Newly built roads open up opportunities in rural India

Cheog, a nondescript village in Himachal Pradesh, is today bustling with activity. Truck drivers stop here awhile before wending their way through verdant pine forests to reach busy market towns in the plains below, laden with the region’s abundant farm produce. “These cabbages will now be unloaded at the Azadpur Mandi in Delhi,” said Son Thakur, proud of the long reach of the trucks parked nearby.

New roads have transformed the once-sleepy hamlets that dot the hillsides into great hubs of enterprise. Farmers, long used to hauling their fruit and vegetables across the rugged hillsides to reach the nearest truck stop, now stack their produce alongside the newly built roads that run right by their fields.
Mobility is indeed the key to opening up new opportunities in rural India. A new vitality is now palpable in countless remote hamlets that have been linked to main trunk roads under the Pradhan Mantri Gram Sadak Yojana (PMGSY).

When the program was announced in late 2000, an estimated 40 percent of the 825,000 habitations in India did not have access to all-weather roads. In addition, rural road agencies lacked the technical expertise to deploy the large sums that were disbursed to them under the program.

To assist the government in building roads in difficult rural regions, the World Bank is supporting the Ministry of Rural Development with a credit of US$ 300 million to implement the program in four states – Himachal Pradesh, Jharkhand, Rajasthan, and Uttar Pradesh – under the Rural Roads Project I. Another Rural Roads Project II in five states – Arunachal Pradesh, Bihar, Jammu & Kashmir, Mizoram and Uttarakhand is under preparation with the credit/loan amount of US$ 500 million.

Wherever the rural roads network has come up, the rural economy and the quality of life of the inhabitants has improved.

Up in the Shimla mountains, farmers Naresh Kumar and Shamsher Singh are pleased with their extra earnings this year. For the first time their produce did not perish because of lack of proper transportation facilities. Earlier, during the rains, the narrow dirt tracks would get slippery with mud and slush.

“Our movement was restricted. Accessing timely medical attention was impossible,” they said. But now some farmers have earned enough to buy cars to drive an injured person to the hospital some 16 km away.

Naresh and Shamsher today grow beans, potatoes, peas and the ubiquitous cabbage. Some farmers are also experimenting with organic farming in the hope of supplying directly to select clientele.

Village Garpaiya now lying along the road has also experienced a phenomenal change. Says Raj Kumar, the village Pradhan: “We would have to walk all night, around 16 km or so to reach the nearest city to catch the early morning lorries. As a result, only 20 per cent of the produce was being sent to the markets while the rest would perish in the fields for want of carriers or mules. Today, we manage to save 80 percent of our agricultural produce.”

In Rajasthan, where the geography is in complete contrast to Himachal Pradesh, the roads have been built on a variety of terrain, ranging from difficult desert sands to semi arid land with its loose topsoil conditions.

Connecting people

Legend
- Through routes (Existing roads)
- Link routes (Link roads built under the Rural Roads Project)
- Habitations

Core network of Block Sardar Shahar
In Rajasthan’s Jaipur district where cattle rearing is the mainstay of a farmer, the roads have brought the milk collection vans right to their doorsteps, saving farmers a long journey to the nearest town and reducing the risk of the milk curdling during the hot season. Gyasi Lal, the proud owner of 35 jersey cows and four bulls looked pleased with his earnings this year.

Strengthening family ties

The new accessibility has also made it easier for family members to visit more frequently. This is especially important for remote communities who felt cut off from the mainstream. Said Shakuntala Verma, a former Pradhan of Cheog village in Himachal Pradesh: “Our pace of life has suddenly changed. People are earning better and travelling much more. Even our sons working in big cities are visiting us during festivals as the travelling time has reduced and buses now reach right up to our doorsteps.”

In contrast, in the dry, dusty landscape of Rajasthan, young women get to frequent their maternal homes more often. Busy working in her fields, Kalyani Devi looked content with the new road as now, she admitted, she could slip away to the next village every second day to chat with her mother.

