1. Country and Sector Background

Bihar is the third most populous state in India with 8.07 percent of the country’s population. Bihar recorded poor economic growth through the nineties and grew at 4 percent during the tenth plan period, against the national annual growth rate of 7 percent for the same period. The average annual per capita income of US $157 for Bihar is a quarter of the national average. Bihar is predominantly rural with 89 percent of the population living in rural areas and a rural poverty ratio of 44.3 percent, the second highest after Orissa. The situation in rural Bihar is characterized by poor social service delivery, caste ridden political and social fabric, elite capture of most institutions and economic opportunities, and limited development infrastructure. These factors along with the lowest per capita development expenditure in the Bihar have prevented any improvement in its 32nd rank and the HDI (0.367) and the GEI scores.

The state has witnessed a decrease in the poverty ratio from 64.4 percent in 1983 to the present 44.3 percent. However, the number of poor is still a staggering 32 million (of 82 million population). Poverty is heavily concentrated amongst the landless or near landless agricultural households. It is estimated that nearly 2.3 million poor are exposed to huge amount of high cost debt for food, health and education, accounting for 25-30 percent of consumption expenses, further impoverishing them. There are also intra-state inequities with North Bihar being more poverty stricken than South Bihar - a reflection of iniquitous land distribution. Disparities are also evident along gender and caste lines. Scheduled Caste Hindus and Muslim households constituting 25 percent and 15.4 percent respectively of landless households, are among the poorest in the state.

Agriculture employs over 80 percent of the population and is the backbone of Bihar’s economy. However, the period of 1991 to 2001 saw a sharp decline in cultivators from 47 to 33.6 percent and an increase in agricultural labor from 39.4 to 48.6 percent. One reflection of this development is large out-migration of workers, almost from every single poor household, in search of employment and better wage; with its attendant social and cultural problems. Important to note is that only 5 percent of the migrants are skilled, almost none belong to the poor households; and skilled migrants earn more than twice the amount of unskilled workers.

The Government of Bihar (GoB) has initiated a series of reform measures to facilitate favorable investment climate and efficient delivery of public services in the State to reduce poverty. The enactment
of a new Industrial Policy, as well as the setting up of Administrative Reform Commission, Land Reforms Commission and Agriculture Commissions are important steps. Higher investments in infrastructure especially roads and bridges augur well for the poor and would facilitate greater access to the higher investments that the state is making in public services and livelihoods. The proposed investments in effective delivery of public services are noteworthy.

The proposed project builds on the experiences and lessons emerging from Bihar’s efforts at poverty reduction. The project aims to increase the scale and intensity of social and economic empowerment for improved livelihoods and poverty reduction. The project entails building self-reliant institutions of the poor and their strong institutional networks to enable the poor and disadvantaged, especially the women, to participate and gain from development interventions. Higher savings and investments per family for livelihoods enhancement along with necessary input (skills, technology, etc.) and output linkages (market, price) will enhance incomes. Deployment of adequate skilled staff at the state, district and block level to support the poor, along with project management capacity to strengthen implementation, measure performance, develop partnerships, and analyze and draw lessons will enhance development effectiveness of the project. The project would therefore assist GoB in its core agenda of poverty reduction.

2. Objectives

The project objective is to enhance social and economic empowerment of the rural poor in Bihar.

The project is aligned with the Government of India (GoI) and GoB’s Eleventh Five Year Plan strategy. The GoB intends to reduce the below poverty line population to 22 per cent by 2015 or by about 1.5 per cent per year, in order to achieve the MDG target. This Five Year Plan emphasizes investment in women’s socio-economic empowerment, enhancing livelihood opportunities in the farm and non-farm sector, and participation of local level institutions such as self-help groups to make service delivery more accountable. GoB’s strategy involves effective targeting of the poor, especially the most vulnerable groups of Scheduled Castes (SCs) and Scheduled Tribes (STs), in order to make growth inclusive.

The Bank’s Country Assistance Strategy (CAS) for India discussed in August 2004, highlights support for lagging states including Bihar to move closer to achieving the MDGs through sustained growth, poverty alleviation and improved access to quality social services. The CAS also emphasizes building productive development relationship with four states, including Bihar, where poverty is concentrated and public institutions are very weak.

