For years, twelve-year-old Madhubala Bishnoi’s life was not very different from that of generations of girls before her in this far corner of Rajasthan. Married at eleven, she would remain with her impoverished farmer-parents till she was old enough to be sent to her husband’s home. Life was not easy in the harsh desert terrain, and daughters often spent all their time in helping their families cope on the margins of survival. “I used to tend to the family’s cattle, fetch water and firewood, and look after my 5 younger siblings,” Madhubala recalls.

Now, Madhubala, scrubbed and clean, enjoys sitting in front of the computer whenever she has free time at school, playing with color and...
shape on ‘Paint’, her favorite computer program. This complete turnaround in her life came about a year ago when her parents, after much convincing, sent her to the nearest Kasturba Gandhi Balika Vidyalaya (KGBV) residential school to finally get an education.

The KGBV residential schools were established in 2004 under the Sarva Shiksha Abhiyan (SSA) as an incentive to poor and mostly illiterate parents to send their daughters to school. They primarily cater to girls between 11 and 16 years old who belong to historically disadvantaged communities and have either dropped out of school or have never been to school at all.

The hostels – established in all districts of the country where female literacy is below the national average and gender gaps are large – enable the girls to break away from their traditionally inferior status at home and complete their primary education, at least till class 8. In Rajasthan, one of India’s most educationally challenged states where the social order is still largely feudal, some 200 KGBV residential schools have been set up in 13 specially identified focus districts.

**Transforming village girls**

Since she first came to the residential school a year ago, the change in Madhubala has been striking. “When the girls first come, they usually have lice as well as stomach and skin disorders,” says Seema Bishnoi, the young teacher and warden who helps look after Madhubala and the 77 other girls who stay at the KGBV hostel in Jodhpur’s Popavas block.

“Many of them are anemic,” she adds. “We treat them and teach them basic hygiene –
from how to brush their teeth, to always wash their hands with soap before a meal, and even how to use a toilet."

Madhubala’s squeaky-clean look is testimony to the constant efforts of her teachers. Her uniform is spotless and her once-disheveled hair has been cut short to make it easier to keep clean.

The parents too are proud of their daughters’ transformation. From beneath her veil, illiterate Pappu Devi, the mother of Mamta, another hostel resident, beams as she surveys her young daughter. “Her whole look and demeanor has changed,” she says approvingly, breaking into a broad smile. “Even the way she speaks is now much nicer.”

It is also of great comfort to the parents to know that their daughters are in safe hands and living in far better conditions than they could ever provide. All the hostels have electricity, toilets and running water, a luxury in this poor desert region. Moreover, all the girls’ expenses are provided for by the program – from board and lodging, to medical check-ups, uniforms, toiletries, stationery, and books – expenses that parents could be willing to spend on their sons but not often on their daughters.

**Strong community support**

Yet, despite the numerous benefits that the residential schools provide, convincing tradition-bound parents to send their young daughters into the great unknown – a hostel far from home – has not been easy. “We had to go from house to house to motivate the parents,” says Bishnoi. “Most
The World Bank in India
September 2009

I n 2001, the Central Government’s flagship Sarva Shiksha Abhiyan (SSA) program was introduced to provide elementary education for all of India’s children. It seeks to meet the needs of almost 200 million children living in over a million habitations across the country, making it one of the largest programs of its kind in the world. It is also one of India’s first major programs to cover upper primary education – grades 6-8 – as well.

The program aims to enroll all 6-14 year-olds in school by 2010, retain them in school, and provide them with quality education at least till grade eight – a much tougher requirement than meeting the Millennium Development Goal (MDG) by 2015. To achieve this goal, the program is improving access to education by making a primary school available within one kilometer of all habitations, bringing the hardest-to-reach children into school, reducing gender and social gaps by specially focusing on girls, children from disadvantaged groups such as scheduled castes and scheduled tribes, those belonging to minority communities, as well as children with special needs.

Given India’s enormous diversity, the program is highly decentralized. While overall directions are set centrally, the SSA provides ample flexibility to states to design their own context-specific strategies. Schemes are delivered through implementing agencies at the state, district and, most importantly, the village level.

**World Bank Support:** The Indian government-led program is collectively supported by the World Bank, the European Commission and United Kingdom’s DFID; of these the World Bank is the single largest contributor. In the first phase of support (SSA I: 2003-2006) the World Bank contributed US$ 500 million of the total program cost of US$ 3.5 billion. In the second phase of support (SSA II: 2007-2012) the World Bank is providing another $1.1 billion.

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**Below right:**
Seema Bishnoi, the teacher and warden at the KGBV hostel in Poparvras Block in Mandeaur, Jodhpur, went from house to house to convince parents to send their daughters to a residential school. She is a role model for the girls who were poor farmers or laborers working in the local quarries. I used to cite my own example and tell them that it was only because my own father – a small farmer like them – had let me go to a school far away that I made something of my life. I think the fact that I was from the same background and belonged to their own community – the Bishnois – helped to convince them.”

Another important factor that has enabled traditional rural families to entrust their daughters to others’ care is the strong community support that the girls’ hostels receive in the state. Rajasthan has a long tradition of volunteerism and community solidarity. Therefore, in addition to the hostel’s 24 hour helpline, villagers consider it their duty to protect the girls and help them should the need arise. The hostels, in turn,
work closely with local communities, helping widows and other needy women by employing them as cooks and helpers in their kitchens.

**Changing the girls’ perception of themselves**

At the KGBVs, the girls are helped to catch up on lost learning through bridge courses and evening classes. More importantly, the teachers seek to inculcate a sense of self-confidence in the normally-shy girls, for it is only then that the education they receive can truly empower them.

But first, they have to change the girls’ perceptions of themselves. “Many girls come with names like ‘Dhapu’ – literally meaning ‘full stop’, “ says Bishnoi. They normally are the fifth or sixth daughters in their families, she explains, and their parents name them such to show that they have had enough. “The first thing we do in such cases is to change the girl’s name to something like Lakshmi – the goddess of wealth – to restore her self-esteem and make her feel valued.”

The girls blossom in a caring environment. They are encouraged to paint, sing, dance, and play a variety of games – from kho-kho and kabaddi to badminton. They also learn to ride bicycles to become more independent, a dramatic departure from their mothers’ and sisters’ dependence on the men in the family whenever they leave home. In this, their warden is an inspiration. “If any child is sick,” says the intrepid Bishnoi, “I just put her on the motorcycle behind me and ride straight off to the doctor.”