For the villagers of Thooni Ahiran in Jaipur district, roads have also meant better marriage offers for their sons and daughters. “Few people were willing to give their daughters in marriage into a village where access was difficult and time consuming. Even those who did manage to get married, had to organize the wedding ceremonies by the side of the main highway, outside the village,” said Satyanarayan Lodha.

But now that the village is connected to the highway, the situation is gradually changing.
More schooling opportunities

Multiple education choices have also opened up for the newly connected villages. In Rajasthan, girls are now going to the nearest town for higher education. In Himachal Pradesh, farmers have even started a car pool for taking their children to nearby towns where private schools teach the children in the much sought-after language – English.

Higher education too has come within reach, especially for the girls. The 6 km stretch from Dharech to Khagna village in Himachal Pradesh links four mountain ranges and six villages. Earlier, walking through the mountains deterred the girls from attending high school, but now they feel safe riding the bus to the main district headquarters town to complete their schooling or attend college.

Punctuality and enrolment also seem to have improved vastly. Shiv Kumar Gujar of village Karansar in Jaipur district, Rajasthan said: “On days when it rained or was too hot, we would just keep the children at home knowing that the teacher too would have taken the day off as walking through dirt-tracks or crossing fields was impossible. But now that there is a direct bus from his village, the teacher arrives on time. Some even ride their two-wheeled scooters to school.”

In Rajasthan, the headmaster of a primary school at Swami Ka Bas in Jaipur district said there had been a 20 per cent rise in the enrolment rate in the past one year. What was more, some 60 percent of these students are girls.

Major challenges

One of the major challenges was to involve the communities and take into consideration environment and social concerns in the mapping of the roads. This required a lot of interaction between engineers and the community and called for a change of the mindset of engineers to be more inclusive in the designing and implementation of the roads project.

Another key challenge in the future will be to ensure proper maintenance of these roads created under the Project.
The Transect Walk

A unique feature of this program, initiated by the Bank, is the Transect Walk or the “transit-walk” as the villagers call it.

To take into account villagers’ concerns during the early stage of planning, an elected village representative along with members of the local community walked the entire stretch of the route on a pre-determined and well-publicized date. Shakuntala, who was the Pradhan of Cheog village at that time and was closely involved in the process, said she tried to work out a consensus among the village community so that people voluntarily provided a small portion of their land for the village road. The elected representatives of the village communities were also actively involved in monitoring the quality of the roads project.

“For those who had very little land or were too poor, we tried to realign the map so that their land would not be acquired for the road. There were also those who understood that the value of their land would go up with a road by its side, so they readily parted with their land. Many others had to be persuaded and convinced of the benefits the road would shower upon us,” she added.

A spurt in house-building activity

Better connectivity has also led to a spurt in building activity. Said Roshan Lal of Garpian village: “I could never think of building a concrete house because carting building material on loaders or ponies was impossible and financially out of my reach. His uncle Ghasi Ram, 75 said, “I had never dreamt that I would see a road in my village. But now it runs right through our lands and the price of my land has jumped from Rs 50,000 a bigha to Rs 1 lakh,” he smiled.

Better access to medical facilities

The coming of the road has also led to the better availability of health care. In Rajasthan, the primary health centre at Thooni Ahiran near Jaipur is bustling with people. More mothers-to-be come here for their antenatal check ups and for delivering their babies.

Dr. Shikha Singh is especially pleased with this as complicated cases can be referred quickly to the Community Health Centre or to the nearest District Hospital. With better connectivity the health center is not facing a shortage of polio vaccine anymore. Children are now being immunized at regular intervals, and the Medical Officer is able to hold various health education camps at the nearby Anganwari, Dr. Singh said.

With the introduction of the Pradhan Mantri Gram Sadak Yojana, connectivity in Himachal Pradesh has jumped from 47 percent in 2002 to 52 percent in 2006. This is likely to reach 64 per cent once the on-going projects are completed by the end of the current financial year.

In the desert state of Rajasthan where the programme is being implemented in 19 districts, around 50 per cent of the habitations were unconnected at the start of the programme. Once the Project is completed in three years time, around 27 per cent of these habitations will be connected.

