent in Phase I and 26 percent in Phase II. The percentage of irrigated area increased between 6 percent and 14 percent across project sites, along with a marginal reduction in the dependency on fodder and fuel wood from common lands. For Phase II, the project
resulted in average increases in milk yields of around 20 percent over control groups.

Overall, the Project also achieved considerable results in participatory planning and implementing land and water measures by establishing 742 community based Sujala Watershed Societies (SWSs) and 4,394 Area Groups (AGs).

All classes of beneficiaries had incremental increases in income. Overall, the Project improved the lives of 230,000 direct beneficiaries, including 193,000 landholders and 40,000 landless, the latter through farm labor, Self Help Groups (SHGs) and IGA. The SHGs have also built up around US$5 million in savings, with the power to borrow four times these savings levels from commercial banks. The number of households rising above the poverty threshold is perhaps in the order of 50,000 or more, at least on a temporary basis.

**Lessons learnt**

1. Participatory watershed planning and implementation requires flexibility in treatment options. A balance is needed between community desires for soil and water conservation investments, and technically effective and rational treatments.

2. Watershed management projects need to be focused around water. New projects need to be framed around basin or sub-basin hydrology and land-use modeling and analyses that will set the context for local soil and water management plans. Future projects should also consider groundwater management as an integral component.

3. Targets for land treatments should be realistic, regularly reviewed and formally documented. It was unrealistic to base project targets on achieving 100 percent coverage of treatable lands.

4. Adequate time and resources should be allocated to develop project implementation capabilities for participatory watershed development. Watershed development projects are complex, especially when combined with rural livelihood and development activities.

5. Participatory watershed development projects benefit from a phased approach. This allows for adequate testing of methodologies for community participation relevant to particular eco-regions and existing institutional capabilities, and building the capacities of local agencies needed for implementation.

6. While the project was highly inclusive, a majority of the benefits in terms of investment flows went to the larger landowners. This inherent bias in watershed management of having to work with landowners who can afford contributions can be mitigated through a structured set of measures, which go beyond geographical targeting, such as changing beneficiary contributions to favor smaller and marginal farmers, and introducing an IGA component with a revolving fund to target vulnerable groups such as landless.

7. Comprehensive hydrological and soil loss assessments need to be incorporated into the project design and implemented early. Effective monitoring is necessary to capture key environmental upstream and downstream effects of watershed treatments on water budgets, but it must begin early and be sustained.

8. An independent and credible partner M&E institution can complement M&E functions in the implementing agency and provide major contributions to project success. This becomes even more important if the M&E capability in the implementing agency is limited. The development of mechanisms to ensure feedback into project management and enable proper reflection on project design can yield substantial results towards achieving project objectives.

9. The Project duration needs to account for post-intervention support and monitoring. The project showed a strong need to ensure that IGAs and SHGs get adequate follow-up advice and linkage building to achieve longer term sustainability.

10. Direct gender targeting can have positive effects in participatory watershed development. Project experience suggested that quotas for females in local leadership positions can have a positive impact on the functioning of community-based watershed institutions.
Recent Project Approvals

Secondary Education Project

The World Bank has approved a US$ 500 million credit to the Secondary Education Project to finance the Government of India’s efforts to make good quality education available, accessible and affordable to all young persons at the secondary level (grades IX and X).

The Project, which is designed to meet critical needs in secondary education, will benefit nearly 35 million students annually by 2015. It will support all activities as envisioned in the US$ 12.9 billion Rashtriya Madhyamik Shiksha Abhiyan (RMSA) program, a flagship Government of India program for gradual universalization of secondary education.

The focus will be to first make sure that secondary education expands in such a way that quality and equity are enhanced at the same time; second, to develop and evaluate innovative approaches to secondary education; and, third, to leverage World Bank resources to help the Government address systemic issues in the sector.

The Project will be financed by a credit from the International Development Association (IDA) – the World Bank’s concessionary lending arm – which provides interest-free loans with 25 years to maturity and a grace period of five years.

Assam State Roads Project

The World Bank has approved a US$ 320 million loan to the Assam State Roads Project to improve and effectively manage its state road network.

The Project will benefit some 4.5 million small and marginal farmers and provide direct employment of about 20 million person days which is equivalent to 10,000 full-time jobs for the six-year duration of the Project.