**Creating a feeling of home**

Yet, for all the rapid change that is being introduced in the lives of these young village girls, the old is consciously blended with the
new. “We keep the atmosphere of a village home,” says Bishnoi. “We speak the village dialect, eat village food, and follow village norms so it’s easier for the girls to adjust to their new surroundings.” They do, however, introduce new foods – such as wheat chapattis – into the girls’ diet, a staple that has not traditionally been part of the sparse desert fare.

The girls receive visits from their families and go home for weddings and festivals. In keeping with rural practices, parents often ask for them to be sent home during the harvest season when the whole family has to pitch in to bring the crop in. “Sometimes, a few girls just stay on at home,” says Bishnoi. Clearly, time, patience, and long-term commitment are required when such a bold and fundamental change is sought to be brought about in a deeply traditional society.

**A rising generation**

Although there is still a long way to go, attitudes to girls’ education in the state have been changing over the past two decades. In the early 1990s, the Lok Jumbish and the Shiksha Karmi programs worked to mobilize communities in favor of girls education in the educationally backward and tribal districts of the state. In the mid 1990s, a series of District Primary Education Programs (DPEP) were introduced in districts where female literacy was low. New initiatives to bring out-of-school children into school were pioneered, planning was decentralized, and communities were actively involved. In 2001, the Central Government introduced its flagship Sarva Shiksha Abhiyan program to provide elementary education for all India’s children.

“One of the real success stories of the SSA has been increasing girls’ enrollment in elementary education. Girls’ share in elementary enrollment is now equal to their share in the general population. The recently completed Public Report on Basic Education, conducted in 7 of India’s lowest literacy states, found that the percentage of girls who had never been enrolled in school dropped from more than 20 percent in 1996 to less than 4 percent in 2006. That is thanks largely to SSA programs like the KGBVs, and parents’ increased awareness of the importance of education for ALL their children,” says Sam Carlson, Lead Education Specialist at the World Bank, New Delhi.

**Attitudes to girls’ education are changing**

At the Popavas hostel, Hira Devi, mother of 11 year-old Bidami, acknowledges that her family’s attitude to girls’ education has changed. Her two eldest daughters, now married, barely studied until class 5. “At that time, the elders in our joint family said there was no need to educate the girls too much. Now the older girls feel denied. But times have changed. These days people say that instead of Kanya dan (giving the daughters away in marriage), one should give them an education. The fathers and grandfathers nod in agreement. Change is coming, slowly but surely, to Rajasthan.

This is the first part of a two-part article on the Kasturba Gandhi Balika Vidyalayas in Rajasthan. Next issue: Balesar and Shergarh Blocks.
Low-income countries need to make local banks mainstay of financial systems: Justin Lin

Countries like Japan, South Korea and China who managed to avoid financial crises for long stretches of their development were helped greatly by adhering to simple banking systems rather than rushing to develop their stock markets and integrate into international financial networks, says Justin Lin, chief economist at the World Bank.

Fixing finance is easier if you have a clear idea what it is for. What matters most is setting up a financial sector that can serve the competitive sectors of an economy. In many poorer countries, that means focusing on activities dominated by small-scale manufacturing, farming and services firms. The size and sophistication of financial institutions and markets in the developed world are not appropriate in low-income markets. Small local banks are the best entities for providing financial services to the enterprises and households that are most important in terms of comparative advantage—be they asparagus farmers in Peru, cut-flower companies in Kenya or garment factories in Bangladesh.

The experiences of countries such as Japan, South Korea and China are telling. Those countries managed to avoid financial crises for long stretches of their development as they evolved from low-income to middle-and high-income countries. It helped greatly that they adhered to simple banking systems (rather than rushing to develop their stock markets and integrate into international financial networks) and did not liberalize their capital accounts until they became more advanced. The experience of the United States is also instructive. Hulking national banks and equity markets became important only when a country becomes more advanced and when large capital-intensive firms dominate the economy.
The rise of the New York Stock Exchange occurred only after the creation of large-scale industrial firms at the close of the 19th century. For the early labor-intensive phase of America’s economic development, local banks were dominant.

Governments and the international financial institutions that help them should resist the temptation to strive for “modern” stock markets in the early stages of a country’s development. Efforts to create African stock markets, for example, have not yet borne much fruit. There are relatively few listed shares in the stock markets of sub-Saharan countries. Excluding South Africa, the annual value of traded shares relative to GDP in Africa is below 5 percent (see chart). In Latin America and the Caribbean the figure is less than 10 percent; in the former communist countries of Europe and Central Asia it is less than 15 percent. The comparable figure in 2007 was 79 percent in Denmark, 207 percent in Spain and 378 percent in Britain.

Stock markets are unlikely to be a major force in poor countries in the near future. Microfinance companies and other non-bank financial institutions will play a more important role in financing poor households. And stock markets are not the best conduit for providing finance to the small-and medium-sized businesses that characterize the early stages of countries’ economic development. Instead, the banks will be much more critical when it comes to financing companies.

But gigantic banks are not the way to go. In Africa and other parts of the developing world, relatively large foreign banks that were set up in the colonial era have long played a role. But these institutions tend to serve relatively wealthy customers. Smaller domestic banks are much better suited to providing finance to the small businesses that dominate the manufacturing, farming and services sectors in developing countries. There is evidence to suggest that growth is faster in countries where these kinds of banks have larger market shares, in part because of improved financing for just these kinds of enterprises.

It is true that bigger banks can exploit economies of scope and scale that make them more diversified, thus enhancing systemic stability. But local banks are stable in a different way. In America the country’s 7,630 community banks have so far been...
only mildly affected by the financial crisis as they have continued to deal with the same small, local clients that they have had for years.

Governments in low-income countries should recognize the strategic importance of small, private domestic banks. They should also carry out some fundamental reforms. On the demand side of the equation, entrepreneurs in developing economies need to be able to signal more easily that they are creditworthy. Sustained efforts to improve credit registries and collaterals offer large pay-offs. Credit registries enable first-time entrepreneurs to document their personal credit histories and share them with lenders. Collateral registries enable lenders to verify that assets such as property and vehicles have not already been pledged by the borrower to secure past loans. Transparent and efficient court procedures allow lenders to seize collateral in the event of loan defaults.

**Step changes**

On the supply side, underachieving banks, be they large or small, should be rooted out through merger or liquidation. In many developing countries, supervisory authorities find it difficult to intervene and dispose of troubled banks’ assets quickly. Supervisors in some countries face legal challenges from the owners of such banks, sometimes long after they have left office. All this impedes the efficient exit and entry of institutions that make for a vibrant local banking sector. Failing local banks should be acquired by stronger local banks or liquidated if no such purchaser can be found. After liquidations well-capitalized new banks should be allowed to enter the sector.