If the Rural Roads Project has indeed brought about a paradigm shift in the way rural roads are mapped, designed, monitored, and built, it has also raised the expectations of the village community who are now demanding even better connectivity.

Under the Rural Roads Project

Four districts of Jharkhand, seven districts of Himachal Pradesh (HP), 19 districts of Rajasthan and 35 districts of Uttar Pradesh (UP) are financially and technically supported by the World Bank. Some of the key areas that the Bank funded activities have focused on are:

- Building management and planning capacities of the state governments, the Public Works Department and of the construction industry;
- Improving participative planning;
- Managing environmental concerns associated with infrastructure projects; improving transparency and accountability throughout the process.
Disabled people are among the most excluded in Indian society, says World Bank report

Zamir Dhale was born deaf. By age 9 he turned blind. His parents were confused and devastated not knowing who to turn to for help or advice. “I used to feel terribly frustrated at that time and would also get angry very easily,” says Zamir, now 32.

Finally, help came from his maternal grandfather who was determined that Zamir should study. He took Zamir and his younger brother, Akhtar, also deafblind, to the Helen Keller Institute for the Deaf and Blind in Mumbai.

“I learnt some of the basic subjects and also practiced writing on paper. I learnt typing and computers as well,” says Zamir smiling. After completing his studies, he even trained for two years in various trades such as embroidery, tailoring and book binding. “Still nobody gave me a job. I really felt frustrated and cheated in life because I wanted to live like other normal people,” Zamir adds.

Today, after several trials and tribulations, Zamir has finally got a job as an advocacy officer with Sense International, an institute for the deafblind, fighting for the rights of deaf and blind people and their families. He also helps in spreading awareness about issues of the deaf and blind and in sharing knowledge with them. No wonder then, Zamir says he is a happy man today. He is independent and even travels all over the country whenever his job requires him to do so.

In that sense Zamir is fortunate. For most disabled people in India it is not such a happy story.

A recent World Bank report – People with Disabilities in India: From Commitments to Outcomes finds people with disabilities among the most excluded in society. Low literacy and employment rates and widespread social stigma are leaving disabled people behind. With better education and more access to jobs, India’s 40 to 90 million disabled people can generate higher growth which could benefit the country as a whole, the report says.

What is more, people with disabilities are also victims of multiple deprivations. Households with disabled members are significantly poorer than average, with lower consumption and fewer assets. Children living with disability are around 4 to 5 times less likely to be in school than SC/ST children.

Disabled adults also have far lower employment rates than the general population – this fell from 43 percent in 1991 to 38 percent in 2002. Private sector employment incentives for hiring disabled people are few and piecemeal. In the late 1990s, employment of people with disability among large private firms was only 0.3 percent of their workforce. Among multinational companies, the situation was far worse – only 0.05 percent.
Female illiteracy among the disabled is 64 percent and male illiteracy 43 percent. The report points out that even in better performing states such as Kerala, disabled children account for 27 percent and in Tamil Nadu for over a third (34 percent) of out-of-school children.

Analysts believe it would not be possible to achieve the target of 100 percent enrolment under the Sarva Shiksha Abhiyan without getting the disabled children into schools.

Based on the National Sample Survey (NSS) 58th round, the World Bank report shows that nearly a third of children with mild disability are out of school, despite the fact that they need no aid or appliance to be able to attend school. Yet, irrespective of the levels of disability – mild, moderate or severe – the disabled rarely progress beyond the primary school level.

“The stress should be on inclusive learning. My 14-year-old daughter has Downs Syndrome. She is lucky to be going to a regular school which has really helped her cope with her intellectual disability. She is growing up to be a friendly and independent child,” says Anil Joshi who is also the general secretary of Parivar, a network of parents organizations of the intellectually disabled. What is worrying, however, is that when these children move out of school (from a sheltered atmosphere), there is no support that they can hope to get from society. “These kids also have hopes and aspirations like normal children and the society needs to understand that,” Joshi added.