The project directly supports the Millennium Development Goals of: (i) improving incomes of the poorest – reducing the proportion of the people living on less than $1 a day (Goal 1, Target 1); (ii) promoting gender equality and empowering women (Goal 3, Target 4); and (iii) Development and implementation of strategies for decent and productive work for youth (Goal 8, Target 45).

3. Rationale for Bank Involvement

GoB has requested International Development Association (IDA) to assist in addressing the twin challenges of (i) building and strengthening inclusive organizations of the poor and improving their livelihood opportunities, and (ii) supporting the capacity enhancement of public, private and non-governmental service providers for health, credit and livelihood support to service the poor peoples’ organizations. IDA is uniquely positioned to support and partner with GoB in bringing its knowledge of

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1 The project supports the Millennium Development Goals of: (i) improving incomes of the poorest – reducing the proportion of the people living on less than US$1 a day (Goal 1, Target 1); and (ii) promoting gender equality and empowering women (Goal 3, Target 4).
national and international best practices, particularly in regard to Community Driven Development (CDD) and social and economic empowerment, to bear upon operationalizing the program in a step-by-step manner. Currently, IDA is supporting five similar programs in India an outreach of about a million community groups and ten million poor households across 60000 villages in states of Andhra Pradesh, Madhya Pradesh, Rajasthan, Chhattisgarh and Tamil Nadu. These projects support the mobilization of poor households into community based organizations (CBOs), strengthening the functioning and governance of the CBOs, accountability and transparency mechanisms, improving the efficiency and effectiveness of local initiatives and facilitating productive partnerships. This will provide poor with their own institutions, stronger “voice”, and improved access to resources, services and programs in the public and private sector, beyond the project.

4. Description

The proposed operation would finance a five year project in 42 blocks within six districts of Bihar\(^2\) in a phased manner. The project seeks to achieve saturation within the targeted blocks, covering at least 95% of the poor. The project aims to cover 4000 villages and is expected to benefit about 2.9 million people. The four main components are:

**Component I: Community Institution Development (US$ 11 million):** This component is the core investment of the project and would be implemented in a phased manner. The first phase will involve strengthening and building vibrant and self managed primary institutions of the poor including Self Help Groups (SHGs) based on internal thrift and revolution of savings. During the second phase, the primary level SHGs will be federated at the village level to form village organizations (VOs), which will be provided project investments for various activities through a participatory micro planning process. The third phase would involve supporting federation of VOs to aggregate as higher level apex federated community organizations at the block or cluster level for taking up livelihood enhancement and income generating activities and develop linkages with market institutions. This component will facilitate empowering community organizations to develop direct linkages with financial service providers including commercial banks. The communities will also be provided skills and tools to develop social accountability mechanisms to enable transparency and good governance of the institutions of the poor and build effective service delivery partnerships with local government. The component will also facilitate better village-level communication strategies on issues affecting social and economic activities of interest to the rural poor.

**Component II: Community Investment Fund (US$ 42 million):** The Community Investment Fund (CIF) is designed to transfer financial and technical resources to the CBOs on a demand driven basis through a participatory micro planning process for use as a catalyst to improve their livelihoods and build their institutions. Some of the key elements that could be supported using the CIF funds are for a) income generation and livelihood improvements; b) addressing food security needs\(^3\); c) promoting skill development to increase employment and employability of the rural poor households, including rural youths and d) investing in limited productive community-level infrastructure facilities. (Annex – 4 for details). In addition, at least 10% of the CIF can be used by the Community to pilot-test a) social risk management interventions in areas like health and disability\(^4\); and b) alternate public service delivery models in cooperation with service providers and local governments. These resources would be transferred to village organizations as a grant. The VO is expected to use this resource as revolving fund to finance various self-help groups in the village based on the micro planning process. The VO will be free to fix terms and conditions under which the resource will be lent to SHGs. This revolved fund,

\(^2\) The six districts are: Gaya, Muzaffarpur, Nalanda, Madhubani, Khagaria and Purnea.