The focus is on improving 500 km of priority sections of the state highways; modernizing the Public Works Roads Department (PWRD) and enhancing its performance; and on road safety management. New technologies for promoting cost effective, modern, climate resilient, and environment friendly road construction works will be demonstrated under the Project.

The loan, from the International Bank for Reconstruction and Development (IBRD), has a maturity of 18 years including a grace period of 5 years.
National Dairy Support Project

The Government of India and the World Bank have signed an agreement for an IDA credit of US$ 352 million for the National Dairy Support Project to increase productivity of milk animals and improve market access of milk producers in project areas.

The agreements for the Project were signed by Mr. Venu Rajamony, Joint Secretary, Department of Economic Affairs, Ministry of Finance, on behalf of the Government of India; Mr. Dilip Rath, Mission Director, NDP 1, on behalf of the National Dairy Development Board (NDDB); and Mr. Roland Lomme, Governance Adviser, World Bank (India) on behalf of the World Bank.

A primary focus of the Project is on increasing milk production by genetic improvement of the dairy herd (cows and buffalos) and optimal use of feed and fodder. The Project will support long-term investments in animal breeding, extensive training of dairy farmers and doorstep delivery of Artificial Insemination and ration balancing advisory services. The latter will advice on balancing animal feed and nutrition which studies show has the potential to not only increase milk yield and reduce productions costs, but also contribute to reduced methane emissions.

Nearly 1.7 Million Rural Milk Producing Households are expected to benefit from the Project which will cover about 40,000 villages, particularly small producers, across 14 major dairying states in India.

The Project will be financed by a credit from the International Development Association (IDA) – the World Bank’s concessionary lending arm – which provides interest-free loans with 25 years to maturity and a grace period of five years.

Uttar Pradesh Health Systems Strengthening Project

The Government of India, the Government of Uttar Pradesh and the World Bank have signed an IDA credit of US$ 152 million to finance efforts to help improve the efficiency, quality, and accountability of health services in the state of Uttar Pradesh, one of India’s low-income states with some of the poorest health indicators in the country.

The Uttar Pradesh Health Systems Strengthening Project (UPHSSP) will support the Government of Uttar Pradesh (GOUP) strengthen the management and systems capacity of its state Health department in order to improve the efficiency and effectiveness of healthcare services to its people.

The agreements for the Project were signed by Mr. Venu Rajamony, Joint Secretary, Department of Economic Affairs, Ministry of Finance, on behalf of the Government of India; Mr. Sanjay Agarwal, Principal Secretary, Medical Health & Family Welfare on behalf of the Government of Uttar Pradesh; Mr. Lokesh Kumar, Project Director, on behalf of the UP Health Systems Strengthening Project; and Mr. Hubert Nove-Josserand, Operations Adviser, World Bank, India on behalf of World Bank.

This Project will be financed by a credit from the International Development Association (IDA) – the World Bank’s concessory lending arm – with a final maturity of 25 years including a grace period of five years and a 1.25 percent interest rate.
Rajasthan Agricultural Competitiveness Project

The Government of India, the Government of Rajasthan and the World Bank have signed an agreement for an IDA credit of US$ 109 million for the Rajasthan Agricultural Competitiveness Project to increase agricultural productivity through sustainable and efficient use of water resources.

The Project is expected to increase agricultural productivity and farmer incomes through efficient water management, crop management, improved agricultural technology, farmer organizations and market innovations in some 20 selected areas of around 10,000 ha each, across 10 Agro-Ecological Zones of Rajasthan. In all, about 200,000 ha of agriculture land will be covered benefitting some 155,000 mainly smallholder farmers.

A primary focus of the Project is to reduce the agriculture water footprint by supporting measures that improve harvest, capture, collection, delivery and distribution of water for crops and livestock dependent on either irrigated, ground water or rainfed water sources; improve water use efficiency in farms; increase moisture and fertility in soil; and promote market-oriented production.

The agreements for the Project were signed by Mr. Venu Rajamony, Joint Secretary, Department of Economic Affairs, Ministry of Finance, on behalf of the Government of India; Mr. D. B. Gupta, Principal Secretary, Agriculture, on behalf of the Government of Rajasthan; Mr. Rajendra Prasad Sharma, Project Director, on behalf of the Rajasthan Agricultural Competitiveness Project; and Mr. Roland Lomme, Governance Adviser, World Bank (India) on behalf of World Bank.

Some 155,000 Smallholder Farmers are expected to directly benefit from the Project which will cover about 200,000 ha of agriculture land in ten districts across all the agro-ecological zones of the State.