Facilitating the creation of new local banks and improving the methods for intervening to deal with troubled banks will encourage competition and provide healthier incentives. That will help banks promote the private-sector-led growth that will be crucial to recovery from the current financial crisis. Leave the developed markets to worry about how to reform their highly evolved financial systems. To make sustained progress in lifting the weight of the extreme poverty that will remain after the crisis has subsided, low-income countries need to make their financial institutions small and simple.

This article was originally published in the Financial Express on 15 July 2009.
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.

Third Technician Education Project

Context:
Liberalization of the Indian economy, its gradual integration with the world economy and rapid transformation into a knowledge-based society are increasing the demand for a well-trained workforce – a workforce that is not only literate and has mastered specific skills, but is also able to acquire new skills and knowledge independently. The pace of change and the intensity of competition are both likely to increase as the economy continues to reform.

The northeastern states, Sikkim and Andaman and Nicobar Islands, with comparatively small populations, have already achieved rates of primary and secondary school enrolments and literacy that are much higher than the national average. Despite this, these states/union territory have not been able to benefit much from the ongoing economic reforms in India due to several disadvantages like difficult

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<td>Approval Date</td>
<td>7 September 2000</td>
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<td>Closing Date</td>
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<td>Total Project Cost</td>
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terrain, extremely low population densities, and lack of competent technical manpower.

**Project Development Objectives:**
The objective is to assist the industrially and economically underdeveloped, and geographically remote states of the northeastern region (Arunachal Pradesh, Meghalaya, Mizoram, Sikkim, and Tripura), Jammu & Kashmir, and the union territory (UT) of Andaman & Nicobar Islands to expand capacity and improve the quality and efficiency of technician (polytechnic) education to meet the specific economic needs of each state. The Project also aimed at increasing access of some disadvantage sections of society (women, scheduled tribes, and rural youth) to technician education and training.

**Project Components:**
The Project covering a total of 12 existing and six new polytechnics in the eight Project states had three components:
- Developing/expanding capacity to provide increased access to technician education;
- Enhancing quality of education to produce better trained technicians; and
- Improving efficiency through better planning, administration and utilization of the system and increasing its responsiveness to emerging labor market needs.

**Other significant changes:**
- At mid-term review, cost savings permitted inclusion of three new polytechnics, thereby increasing enrolment capacity.
- The Project scaled-up support to technical and vocational education and training.
- The Project was extended by one year because the mountainous and rocky construction sites required unforeseen groundwork.

**Achievements:**
- The Project increased access to disadvantaged sections of society. Intake of both women and SC/ST students increased five-fold in absolute numbers.
- Achievements exceeded expectations in three key areas:
  - Three additional and new institutions were created reaching further remote and under-served areas;
  - Improvements in quality were externally certified through accreditation and ISO-9000 certification;
  - These improvements were achieved while lowering annual recurrent per student costs by 35 percent in real terms.
- Student intake capacity increased from 3,630 at the baseline to 9,133 (252 percent and 122 percent achievement of target).
- Seven out of 10 of the graduates from the 05/06 batch of students found employment.

**Lessons learnt:**
- Quality and relevance of education drives demand for technical education and is necessary to increased efficiency.
- The Project showed best practice on provision of learning and knowledge sharing opportunities.
- Low demand and prestige of technician education can be overcome.
- The Project successfully linked policy changes with investments and capacity building.
- Soft skills are highly valuable and teachable.
- There is an urgent need to increase availability of qualified faculty staffing in India.
- Female enrolment in technician education can be increased significantly by targeted interventions.
- The importance of industry involvement in technical education cannot be overemphasized.
Recent Project Approvals

**Haryana Power System Improvement Project**

The World Bank has approved a US$330 million loan to the Government of India, designed to improve the availability, efficiency, and accountability of electricity supply in the state of Haryana through strengthening the transmission and distribution systems in the state of Haryana.

**Sustainable Land, Water and Biodiversity Conservation and Management for Improved Livelihoods in Uttarakhand Watershed Sector Project [Additional Financing]**

This GEF grant of US$ 7.49 million for Sustainable Land, Water and Biodiversity Conservation, and Management for Improved Livelihoods in Uttarakhand Watershed Sector Project aims to improve livelihoods of rural inhabitants in selected watersheds through socially inclusive, institutionally and environmentally sustainable approaches.

**Sustainable Rural Livelihoods Security through Innovations in Land and Ecosystem Management Project [Additional Financing]**

This GEF Grant of US$ 7.34 million will focus on promoting approaches and techniques for sustainable management of degraded coastal land and water, on conserving and sustainably using local biodiversity (plant, animal, and fish) for agricultural intensification and livelihood security, and on enhancing capacity to respond to climate change and variability in drought and flood prone areas.
Recent Project Signings

Second Madhya Pradesh District Poverty Initiatives Project
20 July 2009

The Government of India and the World Bank signed a Credit Agreement of US$ 100 million equivalent for the Second Madhya Pradesh District Poverty Initiatives Project (MPDPIP-II) designed to empower the rural poor by organizing them into Self-Help Groups (SHGs) and facilitate their federation into cluster-level organizations, to enable them to access higher value markets, formal financial intermediaries, among other things.

Third UP Sodic Lands Reclamation Project
20 July 2009

A Credit Agreement of US$ 197 million equivalent was signed by the representatives from the Government of India, the Government of Uttar Pradesh and the World Bank for the Uttar Pradesh Sodic Lands Reclamation III Project which aims to reclaim 130,000 ha of predominantly barren and low productivity sodic lands, covering about 25 districts. The aim is to improve food security for farming households through increased productivity and cropping intensity.

Events

DM COMPETITION
South Asia Development Marketplace 2009
4-5 August 2009 • Dhaka

Twenty-one civil society organizations from across South Asia won grants from a US$ 840,000 award pool funded by the South Asia Region Development Marketplace.
The World Bank Staff Association in India contributed generously to provide relief to flood-affected people in Bihar. The contributions were given to Punarwaas — a local NGO in Bihar — that worked intensively to help give relief to people affected during the last Kosi Floods. The humble support of the members of the Staff Association ensured availability of dry ration, distributed by the NGO, to 6500 (or 1200 families) of the displaced people who had taken shelter in a relief camp run by Punarwaas in Supaul district of Bihar.