\(^3\) Poor are highly vulnerable to health shocks and to death or disability of the primary bread-winner of the family.
combined with the savings of self help groups is expected to multiply the project funds by two to three times, thus increasing overall credit availability for the self help groups. The experience gained by community institutions in using these funds will also enable them to leverage higher investment from Banks and other commercial sector agencies and increase creditworthiness of the poor.

**Component III Technical Assistance Fund (US$10 million):** The Technical Assistance Funds (TAFs) will improve quantity and quality of service provision by public and private service providers. The fund will also promote use of Public/Private Partnerships in improving the supply of key livelihood services for the community organizations and federations. Key elements and/or activities that will be supported by this component include:

a) Setting-up of a Microfinance Investment and Technical Assistance Fund (MITA) to provide technical assistance to financial institutions to address critical gaps in microfinance value chain for making financial services work for poor.

b) Establishing a business development facility (BDF) to mobilize both public (including Agriculture technology Management Agency (ATMA) and cooperatives) and private sector initiatives (including NGOs and non-profits) in agriculture, livestock and non farm sectors
   - to promote vertical integration of smallholder agriculture with private investment in extension services, input supply, local level procurement, post-harvest value addition initiatives including agro-processing and marketing support
   - to develop livelihood clusters in the non-farm sector and to provide support in developing forward linkages for the households and communities engaged in the sector

c) Supporting NGO capacity building to help them develop into specialist service providers with high competency.

d) Instituting an innovation fund to support innovations by individuals, enterprises, organizations and institutions in the public and private sector aimed at improving rural livelihoods

**Component IV Project Management (US$ 7 million):** This component would facilitate overall coordination, implementation, and financial management, monitoring and learning of the project at state and district levels. It would include setting up and strengthening state and district level project units, providing office infrastructure and logistic support, and setting up monitoring, evaluation and learning systems. This component will be managed by the District Project Coordination Unit (DPCU) and State Project Management Unit (SPMU) and the important activities include identification and contracting resource/support agencies, disbursement of salaries and other benefits to staff, procurement and maintenance of vehicles, office and equipment, and liaisioning and convergence with other agencies and government departments.

### 5. Financing

<table>
<thead>
<tr>
<th>Source</th>
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</tr>
</thead>
<tbody>
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<td>BORROWER/RECIPIENT</td>
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</tr>
<tr>
<td>INTERNATIONAL DEVELOPMENT ASSOCIATION</td>
<td>63</td>
</tr>
<tr>
<td>COMMUNITY CONTRIBUTION</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>70</strong></td>
</tr>
</tbody>
</table>

### 6. Implementation

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5 This is based on large scale experience of over 600,000 self help groups and 29,000 VOs in Andhra Pradesh with a savings base of US$349 Million.
C. 1. Institutional and implementation arrangements

Project Institutional Arrangement: The project’s institutional arrangements are built as support structure starting from community and village level and going further to block, District and State level; and BRLPS working as a promotional and umbrella agency for rural livelihood promotion in Bihar.

(a) Community and village level: The institutional arrangements at the village-level under the project are designed to enable poor women and other disadvantaged groups to form their membership organisations at group level and subsequently federate at the village and block level. These three tier structure gives the poor women and their organisations ability to achieve economies of scale and aggregate in terms of access to services, credit and market services. It also enables them to build good quality sustainable institutions with a financial base. These institutions also enable external institutions like commercial banks to reduce their transaction costs in dealing with a large number of small, dispersed and low transaction volume poor households.

(i) Self Help Groups and their Federations: Women from poor and disadvantaged households will be mobilised to form self selecting affinity groups known as SHGs. The group membership will be from 10 to 15 households. The SHGs will be based on thrift and will revolve their internal savings for providing credit to each other. These groups will be provided support in developing group norms, financial management capacity, development of solidarity and access skills, credit and services from a variety of service providers. These self help groups will be provided support to be federated into Village Organizations involving 200 to 300 members at the village level. The VOs will provide the SHGs technical assistance for micro plan preparation for livelihoods and enable access to financial and technical resources from the project and financial institutions, and undertake collective activities like food security, village level procurement and other activities requiring collective action. These VOs will be the main receipients of the project resources. The VOs will be facilitated to develop Block Level Federations (BLFs) covering about 30 to 40 villages (10000 members). The BLFs will provide VOs with technical assistance, capacity building and facilitate convergence between CBOs and different development agencies like local governments and line departments. BLFs will also hire functionaries to provide support to VOs. They will also arrange bulk finance for the VOs from commercial banks and support formation and promotion of livelihood based organisations and activities requiring linkages with commercial sector organisations.