The Project will be financed by a credit from the International Development Association (IDA) – the World Bank’s concessionary lending arm – which provides interest-free loans with 25 years to maturity and a grace period of five years.

The World Bank has announced a new innovative and flexible financing arrangement for India, one of its largest client countries, allowing it to obtain substantial additional financing from the International Bank for Reconstruction and Development (IBRD), the Bank’s middle-income lending arm.

This arrangement, while facilitating a US $4.3 billion increase in support to India, is designed to maintain IBRD’s net exposure within the limit of US$ 17.5 billion established by the IBRD for lending to a large, highly creditworthy borrower like India.

This new arrangement will allow for special bonds to be issued by the World Bank and purchased by India, to offset additional planned lending. This will enable India to continue accessing long-term, low-interest IBRD finance for development projects aimed at improving the lives of its people, one third of whom are yet to make their way out of poverty.

“Without taking this action, it would have been difficult for the Bank to assist India meaningfully as it tackles the remaining large challenges of lifting some 300 million out of poverty,” said World Bank Vice President for South Asia Isabel Guerrero.

“This new arrangement will work towards supporting India’s development needs, showing the Bank can be innovative, flexible and responsive to the differentiated needs of our client countries.”

This was approved by the World Bank Board on 13 March, 2012.
Does India’s employment guarantee scheme guarantee employment?

By Puja Dutta, Rinku Murgai, Martin Ravallion and Dominique van de Walle

In 2005 India introduced an ambitious national anti-poverty program, now called the Mahatma Gandhi National Rural Employment Guarantee Scheme. The program offers up to 100 days of unskilled manual labor per year on public works projects for any rural household member who wants such work at the stipulated minimum wage rate. The aim is to dramatically reduce poverty by providing extra earnings for poor families, as well as empowerment and insurance. If the program worked in practice the way it is designed, then anyone who wanted work on the scheme would get it. However, analysis of data from India’s National Sample Survey for 2009/10 reveals considerable un-met demand for work in all states.

The authors confirm expectations that poorer families tend to have more demand for work on the scheme, and that (despite the un-met demand) the self-targeting mechanism allows it to reach relatively poor families and backward castes. The extent of the un-met demand is greater in the poorest states — ironically where the scheme is needed most. Labor-market responses to the scheme are likely to be weak. The scheme is attracting poor women into the workforce, although the local-level rationing processes favor men.

Improving farmers’ access to agricultural insurance in India

By Olivier Mahul, Niraj Verma and Daniel J. Clarke

India’s crop insurance program is the world’s largest with 25 million farmers insured. However, issues in design, particularly related to delays in claims settlement, have led to 95 million farmer households not being covered, despite significant government subsidy. To address this and other problems, the Government of India is piloting a modified National Agricultural Insurance Scheme, a market-based scheme with involvement from the private sector.
Compared with the existing scheme, the new program has a design that can offer more timely, claim settlement, less distortion in the allocation of government subsidies and cross-subsidies between farmer groups, and reduced basis risk. Implementation and technical challenges lie ahead which can be addressed but will require a comprehensive strategy, innovative solutions, and timely roll out. This paper describes and analyzes both programs, and discusses lessons learned in developing and implementing the new program.

**WPS 5986**

Index based crop insurance product design and ratemaking: The case of modified NAIS in India
By Daniel J. Clarke, Olivier Mahul and Niraj Verma

Designing and rating insurance products requires both science and judgment. In developing and emerging economies, actuarial procedures must be robust and implementable, as well as offering a sufficient degree of transparency and flexibility so as to allow expert judgment to be incorporated. This paper outlines an approach to designing and rating a portfolio of index insurance products that uses both temporal and spatial aspects of the data to increase the efficiency of statistical estimates. The approach has formed the basis for the design and ratemaking methodology implemented by the Agriculture Insurance Company of India for the modified National Agricultural Insurance Scheme, which was initiated by the Government of India in late 2010.