The World Bank in India

The World Bank Staff Association in India

FLOOD RELIEF FOR BIHAR

World Bank Staff Association in India

11 July 2009 • New Delhi

LAUNCH OF HEALTH POLICY NOTES

India Health Beat

13 August 2009 • New Delhi

India Health Beat – produced by the Public Health Foundation of India and the World Bank’s Health, Nutrition and Population unit was launched in New Delhi. The Notes are expected to serve as a vehicle for disseminating policy-relevant research, case studies and experiences pertinent to the Indian health system.

SEMINAR

Impact of the Union Budget 2009-10

11 July 2009 • New Delhi

The heads of five leading Indian economic policy research institutes came together to present their assessment of the reform and development implications of the Union Budget of 2009-10.

The seminar Union Budget 2009-10: Reform and Development Perspectives was held on 11 July 2009 in New Delhi and attended by over 200 participants. The expert panel included Shubhashis Gangopadhyay of the India Development Foundation (IDF), Rajiv Kumar of the Indian Council for Research on International Economic Relations (ICRIER), Suman Bery of the National Council of Applied Economic Research (NCAER), M. Govinda Rao of the National Institute of Public Finance and Policy (NIPFP) and Pratap Bhanu Mehta of the Centre for Policy Research (CPR). The discussion was moderated by Sunil Jain, Group Senior Editor of the Business Standard.

The Panel deliberated at length on a range of issues including the fiscal stimulus and the rising fiscal deficit implied by the Budget; the possibility of interest rates going up as public borrowing increases and the impact of this on private investment; the exit strategy once the stimulus is no longer needed, the importance of service delivery reforms that can begin to make a difference at the ground level; the impact of NREGS; and whether the Budget should be a simple accounting exercise or a definitive statement of the government’s policy intentions.

The heads of five leading Indian economic policy research institutes came together to present their assessment of the reform and development implications of the Union Budget of 2009-10.

Each to implement innovative ideas on how to improve nutrition in their respective countries. Nine Indian organizations were amongst the winners.

Titled Family and Community Approaches to Improve Infant and Young Child Nutrition, the competition was designed to identify some of the most innovative ideas to improve nutrition, focusing especially on children under two years of age and pregnant women. It drew nearly 1,000 applications from Afghanistan, Bangladesh, Maldives, India, Nepal, Pakistan, and Sri Lanka, and through a vigorous assessment process by international development experts, the applicants were narrowed down to 60 finalists, who showcased their ideas in Dhaka.

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New Additions to the Public Information Center

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English Paperback 22 pages
Published June 2009

Focusing on the Integrated Child Development Services (ICDS), India’s largest nutrition and early child development program, this paper describes the political, organizational, and technical challenges in building and sustaining an outcomes-oriented approach to nutrition program monitoring. The authors show that the current policy environment appears to be conducive to strengthening nutrition program monitoring: political commitment is growing, financial allocations to ICDS have increased and, recently, a number of reforms to strengthen the ICDS monitoring and evaluation system have been undertaken. Yet, substantial weaknesses remain. This paper discusses some of the challenges in converting this vision into action and suggests some immediate steps that could be considered both at the central and state levels.

Early Childhood Education: Program Evaluation Package
Available: Free On-line
English Paperback 75 pages
Working Paper: 49242
Published July 2009

Early Childhood Education (ECE) for children below six years is now globally acknowledged as a sound investment, not only for its contribution towards universal completion of primary education but also for lifelong learning and development. In India, way back in 1986 the national policy on education acknowledged and included ECE as the first step in the education ladder; it was visualized as a comprehensive program for children below six years of age which aims to help children develop a sound foundation for their all round personality development and prepare them better for primary school. However, empirical evidence has cautioned that impact of ECE is contingent on ensuring...
some basic quality in terms of both curriculum and learning conditions. This package has been designed in response to this need for assessment of the quality of the system, specifically for the Integrated Child Development Services (ICDS) program which delivers ECE through a pre-school center referred to as Anganwadi.

People with Disabilities in India: From Commitments to Outcomes

By Philip O’Keefe
Available: Free On-line
English Paperback
158 pages
Published July 2009

While estimates vary, there is growing evidence that people with disabilities comprise between 4 and 8 percent of the Indian population (around 40-90 million individuals). This report explores the social and economic situation of this sizeable group. The report explores primarily where and how it makes most sense for public sector interventions to improve the standard of living of disabled population, either directly or in partnership. To meet this objective, it first provides an overview of models of disability and the framework for the report. It then presents the socio-economic profile of people with disabilities, describes the societal attitudes faced by them, and identifies the main causes of disability in India. It then evaluates health policies and practice – both preventive and curative – and the education, employment, and social protection situation of people with disabilities.

The report concludes with a discussion on policies and institutions affecting disabled people and issues of accessibility.

Himachal Pradesh Public Financial Management Accountability Assessment

By Financial Management Unit, South Asia
Available: Free On-line
English Paperback 126 pages
Published June 2009
Report No. 48635-IN

The objective of this indicator-led analysis is to provide an integrated assessment of the Public Financial Management (PFM) system of the Government of Himachal Pradesh (GoHP). The analysis draws on the International Monetary Fund fiscal transparency code and other international standards. The analysis proposes to measure and benchmark PFM performance of the state across a wide range of developments over time. The findings are expected to contribute towards strengthening and implementation of the state’s PFM reform strategy and in defining priorities. The 31 indicators for the state’s PFM system focus on the basic qualities of a PFM system, linking to existing good international practices.

Housing Finance Policy in Emerging Markets

Edited by Loic Chiquier and Michael Lea
Price: $49.95
English Paperback
367 pages
Published June 2009
by World Bank
ISBN: 0-8213-7750-7
SKU: 17750

Housing finance markets have been changing dramatically in both emerging and developed economies. On the one hand, housing finance markets are expanding and represent a powerful engine for economic growth in many emerging economies. However, the unfolding sub-prime mortgage crisis highlights the risks and potential turbulence that this sector can introduce into the financial system when expanding without proper infrastructure and regulation. As housing finance keeps growing in emerging economies to match a rising demand for housing, new risk management approaches, business models, funding tools, and policy instruments can help. Yet many questions remain about the right balance between innovation and regulation, the extent of risks to the financial system, the appropriate role of the state to promote affordable housing, and the effects of the sub-prime crisis.

National Assessments of Educational Achievement Volume 5: Using the Results of a National Assessment of Educational Achievement

By Thomas Kellaghan, Vincent Grenaney and Scott Murray
Price: $25.00
English Paperback
192 pages
Published June 2009
by World Bank
ISBN: 0-8213-7929-1
SKU: 17929

What are students learning? Throughout the world, governments striving to improve educational quality are turning to national assessments to provide this much-needed information in key curriculum areas. The capacity for carrying out national assessments has grown remarkably in recent years, but it has not been matched by widespread use of their findings.