Social attitudes and stigma play an important role in limiting the opportunities of disabled people in social and economic life, often even within their own families. For example, in surveys carried out for the
report, around 50 percent of households saw the cause of disability as a “curse of God”. Women with disabilities face numerous additional challenges.

Even on the policy front, while India has an impressive set of policy commitments, the World Bank report highlights the need for a multi-faceted approach so that disabled people realize their full individual potential and maximize their social and economic contribution to society. The report has called for additional policy measures like preventive care for both mother and child, identifying people with disabilities as soon as possible after onset, and getting all children with special needs into school.

Despite the many challenges, concerted efforts by the government, civil society, the private sector, and disabled people themselves, is needed to unleash the untapped potential of this large group of citizens. 

Some other findings of the report:

- There are substantial differences in socio-economic outcomes, social stigma, and access to services by disability type, with those with mental illness and mental retardation in a particularly poor position. There are also major urban/rural differences in outcomes. Gender, class and regional variations are also significant in many cases.

- There is growing evidence that people with disabilities comprise between 4 and 8 percent of the Indian population (around 40-90 million individuals).

- Estimates suggest halving of disability due to communicable diseases between 1990 and 2020, and doubling of disability due to injuries/accidents. More than 40 percent increase in the share of disability due to non-communicable diseases is also expected.

- Disabled people have much lower educational attainment rates, with 52 percent illiteracy against a 35 percent average for the general population.

- Illiteracy is high among children across all categories, in even the best performing major states, a significant share of out of school children are those with disabilities - Kerala, 27 percent, Tamil Nadu over 33 percent.

- Private sector employment incentives for hiring disabled people are few and piecemeal. In the late 1990s, employment of People with Disability (PWD) among large private firms was only 0.3 percent of their workforce. Among multinational companies, the situation was far worse, with only 0.05 percent being PWD.

- In early 2006, a National Policy on Persons with Disabilities was approved by Government of India. To date, the only states that have draft disability policies are Chhattisgarh and Karnataka. The Chhattisgarh draft state disability policy can be considered “best practice”, and could provide a model for future national and state-level policy development.

Above: The target of 100 percent enrolment under the Sarva Shiksha Abhiyan cannot be achieved without getting the disabled children into schools.

See also page 14
Growing pressure on countries to address climate change has given rise to a multimillion dollar international market for buying and selling emissions of greenhouse gases.

Under the Kyoto Protocol, which came into force in February 2005, industrialized countries agreed to collectively reduce emissions of greenhouse gases by 5 percent by 2012 compared with 1990 levels. They can do so by investing in cleaner technologies at home, trading in emission rights, or buying carbon credits from projects in developing countries such as India.

Carbon credits are thus bought and sold in an international carbon market – much like any other commodity. Ever since it was established in 2001, the carbon market has captured the imagination of Indian entrepreneurs. The majority of projects that have sold carbon credits so far include renewable energy (such as wind power, biomass co-generation and hydropower), energy efficiency measures in several sectors (such as cement, petrochemicals and power generation) as well as the reduction of industrial gases that contribute to climate change.

Already, the carbon market is the fastest growing market in the world. Between 2003 and 2004, the volume of carbon credits sold by developing countries doubled, and then tripled between 2004 and 2005. In 2006 alone, carbon transactions worth $30 billion (Rs1.19 trillion) were conducted globally, transferring some $5 billion from the countries of the global north to the global south.

The carbon market is the fastest growing market in the world. However, for India to get the maximum benefit from the carbon market, the country needs to build the capacity of its public sector units to avail of carbon finance says Charles Cormier, World Bank’s Senior Environmental Specialist.
Of the total number of carbon contracts signed in the world so far, India has the second largest portfolio with a market share of 12 percent, behind China, which had a market share of 61 percent. This, however, is just the tip of the proverbial iceberg. The Kyoto Protocol expires in 2012, and international talks have already begun to decide the shape of a new treaty that will succeed it.

After 2012, the carbon market is expected to expand exponentially. Some say that it could grow to $200 billion annually, with up to half of that amount being transferred from the developed to the developing world. If that happens, the capital flows from the carbon market would be on par with levels of official development assistance.