**WPS 5985**

Weather based crop insurance in India
By Daniel J. Clarke, Olivier Mahul, Kolli N. Rao and Niraj Verma

The weather index insurance market in India is the world’s largest, having transitioned from small-scale and scattered pilots to a large-scale weather based crop insurance program covering more than 9 million farmers. This paper provides a critical overview of this market, including a review of indices used for insurance purposes and a description and analysis of common approaches to design and ratemaking. Products should be designed based on sound agronomic principles and further investments are needed both in quantifying the level of basis risk in existing products, and developing enhanced products with lower basis risk. In addition to pure weather indexed products, hybrid products that combine both area yield and weather indices seem promising, with the potential to combine the strengths of the individual indices. A portfolio approach to pricing products, such as that offered by Empirical Bayes Credibility Theory, can be significantly more efficient than the standalone pricing approaches typically employed in the Indian market. Legislation for index insurance products, including consumer protection legislation, should be further enhanced, for example by requiring disclosure of claim payments that each product would have made in the last ten years. The market structure for weather based crop insurance products could better reward long-term development of improved product designs through product standardization, longer term contracts, or separating the roles of product design and delivery.

**WPS 5974**

Soil endowments, production technologies and missing women in India
By Eliana Carranza

The female population deficit in India has been explained in a number of ways, but the great heterogeneity in the deficit across districts within India still remains an open question. This paper argues that across India, a largely agrarian economy, soil texture varies exogenously and determines the workability of the soil and the technology used in land preparation. Deep tillage, possible only in lighter and looser loamy soils, reduces the use of labor in cultivation tasks performed by women and has a negative impact on the relative value of girls to a household. The analysis finds that soil texture explains a large part of the variation in women’s relative participation in agriculture and in infant sex ratios across districts in India.

**WPS 6022**

Biotechnology innovation for inclusive growth: A study of Indian policies to foster accelerated technology adaptation for affordable development
By K.Vijayaraghavan and Mark A.Dutz

The paper focuses on two public-private partnership initiatives, the Small Business Innovation Research Initiative and the Biotechnology Industry Partnership Program, which together have allocated more than $70 million in public funding to almost 150 projects, contributing to a total public-private investment of more than $170 million over the past five years. The authors’ key recommendation, to ensure effective resource use and better policy impact, is for these innovation-support initiatives to adopt more continuous monitoring, and more rigorous impact evaluation including approaches that allow the results of firms benefiting from support to be compared with an appropriate group of firms not benefiting from support.

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**Other Publications**

The World Bank Group's Response to the Global Economic Crisis: Phase II

By IEG, World Bank

Available: On-line

English; Paperback; 358 pages

Published 2012 by IEG and World Bank

The global economic crisis of 2008-2009 led to a sharp reduction of growth worldwide with an increase in millions of poor persons. The World Bank Group
responded with an unprecedented expansion of support that included the majority of countries suffering high levels of stress. The bulk of the crisis support focused on moderately affected countries. Because of its unprecedented support, largely through traditional rather than crisis specific instruments, the World Bank now has constrained headroom for future crisis response, should it become necessary.

Global Program Review: The Global Fund
By IEG, World Bank
Available: On-line
English; Paperback; 180 pages
Published 2012 by IEG and World Bank

This new IEG report, a review of the Global Fund to Fight AIDS, Tuberculosis and Malaria, and the World Bank’s engagement with the Global Fund is based on the Five-Year Evaluation of the Global Fund, which was commissioned by the Global Fund and completed in May 2009. The review assesses the independence and quality of that evaluation, validates its major findings, and reviews the extent and nature of the World Bank’s engagement with the Global Fund at the global and country levels since the Global Fund was founded.

From Right to Reality: Incentives, Labor Markets, and the Challenge of Universal Social Protection in Latin America and the Caribbean
By Helena Ribe, David Robalino and Ian Walker
Price: $39.95
Latin American Development Forum
English; Paperback; 450 pages
Published March 2012 by World Bank
SKU: 18687

The book takes stock of current social protection systems in the Latin America and the Caribbean region, highlighting their interaction with labor markets. The book presents an in-depth assessment of the main social protection programs including pensions, health, unemployment insurance, active labor market interventions, and safety net transfers.

A central theme is that a well-functioning social protection system must take into account both the realities of labor markets, including high levels of informal sector employment where governments are unable to impose compulsory social insurance, and the effects of policies on the behavior of their beneficiaries, employers, and of service providers.

Public Office, Private Interests: Accountability through Income and Asset Disclosure
By World Bank
Price: $25.95
STAR Initiative
English; Paperback; 168 pages
Published March 2012 by World Bank
SKU: 19452

Public Office, Private Interests: Accountability through Income and Asset Disclosure examines the objectives, design features, and implementation approaches that can contribute to the effectiveness of an income and asset disclosure (IAD) system, and enhance its impact as a prevention and enforcement tool. It draws on detailed case studies that are published in a companion volume: Income and Asset Disclosure: Case Study Illustrations.