Using the good Results of a National Assessment of Educational Achievement identifies the main factors affecting the use of national assessment findings. These include the political context in which an
assessment is carried out, the nature of the assessment (census based or sample based), the assignment of accountability for the results, and the quality of assessment instruments. The book outlines general considerations in translating national assessment results into policy and action, and examines specific procedures for using the data in policy making, educational management, teaching, and promoting public awareness.

The Road to Results: Designing and Conducting Effective Development Evaluations

By Linda G. Morra Imas and Ray Rist
Price: $49.95
English Hardback
604 pages
Published June 2009 by World Bank
ISBN: 0-8213-7891-0
SKU: 17891

This book presents concepts and procedures for evaluation in a development context. It provides procedures and examples on how to set up a monitoring and evaluation system, how to conduct participatory evaluations and do social mapping, and how to construct a “rigorous” quasi-experimental design to answer an impact question.

The book begins with a description of the context of development evaluation and how it arrived where it is today. It then discusses current issues driving development evaluation, such as the Millennium Development Goals and the move from simple project evaluations to the broader understandings of complex evaluations. The topics of implementing “Results-based Measurement and Evaluation” and constructing a “Theory of Change” are emphasized throughout the text.

Next, the authors take the reader down “the road to results”, presenting procedures for evaluating projects, programs, and policies by using a “Design Matrix” to help map the process.

Job Creation in Latin America and the Caribbean: Recent Trends and Policy Challenges

By Carmen Pages, Gaelle Pierre and Stefano Scarpetta
Price: $40.00
English Paperback
480 pages
Published June 2009 by Palgrave Macmillan, World Bank
SKU: 17623

More than a decade has passed since the introduction of comprehensive macroeconomic stabilization packages and trade, fiscal and financial market reforms in Latin America and the Caribbean. However, growth prospects remain disappointing; labor markets show lackluster performance, with low participation rates, high and persistent informality, and, in some cases, open unemployment.

Creating viable and lasting employment is vital to reduce poverty and spread prosperity in the region. The failure to create more—and more productive and rewarding—jobs carries substantial political, social, and economic costs.

Job Creation in Latin America and the Caribbean: Recent Trends and Policy Challenges provides a thorough examination of the labor market trends in the region in recent decades and assesses the role that labor demand and labor supply factors have played in shaping these outcomes.

Agribusiness and Innovation Systems in Africa

By Kurt Larsen, Ronald Kim and Florian Theus
Price: $35.00
English Paperback
240 pages
Published June 2009 by World Bank
SKU: 17944

This book examines how agricultural innovation arises in four African countries – Ghana, Kenya, Tanzania, and Uganda – through the lens of agribusiness, public policies, and specific value chains for food staples, high value products, and livestock. Determinants of innovation are not viewed individually but within the context of a complex agricultural innovation system involving many actors and interactions. The volume is based on qualitative interviews with agribusiness representatives that were designed to shed light on their experiences on public policies that either enhance or impedes innovation in Africa’s agriculture sector.

The World Bank Policy for Projects on International Waterways: An Historical and Legal Analysis

By Salman M. A. Salman
Price: $30.00
English Paperback
280 pages
Published June 2009 by World Bank
ISBN: 0-8213-7953-4
SKU: 17953

The World Bank Policy for Projects on International Waterways: An Historical
and Legal Analysis discusses the evolution and context of the Bank policy for projects on international waterways. It starts with a brief description of how the Bank faced the challenges stemming from such projects and analyzes the different approaches deliberated by the Bank that led to the issuance of the first policy in 1956. It then examines the main features, as well as the implementation experience, of each of the policies issued in 1956, 1965, and 1985. The principles of international water law prevailing at each stage are reviewed and compared with those of the Bank policy. It also assesses how the Bank has dealt with transboundary groundwater, and the linkages of the policy with the policies on disputed areas and environmental impact assessment.

Combating Money Laundering and the Financing of Terrorism: A Comprehensive Training Guide

By World Bank and International Monetary Fund
Price: $75
English 774 pages
Published June 2009 by World Bank
SKU: 17569

Combating Money Laundering and the Financing of Terrorism: A Comprehensive Training Guide has eight modules. It provides a comprehensive training guide that offers countries the tools, skills and knowledge to build and strengthen their institutional, legal and regulatory frameworks to combat money laundering and financing of terrorism.

Changing the Trajectory: Education and Training for Youth in Democratic Republic of Congo

By Sajitha Bashir
Price: $ 20.00
English Paperback
120 pages
Published June 2009 by World Bank
ISBN: 0-8213-8002-8
SKU: 18002

This study analyzes the current educational attainment and school enrollment status of youth, as well as the formal and informal post-secondary educational and training opportunities available to them. The study uses the results of a simulation model that incorporates enrollment in alternative education programs and considers alternative scenarios for developing the post-primary sector. Each scenario is evaluated for the impact on the human capital accumulation of young people and the sustainability of public expenditures. The report offers policy options for rapidly raising the educational attainment of young people who will be entering the labor force in the next two decades, including expanding opportunities for alternative education and training for out-of-school children, the extension of primary education, and the reorganization of secondary and technical/vocational training to reduce early specialization.

Accountability in Public Expenditures in Latin America and the Caribbean: Revitalizing Reforms in Financial Management and Procurement

By Omowunmi Ladipo, Alfonso Sanchez and Jamil Sopher
Price: $75
English Paperback
128 pages
Published June 2009 by World Bank
ISBN: 0-8213-7984-4
SKU: 17984

Fiscal discipline and public sector efficiency became prominent issues in Latin America and the Caribbean in the late 1980’s following external debt crises that troubled many countries in the region. Resolution of the debt crises necessitated a first wave of reforms that largely focused on upgrading legal and regulatory frameworks or improving information systems. Nearly 20 years later progress in matching OECD practices and performance in public financial management and procurement has been uneven and has been one of the factors that impeded higher growth and competitiveness in Latin America and the Caribbean. Countries such as Chile, Brazil and Costa Rica with relatively good performance, in this respect, have shown what other countries in the region can do and how they would benefit.

Emerging Evidence on Vouchers and Faith-Based Providers in Education

Edited by Harry Anthony Patrinos, Quentin Wodon and Felipe Barrera-Osorio
Price: $ 25.00
English Paperback
208 pages
Published June 2009 by World Bank
SKU: 17976

While public-private partnerships in education in the United States have received a lot of attention, research on such partnerships elsewhere has been limited—even though such partnerships have been steadily gaining prominence, particularly in developing countries. This book presents empirical evidence on the effectiveness and cost of various public-private education
partnerships from around the world, including voucher programs and faith-based schools.