(ii) Livelihood Institutions/Producers’ Groups and federations: The project will promote livelihood based activity groups and federations of members who have similar livelihoods in sectors such as dairy, agriculture, fisheries, honey etc. Members will come from different SHGs and will receive technical and financial support in areas of input and output procurement, extension services, technical assistance services and marketing services. These groups and federations would be enabled to develop commercial and direct relationships with private, cooperative and public sector agencies.

(iii) Para Professionals/Community Service Providers: A cadre of activists and para professionals including community activists, book keepers, community resource persons, para veterinarians, job resource persons, health activists will be developed by the project through investment in their knowledge and skills to provide services to and be accountable to the CBOs and be paid by them over a period of time.

(b) Block Project Implementation Unit (BPIU): One BPIU will be set-up in each of the 42 project blocks and will play a critical role in project implementation. The Block Project Manager will head the
BPIU supported by a Training Manager, Area Coordinators and Community Coordinators, and other administrative staff. This Unit will facilitate the formation and functioning of the Block Level Coordination Committee (BLCC) and Block Level Federation of the SHGs. Along with a cadre of Community Resource Persons, the BPIU will be responsible for village and block level implementation.

(c) **District Project Coordination Unit (DPCU):** In the six project districts, a District Project Coordinator (DPC) will head the DPCU which will be responsible for coordinating, implementing and managing project activities in the district. The structure of the DPCU will be lean with the DPC supported by Monitoring and Evaluation and Accounting staff. Other relevant specialists in the areas like social development, livelihoods and microfinance will be added, based on district specific requirements that emerge during implementation.

(d) **Bihar Rural Livelihoods Promotion Society (BRLPS):** In order to work intensively with the poor and disadvantaged who are the target population for the project and demonstrate an effective and efficient model of project implementation for livelihoods development, the GoB has set-up the “Bihar Rural Livelihoods Promotion Society” (BRLPS) registered under the Society Registration Act, 1860. This society will provide guidance and advice to the program, facilitate and coordinate project’s functioning and periodically monitor progress. The BRLPS has a seventeen member general body and an Executive Committee entrusted with the management of the Society and is headed by the Development Commissioner, GoB. It has representatives from the government, civil society, private sector, banks, academia and developmental institutions.

(e) BRLPS will manage the project through a State Project Management Unit (SPMU). The CEO of BRLPS will be the project director of SPMU who will be supported by a team of professionals with expertise in institution building, capacity building, social development, livelihoods, microfinance, communication, monitoring and evaluation, human resources development, and finance. Other expertise needed will be obtained on contracts/partnership basis with other agencies. Considering the limited service providers that are available in the state, the SPMU will have in-house arrangements in the form of “Cells” to plan, manage and coordinate activities in key areas of Training and Capacity Building, Business Facilitation and Partnership Development.

(f) **Governance and Accountability Measures:** The project has built fiduciary and social accountability systems in the project design so that regular feedback is made available to the project management unit and the participants on a recurring basis. These systems will provide early warning signs of elite capture at the district, block and community levels. These systems will be of two types. At the community level, regular books of accounts will be maintained by community organizations including SHGs, VOs and BLFs and this information will be fed into the management information system. An elected social audit committee at the village level will be trained in expenditure tracking and financial supervision and will be responsible for verifying use of funds. User and community report cards and score cards will be developed and administered to rate all service providers, including the BRLPS and VO/BLF and will provide regular feedback on performance and transparency of services. The findings will be disclosed, published and shared with stakeholders to identify corrective actions. The state level system will include a grievance redressal cell that will be available for reporting of irregularities through a call center.