Trade Competitiveness Diagnostic Toolkit
By Jose Guilherme Reis and Thomas Farole
Price: $39.95
Trade and Development
English; Paperback; 216 pages
Published March, 2012 by World Bank
SKU: 18937

The International Trade Department (PRMTR) has developed a Trade Competitiveness Diagnostic Toolkit (TCD). The TCD is a simple guide that facilitates a systematic assessment of a country’s position, performance, and capabilities in export markets. The TCD combines quantitative analysis – including comparison of the country against global averages, regional and income-level peers – with an emphasis on in-depth, qualitative analysis, focusing on in-country interviews with key stakeholders across trade value chains.

Some Small Countries Do It Better: Rapid Growth and Its Causes in Singapore, Finland, and Ireland
By Shahid Yusuf and Kaoru Nabeshima
Price: $25.00
English; Paperback; 184 pages
Published February, 2012 by World Bank
ISBN: 978-0-8213-8846-4
SKU: 18846

The developmental experience of Singapore, Finland, and Ireland (Sifire)
offers a different approach to rapid and sustained growth. The focus of these countries, rather than being tightly bound to investment, concentrates on building human capital in order to attract technology-intensive foreign direct investment and to enable domestic firms to compete in global markets for high value products and services.

This recipe for rapid and sustained growth is well suited for the large number of small, resource-poor countries and is of special relevance in the competitive global environment of the 21st century.

Draining Development: Controlling Flows of Illicit Funds from Developing Countries

Edited by Peter Reuter
Price: $45.00
English; Paperback; 548 pages
Published February, 2012 by World Bank

A growing concern among those interested in economic development is the realization that hundreds of billions of dollars are illicitly flowing out of developing countries to tax havens and other financial centers in the developed world.

This volume assesses the dynamics of these flows, much of which is from corruption and tax evasion. What causes them, what are their consequences and how might they be controlled?


By Abhas K. Jha, Robin Bloch and Jessica Lamond
Price: $40.00
English; Paperback; 632 pages
Published February, 2012 by World Bank

Urban flooding is a significant challenge which today increasingly confronts the residents of the expanding cities and towns of developing countries, as well as policymakers and national, regional and local government officials.

The Global Handbook covers the causes, probability and impacts of floods; the measures that can be used to manage flood risk, balancing structural and non-structural solutions in an integrated fashion; and the means by which these measures can be financed and implemented, and their progress monitored and evaluated.

Agricultural Innovation Systems: An Investment Sourcebook

By The World Bank
Price: $49.95
Agriculture and Rural Development Series
English; Paperback; 680 pages
Published February, 2012 by World Bank

Drawing on approaches that have been tested at different scales in different settings, this Sourcebook emphasizes the lessons learned, benefits and impacts, implementation issues, and prospects for replicating or expanding successful practices.

The Sourcebook reflects the experiences and evolving understanding of numerous individuals and organizations concerned with agricultural innovation, including the World Bank.

Fighting Corruption in Public Services: Chronicling Georgia’s Reforms

Price: $25.95
Directions in Development: DID – Public Sector Governance
English; Paperback; 124 pages
Published February, 2012 by World Bank

This book uses available data and interviews with current and former government officials to describe the challenges facing government, the decisions made, and the tradeoffs considered. It presents eight case studies covering anti-corruption reforms in the patrol police, taxes, customs, power supply, business deregulations, civil and public registries, university entrance exams, and municipal services.

The Elderly and Old Age Support in Rural China

By Fang Cai, John Giles, Philip O’Keefe and Dewen Wang
Price: $25.00
Directions in Development: DID - Human Development
English; Paperback; 166 pages
Published March, 2012 by World Bank
This volume examines projected demographic changes that will affect the economic well-being of China’s rural elderly over the next twenty years, taking into account both China’s sharp demographic transition and the continued migration of young adults into cities.

The projected old age dependency ratio of 34 percent in China’s rural areas by 2030 suggests that support of the elderly is likely to be an increasing burden on China’s families over the next twenty years.

The book documents the sources of financial support, poverty incidence and vulnerability of the rural elderly since the early 1990s.