The evidence on the impact in terms of school performance, targeting, and cost of public-private partnerships is mixed. Some evidence suggests that voucher schools outperform public schools, but the difference between both types of schools is not as large as one might think, and is often smaller than simple statistics suggest. Evidence on faith-based schools tends to show slightly better performance than public schools, but this is not the case in all countries. While in some countries faith-based schools reach the poor better than public schools, in other countries the reverse is observed.

Decentralized Decision-Making in Schools: The Theory and Evidence on School-Based Management

By Harry Anthony Patrinos, Felipe Barrera-Osorio and Tazeen Fasih
Price: $ 25.00
English Paperback
128 pages
Published June 2009
by World Bank
ISBN: 0-8213-7969-0
SKU: 17969

A number of developing countries are introducing school-based management reforms that are aimed at empowering principals and teachers. Many of these reforms also strengthen parental involvement in schools. School-based management has the potential to become a low-cost way of making public education spending more efficient by increasing accountability. Decentralized Decision-Making in Schools develops a theoretical framework of school-based management and reviews more than 20 country experiences. The authors provide a brief description of school-based management reforms, along with evidence regarding their impact on a variety of indicators. Overall, the authors find that school-based management has a positive impact on some variables—reducing repetition and failure rates, and improving attendance—but has mixed results on others.

Rethinking School Feeding: Social Safety Nets, Child Development, and the Education Sector

By Donald Bundy, Carmen Burbano, Margaret E. Grosh, Aulo Gelli, Matthew Juke and Drake Lesley
Price: $ 22.00
English Paperback
184 pages
Published June 2009 by World Bank
ISBN: 0-8213-7974-7
SKU: 17974

The global food, fuel, and financial crises have given new prominence to school feeding as a potential safety net and as a social support measure that helps keep children in school. Rethinking School Feeding: Social Safety Nets, Child Development, and the Educator Sector examines the evidence base for school feeding programs with the objective of better understanding how to develop and implement effective school feeding programs in two contexts: as a productive safety net that is part of the response to the social shocks of the global crises and as a fiscally sustainable investment in human capital, as part of long-term global efforts to achieve Education for All and to provide social protection to the poor.

Reforming China’s Rural Health System

By Adam Wagstaff, Magnus Lindelow, Shiyong Wang and Shuo Zhang
Price: $35
English Paperback
272 pages
Published June 2009
by World Bank
ISBN: 0-8213-7982-8
SKU: 17982

Reforming China’s Rural Health System examines the performance and workings of China’s rural health system leading up to the reforms of the 2000s, outlines the reforms, and presents some early evidence on their impacts. The authors outline ideas for building on these reforms to further strengthen China’s rural health system, covering health financing and health insurance, service delivery, and public health. The authors conclude by using the experiences of the Organization for Economic Co-operation and Development countries to gaze into China’s future, asking not only what China’s health system might look like, but also how China might get there from where it is today.

Spatial Disparities and Development Policy: Berlin Workshop Series 2009

Edited by Gudrun Kochendörfer-Lucius and Boris Pleskovic
Price: $35
English Paperback
344 pages
Published June 2009
by World Bank
SKU: 17723

The Berlin Workshop Series 2009 presents selected papers from meetings held from September 30 – October 2, 2007, at the tenth annual forum co-hosted by InWEnt and the World Bank in preparation for the Bank’s World Development

By Jien Xie
Price: $35.00
English Paperback
196 pages
Published December 2008 by World Bank
ISBN: 0-8213-7645-4
SKU: 17645

For years, water shortages, water pollution, and flooding have constrained growth and affected public health and welfare in many parts of China. Given continuing economic trends and population growth, the pressures on the country’s water resources are likely to worsen. The widening gap between water supply and demand, along with deteriorating water quality caused by widespread pollution, suggests that a severe water scarcity crisis is emerging.

Addressing China’s Water Scarcity addresses the emerging water crisis and the need for China to reform and strengthen its water resource management framework. It covers key issues including water governance, water rights, water pricing and affordability, watershed ecological compensation, water pollution control, and emergency preventions, and it identifies the measures needed to effectively move forward in these areas.

In line with the broad strategy of developing a market economy, the book concludes that the focus of the reform needs to be on clarifying the role of and relationship among the government, markets, and society; improving the efficiency and effectiveness of water management institutions, strengthening the compliance and enforcement of water pollution control; and fully embracing and using market-based instruments as much as possible.

School Construction Strategies for Universal Primary Education in Africa: Should Communities Be Empowered to Build Their Schools?

By Serge Theunynck
Price: $25.00
English Paperback
276 pages
Published June 2009 by World Bank
SKU: 17720

School Construction Strategies for Universal Primary Education in Africa examines the scope of the infrastructure challenge in Sub-Saharan Africa and the constraints to scaling up at an affordable cost. It assesses the experiences of African countries with school planning, school facility designs, construction techniques, and procurement and implementation arrangements over the past 30 years. It reviews the roles of the various actors in the implementation process: central and decentralized administrations, local governments, agencies, social funds, NGOs, and local communities. Drawing upon extensive analysis of data from over 250 projects sponsored by the World Bank and other donor agencies, the book draws lessons on promising approaches to enable African countries to scale up the facilities required to achieve the EFA goals and MDGs of complete quality primary education for all children at the lowest marginal cost.

Awakening Africa's Sleeping Giant: Prospects for Commercial Agriculture in the Guinea Savannah Zone and Beyond

By World Bank
Price: $30.00
English Paperback
232 pages
Published June 2009 by Food and Agriculture Organization and World Bank
ISBN: 0-8213-7941-0
SKU: 17941

Stronger agricultural growth is needed to reduce poverty in Africa, yet the region continues to fall behind. During the past three decades, many traditional African export crops have lost their competitive advantage in international markets, and many food crops consumed in Africa have faced increased competition from imports. In contrast to Africa’s experience, during the same period farmers in two remote and formerly unpromising agricultural regions elsewhere in the developing world—Brazil’s Cerrado and the Northeast Region of Thailand—conquered important world markets, defying the predictions of many skeptics. What accounted for their success?
The study focused on Africa’s Guinea Savannah zone, a vast and still largely unexploited area that shares many similarities with the Brazilian Cerrado and the Northeast Region of Thailand. Based on detailed case studies carried out on three continents, the book concludes that opportunities abound for Africa’s farmers to compete effectively in regional and global markets. Considerable challenges will have to be overcome. Making African agriculture competitive will depend on getting policies right, strengthening institutions, and increasing and refocusing investments in the sector.