For India to cash in on the enormous potential of the carbon market, the government needs to devise a strategy to realize the full potential and address current market failures. So far, the benefits of the carbon market in India have been availed of largely by small and medium enterprises (SMEs), while public sector units (PSUs) have largely stayed away, in large part due to lack of knowledge.

However, for India to get the maximum benefit from the carbon market, the country needs to build the capacity of its PSUs to avail of carbon finance. This can be done by systematically screening massive infrastructure and urban development projects to see if they are eligible for carbon finance. In many cases, domestic agencies will have to take the lead to develop projects and obtain approval from the international regulator – the executive board of the Clean Development Mechanism. For instance, there needs to be a pilot project to demonstrate how the carbon market can catalyze investments in renewable energy to bring energy access to the 400 million poor in India’s rural areas.

It is also difficult for sellers of carbon credits to know how to access buyers from industrialized countries, as the majority of transactions are done on a bilateral basis. Although there is an interest from many players in India to launch a carbon trading platform – which would enable sellers to obtain bids on their carbon credits through public trading, much like the stock market – they have been unable to do so due to lack of regulatory clarity.

India should also consider the creation of a carbon fund aimed at accelerating the capacity to develop carbon finance opportunities, along the lines of the China Clean Development Mechanism Fund. The private sector has a significant role to play as well. Many of the Indian projects are disadvantaged because each generates a small quantity of carbon credits. A carbon buyer interested in purchasing a large volume can often purchase the required amount from one single project in China. As the carbon market in India is currently driven by SMEs, the same quantity of carbon credits would have to be purchased from ten or more projects.

Hence, the private sector needs to build its expertise to club small projects together in order to improve their market access.

However, the growth of the carbon market will largely depend on the realization that the carbon market can assist India in achieving a low carbon growth, and developing a strategy to maximize this opportunity.

This article was originally published in the Mint on 7 December 2007.
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.

Woman and Child Development Project

Context:
Although severe malnutrition among children has declined over the past four decades, malnutrition continues to be a major constraint to development and the quality of life in India. Through this project the World Bank gave priority to addressing nutritional issues linked with education, health, and social welfare services.

Project Development Objectives:
1. Improve the nutrition, health and psychosocial status of children between 0-6 years of age, with particular emphasis on preventing malnutrition in under threes, and improve child care practices at the household level;
2. Improve the nutrition and health of women, particularly pregnant and breastfeeding mothers, and adolescent girls; and
3. Empower adolescent girls, through increased awareness, to take better care of their own health and nutrition needs.

Woman and Child Development Project

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<th>Approval Date:</th>
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Initially the project covered five select states – Kerala, Tamil Nadu, Maharashtra, Rajasthan and Uttar Pradesh. Later, through an amendment, six additional states –
Madhya Pradesh, Chhattisgarh, Bihar, Jharkhand, Orissa, and Uttarakhand were included. Nine additional states and Union territories (Karnataka, Gujarat, West Bengal, Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab, Andaman & Nicobar Islands, and Pondicherry) were also included for the construction of modern Anganwadi centers.

**Project Components:**

- **Service Delivery:**
  Improving the quality of the Integrated Child Development Services (ICDS) with particular emphasis on supplementary feeding and nutritional supplements to children and pregnant and lactating women; regular monitoring to detect malnutrition; immunization against six childhood diseases; and promote overall psycho-social development of children.

- **Program Support**
  Strengthening management and institutional development which included study tours, workshops, and preparation of new projects; activities to strengthen training capacity for ICDS program staff; developing and carrying out Information, Education, and Communication (IEC) activities.

- **Central Component**
  Activities included a computerized MIS with emphasis on monitoring and evaluation; carrying out a baseline and endline nutrition surveys in the project states; reviewing the operational research priorities of the project states; national training for all states and union territories.

**Mid-Term Review and Restructuring**

The mid-term review of the project took place in May 2003. The restructuring emphasized the importance of strengthening regular health/nutrition counseling and reaching younger children of 0-3 years and pregnant and lactating mothers of the poorest households.