The BRLPS will carry out internal and external audits on a regular basis. It will also hire an independent agency to undertake baseline and impact evaluation as well as facilitate independent media monitoring on a periodic basis to supplement the information retrieved through the above mechanisms.
All project information will be disclosed as per the Government’s Right to Information Act and is currently being made available through a functioning project website.

7. Sustainability

The core of the project’s design is to build vibrant social and economic institutions. An effective social mobilization strategy will be used to build a multi-tier system of community based organizations (CBOs-SHG, VO, BLF). The project will transfer skills and knowledge to these CBOs through a systematic process of leadership and organization development; such that they emerge as self reliant and self sufficient institutions by the end of the project. Processes that enable the CBOs to be democratic, inclusive, and transparent will be institutionalized.

The CBOs with a strong economic base derived from savings, revolved funds and project investments, will be enabled to leverage finances for economic activities from financial institutions, independent of the project. This will ensure a sustainable flow of funds to the rural poor, beyond the project. Over five years, the households and community organizations will build sufficient residual capital to finance livelihood investments. The sustainability and productive use of the assets created by the CIF and micro plans at the village level will be ensured through the project facilitating permanent linkages with the market in which the community takes up livelihood based activities, through bringing in private and public players in different sectors and activities and enabling a steady flow of investment from banks and private sector.

8. Lessons Learned from Past Operations in the Country/Sector

Extensive lessons are available from GoB from implementation of various poverty alleviation programs such as SGSY and Integrated Rural Development Program (IRDP). Recent experience with the CDD approach under the IDA funded projects such as Andhra Pradesh District Poverty Initiatives Project (APDPIP), Andhra Pradesh Rural Poverty Reduction Project (APRPRP), Gemidiriya, and Poverty Alleviation Fund (PAF) in South Asia as well as from other countries such as Philippines and Indonesia also provide lessons for sustainable results. The project has incorporated the following lessons in to its design:

<table>
<thead>
<tr>
<th>Lessons from other Projects</th>
<th>Incorporated into BRLP design</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective targeting of poor households</td>
<td>The project will use participatory identification methods to ensure that the poor become participants in the project.</td>
</tr>
<tr>
<td>Community Participation and ownership in achieving efficiency</td>
<td>The project will be demand driven and will use micro planning methodology prior to introducing intervention. Hence, the community will decide its own needs and priorities.</td>
</tr>
<tr>
<td>Facilitating investment opportunities for livelihoods in addition to savings and credit mobilization through a nuanced strategy</td>
<td>To form effective partnerships and linkages with the market, formation of economic activity groups will proceed formation of SHGs</td>
</tr>
<tr>
<td>Federating institutions enables economies of scale, greater voice and sustainability</td>
<td>Federations will be formed at the village and block level of self-help groups. Economic activity groups will form clusters at the block level.</td>
</tr>
<tr>
<td>Instilling accountability mechanisms within the community</td>
<td>External and internal monitoring systems will be introduced, including social accountability systems which will provide regular feedback on quality of services to project staff.</td>
</tr>
</tbody>
</table>

6 www.brlp.in
Investment in skills and capacity building is key in achieving PDO and sustainability

| Community resource persons/facilitators are effective social mobilizers, low cost and offer a sustainable option for scaling up |
| To ensure sustainability, linkages with PRIs and line departments will be developed not in terms of financing but providing technical support to PRIs to develop capacities for livelihood related activities and for them to become inclusive service providers. |

| Linkage with line departments and PRIs |
| Operational |
| Decentralized implementing agency with high quality staff to minimize political interference |
| Bihar Rural Livelihoods Promotion Society is an independent registered society under the Department of Finance in Bihar. BRLPS staff is based at the state and block levels to ensure effective delivery and availability of technical expertise at the local level. The recruitment procedure is competitive and recruits both from within the government and open market. BRLPS is developing incentive structures to attract and retain high quality staff. |
| Efficient MIS, standardized financial management procedures, regular auditing |
| Computerized MIS, quantitative and qualitative monitoring and learning will be part of the monitoring and learning system. |

In addition to the above, there was a six month pilot phase during the preparation period of BRLDP. During this period, the key elements of project design such as formation of groups from very vulnerable communities, good rate of internal savings, regular weekly meetings and satisfactory rate of inter loaning, have been tested and assumptions have been validated. Lessons from these pilots have been intrinsically woven into the current project design.