Many communication practitioners and development workers face obstacles and challenges in their practical work. A participatory communication strategy offers a very specific perspective on how to articulate social processes, decision-making processes and any change process for that matter. Participatory approaches are nothing new. However, what is new is the proliferation of institutions, especially governmental but also non-governmental, that seek participatory approaches in their development initiative. This guide seeks to provide perspectives, tools and experiences regarding how to go about it with participatory communication strategies.

China’s recent economic growth has expanded industrialization and urbanization, upgraded consumption, increased social mobility, and initiated a shift from an economy based on agriculture to one based on industry and services. However, more than half of China’s people still live in rural areas—where average income per capita is less than a third of the urban average.

China has adopted a new development paradigm in its 11th Five-Year Plan (covering 2006–11), emphasizing the building of a “Harmonious Society” with more balanced development across regions. Informatization—defined as the transformation of an economy and society driven by information and communications technology (ICT)—is increasingly being explored as a way of helping poor people.

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This comprehensive review of Cameroon’s development policies since the 1970s-including public finance,
Satisfaction with Life and Service Delivery in Eastern Europe and the Former Soviet Union: Some Insights from the 2006 Life in Transition Survey

By Salman Zaidi, Asad Alam, Pradeep Mitra
Price: $ 20.00
English Paperback
112 pages
Published February 2009
by World Bank
ISBN: 0-8213-7900-3
SKU: 17900

The past two decades in Eastern Europe and the former Soviet Union have been times of tremendous change, with countries undergoing rapid transformation from centrally-planned to market-oriented economies. While poverty increased during the initial years of transition, primarily on account of the sharp economic contraction, the resurgence of economic growth in the region since 1998 has resulted in a rebound in household incomes and living standards. Data from the 2006 Life in Transition Survey (LiTS)—a joint initiative of the European Bank for Reconstruction and Development and the World Bank—provides a unique opportunity to investigate the extent to which citizens of ECA countries are satisfied with their lives and with the performances of their governments, and to study key factors influencing their outlook in a systematic way across all countries of the region.

Implying Health Service Delivery in Developing Countries: From Evidence to Action

Edited by David H. Peters, Sameh El-Saharty, Banafsheh Siadat, Katja Janovskv and Marko Vujicic
Price: $ 30.00
English Paperback
364 pages
Published May 2009
by World Bank
ISBN: 0-8213-7888-0
SKU: 17888

Reliable information on how health service strategies affect the poor is in short supply. In an attempt to redress the imbalance, Improving Health Service Delivery in Developing Countries presents evidence on strategies for strengthening health service delivery, based on systematic reviews of the literature, quantitative and qualitative analyses of existing data, and seven country case studies. The authors also explore how changes in coverage of different health services affect each other on the national level. Finally, the authors explain why setting international targets for health services has not been successful and offer an alternative approach based on a specific country’s experience.

Preventing Money Laundering and Terrorism Financing: A Practical Guide for Bank Supervisors

By Pierre-Laurent Chatain, John McDowell, Cedric Mousset, Paul Allan Schott and Emile Van der Does
Price: $ 39.95
English Paperback
300 pages
Published May 2009
by World Bank
ISBN: 0-8213-7912-7
SKU: 17912

Money laundering and terrorist financing are serious crimes that affect not only those persons directly involved, but the economy as a whole. According to international standards, every bank has the obligation to know its customers and to report suspicious transactions. Although these obligations sound straightforward, they have proved challenging to implement. What information precisely has to be gathered? How should it be recorded? If and when does one have to file a suspicious transaction report? It is here that a supervisor can play a crucial role in helping supervised institutions; first, in understanding the full extent of the obligations of Customer Due Diligence and Suspicious Transaction Reports (STR) and, second, in ensuring that those obligations are not just words on paper but are applied in practice.

Working in Health: Financing and Managing the Public Sector Health Workers

By Marko Vujicic, Kelechi Ohiri and Susan Sparkes
Price: $ 35.00
English Paperback
300 pages
Published April 2009
by World Bank
ISBN: 0-8213-7802-3
SKU: 17802

Working in Health addresses two key questions related to health workforce policy in developing countries:

- What is the impact of government wage bill policies
on the size of the health wage bill and on health workforce staffing levels in the public sector?

- Do current human resources management policies and practices lead to effective use of wage bill resources in the public sector?

Health workers play a key role in increasing access to health services for poor people in developing countries. Global and country level estimates show that staffing levels in many developing countries—particularly in sub-Saharan Africa—are far below what is needed to deliver essential health services to the population.

One factor that potentially limits scaling up the health workforce in developing countries is the government’s overall wage bill policy which sometimes creates restrictions. Through a review of literature, analysis of data, and country case studies in Kenya, Zambia, Rwanda, and the Dominican Republic, this book examines the process that determines the health wage bill budget in the public sector, how this is linked to overall wage bill policies, how this affects staffing levels in the health sector, and the relevant policy options.

Adequacy of Retirement Income after Pension Reforms in Central, Eastern and Southern Europe: Nine Country Studies

By Robert Holzmann and Ufuk Guven
Price: $ 39.95
English Paperback
328 pages
Published March 2009 by World Bank
ISBN: 0-8213-7781-7
SKU: 17781

Nine case studies—Bulgaria, Czech Republic, Croatia, Hungary, Poland, Romania, Slovakia, Slovenia, and Serbia—suggest the following broad policy conclusions:
(i) fiscal sustainability has improved in most study countries, but few are fully prepared for the inevitability of population aging;
(ii) the linkage between contributions and benefits has been strengthened, and pension system designs are better suited to market conditions;
(iii) levels of income replacement are generally adequate for all but some categories of workers (including those with intermittent formal sector employment or low lifetime wages);
(iv) further reforms to cope with population aging should focus on extending labor force participation by the elderly to avoid benefit cuts that could undermine adequacy and very high contribution rates that could discourage formal sector employment; and
(v) more decisive financial market reforms are needed for funded provisions to deliver on the return expectations of participants.

Argentina’s youth—6.7 million between the ages of 15 and 24—are an important, but to a certain extent untapped, resource for development. Over 2 million (31 percent) have already engaged in risky behaviors, and another 1 million (15 percent) are exposed to risk factors that are correlated with eventual risky behaviors. This totals 46 percent of youth at some form of risk. This book addresses the risks faced by youth in Argentina such as teenage pregnancy, use and abuse of drugs and alcohol, becoming victims of crime, and low level of civic participation, as well as the policy options for addressing them.