However, by the end of March 2004, the project was again rated as unsatisfactory in both its development objectives and in its implementation process. With the change of leadership at the Department of Women and Child Development, GOI, things began to improve around April 2004. The new leadership showed strong commitment to the project and drive to manage such a complex operation. This helped in accelerating the pace of implementation.

**Achievements:**

The project has contributed to the reduction of severe and moderate malnutrition in the project states. In all participating states with the exception of Rajasthan, the reduction was faster than the historical trend of one percentage point annual decline. Only Kerala met the original target of 25 percent decline fully. However, three other states Maharashtra, Tamil Nadu and Uttar Pradesh met the target “substantially”, i.e. higher than 90 percent of the intended target value.

The project has also contributed to the social development of the project states in a broader sense. Except for some private institutions, ICDS centers are virtually the only place offering pre-school education in India. Therefore, almost 4.4 million project state children of 3-6 years of age acquired some pre-schooling and access to safe drinking water and basic sanitation through the installation of hand-pumps under the project.

Moreover, funding for ICDS program almost doubled from Rs 57,203 million during the 9th plan period (1997-2001) to Rs 112,845 million during the 10th plan period (2002-2006).

The most important quality improvement was made through the training of ICDS human resources. Training was also not confined to the project states, but was made available to all the 35 states and union territories. Almost one million workers received pre-service training, and another 600,000 workers received refresher training, which eliminated most training backlogs.

However, the overall improvement in quality of services varied significantly across the states. The original states of Maharashtra and Rajasthan along with the additional states of Uttaranchal and Madhya Pradesh did well, while the lagging performers were Uttar Pradesh, Kerala and Bihar.

The project also did not achieve much in improving targeting. While the credit agreement had been amended to target ICDS
services, especially regular health/nutrition counseling, to children in the 0-3 age group and pregnant and lactating women of the poorest households, there were no agreements between the Government of India and the Bank on the norms to implement the targeting policy. Rather, the GOI continued to emphasize the universalization of the program.

**Lessons Learnt:**

- The health and nutrition aspects of the ICDS program have not been adequately implemented under the current project due mainly to the one worker and one helper model of the Anganwadi Centers (AWC), although alternatives have been demonstrated in other projects. Also, this project, like ICDS I and II projects, suffered from serious problems with project funds release, procurement, and disbursement. GOI and the Bank should have anticipated such problems since this project was a third operation of the same nature.
- In addition to input and process indicators, more output indicators (e.g. proportion of mothers who changed their child caring behaviors) should be used, so that the input and process indicators can be more persuasively linked to project outcome indicators.
- A well-designed child development program such as the ICDS can improve the health and nutritional status of children substantially. If the program had been targeted well with strong health and nutrition education and counseling, it would have made a stronger and more efficient outcome.
- In supporting a multi-sectoral program such as the ICDS, the Bank should also ensure institutional coordination between related sectors such as education, health, and nutrition.

**Recent Project Approvals**

**World Bank supports reforms to boost growth in Bihar**

The World Bank has approved an US$225 million loan/credit to Bihar to support implementation of critical structural reforms to attain sustainable and inclusive development, while improving the delivery of key public services.

The First Bihar Development Policy Loan/Credit is designed to improve fiscal policy, public financial management, and governance. It aims to boost economic growth through reforms in agriculture, investment climate, and basic infrastructure, with an emphasis on roads. It will also support improving public service delivery in education and social protection.