9. **Safeguard Policies (including public consultation)**

*Environmental safeguards:*
The project will support employment generation and livelihoods improvement for the poorest sections of the populations in the project districts, through a participatory and community-driven process. Based on the nature and the scale of the activities that will be funded by the project, the project interventions are not expected to cause any significant adverse impacts on the environment. Accordingly, the project is classified as category B.

Since the project investments will be selected by the communities in a demand-driven manner, the list of BRLDP activities is not available *a priori*. Based on the list of activities that are likely to be supported in the project districts, Government of Bihar has conducted an Environmental Assessment (EA) of the project. The objective of the EA is to identify the likely environmental impacts of the project activities and to design environmental safeguards for ensuring that:

1. Project-supported activities are designed and implemented with adequate and appropriate environmental mitigation measures.
2. Cumulative environmental impacts of project activities are addressed.
3. Environmental benefits of project-supported activities are enhanced and environment-enhancing livelihood activities are promoted.
4. Long-term sustainability of the benefits from the project-supported activities is assured by securing the natural resource base on which they are dependent.
In order to achieve these objectives in a comprehensive and coordinated manner, an Environmental Management Framework (EMF) has been developed for the project, and it comprises of the following components:

- Technical Environmental Guidelines (TEGs), which have been developed to address the environmental concerns associated with the specific project activities likely to be supported by the BRLDP.
- Environmental monitoring and evaluation Plan
- Environmental Training and Capacity Building
- Process and responsibility structure for implementation of the EMF

The EMF prescribes the environmental management parameters to be included in the project monitoring and evaluation plan, and environmental audits to periodically evaluate the adequacy of the EMF and to modify it as required. It is recommended to conduct a supplemental study to explore options for project-supported activities that would enhance the capacity of the local communities for adaptation and living intelligently with floods.

In order to mainstream the environmental aspects into the process of livelihoods generation, the EMF also includes an environmental capacity-building component, aimed at developing professional environmental management capacity as well as promoting environmental awareness in the targeted communities.

**Indigenous People**

The project has developed a draft Tribal Development Plan (TDP) as envisaged under OP/BP 4.10 to address the institutional development and livelihoods needs of Scheduled Tribe (STs) population in the project districts to actively participate and gain social and economic benefits from the project interventions. The plan was derived based on free, prior and informed consultations with ST population in the state.

The project will not involve involuntary resettlement. For sub-projects involving change in land-use and/or ownership, this would be done on a voluntary basis determined through a set of criteria. The guidelines for this arrangement have been included in the Project Implementation Plan and the Community Operational Manual. Sub-projects wherein involuntary resettlement is likely to occur would be disallowed.

<table>
<thead>
<tr>
<th>Safeguard Policies Triggered by the Project</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Environmental Assessment (OP/BP 4.01)</td>
<td>[X]</td>
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<td>Natural Habitats (OP/BP 4.04)</td>
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<td>Pest Management (OP 4.09)</td>
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<td>Cultural Property (OPN 11.03, being revised as OP 4.11)</td>
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<tr>
<td>Involuntary Resettlement (OP/BP 4.12)</td>
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<td>Indigenous Peoples (OP/BP 4.10)</td>
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<td>Safety of Dams (OP/BP 4.37)</td>
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<tr>
<td>Projects in Disputed Areas (OP/BP 7.60)*</td>
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<tr>
<td>Projects on International Waterways (OP/BP 7.50)</td>
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</tbody>
</table>

*By supporting the proposed project, the Bank does not intend to prejudice the final determination of the parties' claims on the disputed areas*
10. List of Factual Technical Documents

Draft Project Appraisal Document (PAD)
Draft Environment Assessment
Draft Social Assessment
Draft Tribal Development Plan

11. Contact point

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