The chance of reducing the numbers of youth at risk over the long term is greatest by focusing on policies and programs on the individual (improving life skills, self-esteem), on key relationships (parents, caregivers, peers), on communities (schools, neighborhoods, police), and on societal laws and norms.

India Project Documents

Biodiversity Conservation and Rural Livelihoods Improvement Project

Date 27 July 2009
Project ID P088520
Report No. 49603 (Project Information Document)
AC2259 (Integrated Safeguards Data Sheet)
IPP367, IPP368 (Indigenous Peoples Plan)
E2214, E2215 (Environmental Assessment, Vol. 1-4)

West Bengal Improved Service Delivery by Panchayati Raj Institutions (ISDP) Project

Date 16 July 2009
Project ID P105990
Report No. AB4609 (Project Information Document)
AC4270 (Integrated Safeguards Data Sheet)

Haryana Power System Improvement Project

Date 13 July 2009
Project ID P110051
Report No. 47407 (Project Appraisal Document)
Sustainable Land, Water and Biodiversity Conservation, and Management for Improved Livelihoods in Uttarakhand Watershed Sector Project: Additional financing

Date: 13 July 2009
Project ID: P112061
Report No.: 49480, 49481 (Project Paper)

Uttaranchal Decentralized Watershed Development Project: Procurement plan for the year 2009-10

Date: 02 July 2009
Project ID: P078550
Report No.: 49276 (Procurement Plan)

Emergency Tsunami Reconstruction Project: Restructuring

Date: 30 June 2009
Project ID: P094513
Report No.: 49150 (Project Paper)

First Banking Sector Support Loan Project

Date: 26 June 2009
Project ID: P116020
Report No.: AB4771 (Project Information Document)

Uttar Pradesh and Uttarakhand Health Systems Development Project

Date: 26 June 2009
Project ID: P050657
Report No.: ICR1139 (Implementation Completion & Results Report)

Andhra Pradesh Municipal Development Project

Date: 19 June 2009
Project ID: P112033
Report No.: IPP362 (Indigenous peoples plan)
AC1595 (Integrated Safeguards Data Sheet)

Third Tamil Nadu Urban Development Project

Date: 12 June 2009
Project ID: P083780
Report No.: 49364 (Project Paper)

Allahabad Bypass Project

Date: 05 June 2009
Project ID: P073776
Report No.: AB4839 (Project Information Document)

Third Uttar Pradesh Sodic Lands Reclamation Project

Date: 05 June 2009
Project ID: P112033
Report No.: 49185 (Procurement Plan)
47771 (Project Appraisal Document)

Chiller Energy Efficiency Project

Date: 29 May 2009
Project ID: P102790, P100533, P100584
Report No.: 48680 (Project Appraisal Document)

Latest on the Web

- Annual World Bank Conference on Development Economics explores ways out of the crisis
http://go.worldbank.org/KZSF9W0IW0

Lessons from the East Asian crisis come in many forms – whether an object lesson in the risks of overreliance on exports, knowing when incentives for industrial innovation work best, or in advocating for conservative monetary policies and a big build up in reserves to counter global instability. These and other pressing issues such as big stimulus plans, shifting economic power, greening growth amidst the crisis, and an exit strategy from today’s worldwide meltdown were on the agenda at the 20th Annual Bank Conference on Development Economics (ABCDE) held in Seoul in late June.

Blog

- World Bank’s World Development Report on Climate Change

This blog is hosted by the authors of the World Bank’s upcoming World Development Report 2010,
“Development in a Changing Climate”. It is a forum to get broad-based input on fundamental questions relating to climate change and development.

Looking at both the challenges and the opportunities presented by climate change, the WDR 2010 will tackle three questions:
1. What does climate change mean for development?
2. What does development mean for climate change?
3. What does all this mean for policy?

Youth Essay Competition 2009
Sonali Punhani from India was one of the eight finalists of the youth Essay Competition 2009 on the topic of climate change.
The second place winner in the video category – also an Indian – was Saptarshi Pal, winner of the first prize in the Essay Competition of 2008.

World Bank Policy Research Working Papers

WPS5019
Determinants of globalization and growth prospects for Sub-Saharan African countries
By Hippolyte Fofack

WPS5018
Who migrates overseas and is it worth their while? An assessment of household survey data from Bangladesh
By Manohar Sharma and Hassan Zaman

WPS5017
Lock-in effects of road expansion on CO2 emissions: Results from a core-periphery model of Beijing
By Alex Anas and Govinda R. Timilsina

WPS5016
Banking crises and exports: Lessons from the past
By Leonardo Iacovone and Veronika Zavacka

WPS5015
The trade response to global downturns: Historical evidence
By Caroline Freund

WPS5014
Credit constraints and investment behavior in Mexico’s rural economy
By Inessa Love and Susana M. Sanchez

WPS5013
Subnational credit ratings: A comparative review
By Lili Liu and Kim Song Tan

WPS5012
Too poor to grow
By Humberto Lopez and Luis Serven

WPS5011
Does the village fund matter in Thailand?
By Jirawan Boonperm, Jonathan Haughton and Shahidur R. Khandker

WPS5010
How land title affects child labor?
By Mauricio Moura, Rodrigo De Losso da Silveira Bueno and Larissa Leon

WPS5009
Crisis in Latin America: Infrastructure investment, employment and the expectations of stimulus
By Jordan Z. Schwartz, Luis A. Andres and Georgeta Dragoiu

WPS5008
Enhanced financial mechanisms for post 2012 mitigation
By Christiana Figueres and Charlotte Streck

WPS5007
Measures of investor and consumer confidence and policy actions in the current crisis
By Mansoor Dailami and Paul Masson

WPS5006
Implications for climate-change policy of research on cooperation in social dilemmas
By Timothy Irwin

WPS5005
Aid and trust in country systems
By Stephen Knack and Nicholas Eubank

WPS5004
Forecasting local climate for policy analysis: A pilot application for Ethiopia
By Brian Blankespoor, Kiran Dev Pandey and David Wheeler

WPS5003
Trade finance in crisis: Market adjustment or market failure?
By Jean-Pierre Chauffour and Thomas Farole

WPS5002
The growth aftermath of natural disasters
By Thomas Fomby, Yuki Ikeda and Norman Loayza

WPS5001
Own and sibling effects of conditional cash transfer programs: Theory and evidence from Cambodia
By Francisco H. G. Ferreira, Deon Filmer and Norbert Schady

WPS5000
World Bank policy research: A historical overview
By Jean-Jacques Dethier

WPS4999
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