**Development Market Place**

**World Bank Seeks Innovative Ideas to Fight HIV/AIDS Stigma**

The World Bank with United Nations and private sector partners has launched a competitive Development Marketplace aimed at identifying and funding innovative approaches to reduce stigma and discrimination associated with HIV and AIDS in the South Asia region. The program has awarded nearly $34 million to roughly 800 small-scale projects over the last seven years. Proposals can be submitted online through the South Asia Regional Development Marketplace website:

People with Disabilities in India: From Commitments to Outcomes

By Philip O’Keefe
Available: On-line
English
Date: November 2007

India has a sizeable population of persons with disability. As the country makes economic progress, their number is likely to grow. Age and lifestyle-related disabilities and those due to traffic accidents are expected to rise sharply. Internationally, the highest reported disability rates are in OECD countries. Societal attitudes and stigma, often within their own families, limits disabled people from participating fully in social and economic life. Disabled children are less likely to be in school, adults are more likely to be unemployed, and families with a disabled member are worse off than average. Employment rates for the disabled have fallen between the 1990s and early 2000 even in the midst of economic growth. With better education and more access to jobs, people with disabilities will generate higher growth which will benefit the country as a whole.

A new World Bank report finds people with disabilities among the most excluded in Indian society. Low literacy and employment rates and widespread social stigma are leaving disabled people behind. With better education and more access to jobs, India’s 40 to 90 million disabled people will generate higher growth which will benefit the country as a whole.

Potential and Prospects for Regional Energy Trade in the South Asia Region

By Sustainable Development Department, South Asia
Available: On-line
English Paperback 121 pages
Published June 2007

Released ahead of the 20th World Energy Congress, a new World Bank report warns that lack of adequate...
and reliable energy in South Asia is emerging as a key constraint to sustaining strong economic growth.

Energy thirsty countries such as India and Pakistan have energy demand growth far outstripping domestic supply. The report says energy demand in the region is expected to grow annually in the range of 6.6 percent to 11.5 percent during the next 15 to 20 years.

Widespread cross border electricity and gas trade – not only within South Asia but also with its neighbors in the west (Central Asia and Iran) and in the east (Myanmar) – could provide significant relief from energy constraints to rapid economic growth in the large energy importing countries.

The report, Potential and Prospects for Regional Energy Trade in the South Asia Region, describes the potential and identifies the main opportunities for development of regional trade in electricity and gas. The report also identifies the policies that the governments should pursue to promote cross-border energy trade and describes the supporting role of the international financing institutions.

### India Policy Research Working Papers

**WPS4426**

Statistical analysis of rainfall insurance payouts in southern India

By Xavier Gine, Robert Townsend and James Vickery

Using 40 years of historical rainfall data, this paper estimates a distribution for payouts on rainfall insurance policies offered to farmers in Andhra Pradesh in 2006. The authors find that the contracts primarily protect households against extreme tail events; half the expected value of indemnities paid by the insurance are generated by only 2 percent of rainfall realizations. Contract payouts are significantly correlated cross-sectionally, and also inversely associated with real GDP growth. The paper discusses the implications of these findings for the potential benefits of insurance to households, the risks facing a financial institution underwriting rainfall insurance contracts, and pricing.

**WPS4408**

Patterns of rainfall insurance participation in rural India

By Xavier Gine, Robert Townsend and James Vickery

This paper describes the contract design and institutional features of an innovative rainfall insurance policy offered to smallholder farmers in rural India, and presents preliminary evidence on the determinants of insurance participation. Insurance uptake is found to be decreasing in basic risk between insurance payouts and income fluctuations, increasing in household wealth and decreasing in the extent to which credit constraints bind. These results match with predictions of a simple neoclassical model appended with borrowing constraints. Other patterns are less consistent with the “benchmark” model; namely, participation in village networks and measures of familiarity with the insurance vendor are strongly correlated with insurance uptake decisions, and risk-averse households are found to be less, not more, likely to purchase insurance. We suggest that these results reflect household uncertainty about the product itself, given their limited experience with it.

**WPS4395**

Public transport subsidies and affordability in Mumbai, India

By Maureen Cropper and Soma Bhattacharya

This paper describes the role of public transport and the nature and incidence of transport subsidies in Mumbai. Mumbai has an extensive rail and bus network, and public transport is used for over 75 percent of all motorized trips in Greater Mumbai. Both rail and bus fares in Mumbai are subsidized: BEST, which operates public buses in Mumbai, is also an electric utility, and subsidizes bus fares from electricity revenues.