The Cash Dividend: The Rise of Cash Transfer Programs in Sub-Saharan Africa
By Marito Garcia and Charity M. T. Moore
Price: $35.00
Directions in Development: DID - Human Development
English; Paperback;
430 pages
Published February, 2012 by World Bank
ISBN: 978-0-8213-8897-6
SKU: 18897
The book summarizes the results of a review of the recent use of cash transfer programs in Sub-Saharan Africa and discusses the unique challenges associated with implementing these programs in the region’s environment. Drawing from a wide range of sources and previously unexamined data, the book outlines broad trends in program design features and implementation, discusses lessons that have been learned, and addresses the importance of issues such as political will and buy-in inherent to cash transfers in the region.

Light Manufacturing in Africa: Targeted Policies to Enhance Private Investment and Create Jobs
By Hinh T. Dinh, Vincent Palmade, Vandana Chandra and Frances Cossar
Price: $30.00
Africa Development Forum
English; Paperback;
180 pages
Published February, 2012 by World Bank
ISBN: 978-0-8213-8961-4
SKU: 18961
This book examines how light manufacturing can offer a viable solution for Sub-Saharan Africa’s need for structural transformation and productive job creation, given its potential competitiveness based on low wage costs and an abundance of natural resources that supply raw materials needed for industries.

The book recommends a program of focused policies to exploit Africa’s latent comparative advantage in a particular group of light manufacturing industries – especially leather goods, garments, and agricultural processing.

The timing for these initiatives is very appropriate as China’s comparative advantage in these areas is diminishing due to steep cost increases associated with rising wages and non-wage labor costs, escalating land prices, and mounting regulatory costs.

Implementing a National Assessment of Educational Achievement
Edited by Vincent Greaney and Thomas Kellaghan
Price: $30.00
National Assessments of Educational Achievement 3
English; Mixed Media;
284 pages
Published February, 2012 by World Bank
ISBN: 978-0-8213-8589-0
SKU: 18589
Implementation of a National Assessment of Educational Achievement focuses on the practical tasks involved in running a large-scale national assessment program.

Among others, it provides a methodology for selecting a sample of students that is representative of students in the education system. Principles underlying sampling are also described, as well as step-by-step procedures that can be implemented in nearly any national assessment.

Sewing Success: Employment, Wages, and Poverty following the End of the Multi-Fibre Arrangement
Edited by Gladys Lopez-Acevedo and Raymond Robertson
Price: $35.00
Directions in Development: DID - Poverty
English; Paperback;
532 pages
Published March, 2012 by World Bank
SKU: 18778
Sewing Success: Employment, Wages, and Poverty following the End of the Multi-Fibre Arrangement analyzes the impact of the 2004 Multi-Fibre Arrangement (MFA) phaseout on key social indicators in major apparel-exporting developing countries. This study provides important policy insights on how to maximize the poverty-reduction potential of the apparel industry in a post-MFA environment.
Broadband Strategies Handbook
Edited by Tim Kelly and Carlo Maria Rossotto
Price: $45.00
English; Paperback; 404 pages
Published March, 2011
by World Bank
ISBN: 978-0-8213-8945-4
SKU: 18945

Broadband Strategies Handbook will help readers identify issues and challenges in broadband development, analyze potential solutions to consider, and provide practical examples from countries that have addressed broadband-related matters. It goes beyond the regulatory issues and looks more broadly at the challenges of promoting and universalizing broadband access.

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India Project Documents

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Date 10 April 2012
Project ID P091031
Report No. 67959 (Procurement Plan)

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Project ID P073370
Report No. 67311 (Project Paper- Restructuring, 2 Vol.)

Integrated Disease Surveillance Project
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Project ID P084632
Report No. 67667 (Project Paper- Restructuring, 2 Vol.)

Second National Tuberculosis Control Program Project
Date 26 March 2012
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Report No. 67745 (Project Paper- Restructuring, 2 Vol.)

Scaling up Sustainable and Responsible Microfinance Project
Date 23 March 2012
Project ID P119043
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- **Project ID**: P118445
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  - AC6334 (Integrated Safeguards Data Sheet)

## Karnataka Panchayats Strengthening Project
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- **Project ID**: P078832
- **Report No.**:
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## Assam Agricultural Competitiveness Project
- **Date**: 07 March 2012
- **Project ID**: P084792
- **Report No.**:
  - 67227 (Project Paper- Restructuring, 2 Vol.)

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- **Report No.**:
  - ISDSC608 (Integrated Safeguards Data Sheet, Concept Stage)

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- **Date**: 27 February 2012
- **Project ID**: P124614
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