We analyze the incidence of these subsidies, and their effect on mode choice, using data from a survey of households in Greater Mumbai. In Mumbai, as in many cities, the middle class is more likely to use public transport for travel than the poor. The poor, however, also use public transit, and their expenditure on public transit constitutes, on an average, a larger share of their income, than it does for the middle class. It is, therefore, the case that the poor benefit from transit subsidies in Mumbai, as well as the middle and upper-middle classes; however, the poorest 27 percent of the population receives only 19 percent of bus subsidies and 15.5 percent of rail subsidies.

Indeed, 26 percent of the lowest income households surveyed do not use rail, while 10 percent do not use bus, implying that they receive no transit subsidies. Expenditure on transport accounts for 16 percent of income in the lowest income category (<5000 Rs./month), with 10 percent of income, on average, spent on bus and rail fares.

This percentage, however, is not evenly distributed: it is much higher than 10 percent for households in which workers take the bus or train to work, and lower for households in which the main earner walks to work. Even in these households, however, 12.5 percent of income is spent on transportation.

Expenditure on public transport would be even higher if bus fares in Mumbai were not subsidized. In 2005-2006, transport revenues of BEST fell below total costs by 30 percent and below operating costs by 20 percent. Rail fares, which are much lower than bus fares per km traveled, officially covered operating costs and almost covered depreciation expenses.
Global growth and distribution: Are China and India reshaping the world?

By Maurizio Buzzolo, Rafael E. De Hoyos, Denis Medvedev and Dominique van der Mensbrugghe

Over the past 20 years, aggregate measures of global inequality have changed little even if significant structural changes have been observed. High growth rates of China and India lifted millions out of poverty, while the stagnation in many African countries caused them to fall behind. Using the World Bank’s LINKAGE global general equilibrium model and the newly developed Global Income Distribution Dynamics (GIDD) tool, this paper assesses the distribution and poverty effects of a scenario where these trends continue in the future. Even by anticipating a deceleration, growth in China and India is a key force behind the expected convergence of per-capita incomes at the global level. Millions of Chinese and Indian consumers will enter into a rapidly emerging global middle class—a group of people who can afford, and demand access to, the standards of living previously reserved mainly for the residents of developed countries. Notwithstanding these positive developments, fast growth is often characterized by high urbanization and growing demand for skills, both of which result in widening of income distribution within countries. These opposing distributional effects highlight the importance of analyzing global disparities by taking into account—as the GIDD does—income dynamics between and within countries.

Data on poverty at the local level is typically not available because most household surveys are not representative past the regional level. This volume aims to promote the effective use of Small Area Estimation poverty maps in policy making. It presents the range of policies and interventions which have been informed by poverty maps, focusing on the political economy of poverty maps and the key elements to their effective use by policy makers. The volume also looks at the future of poverty maps in terms of new techniques and new areas of application.

Other Publications

Conditionality in Development Policy Lending By Operations Policies and Country Services

Available: On-line
English 117 pages
Published December 2007


More than a Pretty Picture: Using Poverty Maps to Design Better Policies and Interventions

Edited by Aline Coudouel and Tara Bedi
Price: $40.00
English Paperback
304 pages
Published July 2007
ISBN: 0-8213-6931-8
SKU: 16931

The allocation of resources and the design of policies tailored to local-level conditions require highly disaggregated information.

Minding the Gaps: Integrating Poverty Reduction Strategies and Budgets for Domestic Accountability

Edited by Vera A. Wilhelm and Philipp Krause
Price: $25.00
English Paperback
200 pages
Published October 2007
SKU: 17205

By integrating their poverty reduction strategies (PRSs), national budgets, and the corresponding reporting processes, low-income
countries can strengthen domestic accountability and the implementation of pro-poor policies. *Minding the Gaps*, based on nine low-income country case studies and a review of relevant experience in four higher-income countries, offers practical insights for donors and national governments on how to strengthen the links between PRGs and budgets. PRS countries’ efforts to integrate policy with budgeting processes have often had limited effect. Their policy making, planning, and budgeting are often embedded in fragmented processes and institutions. Going beyond mainly technical fixes that have been commonly used to address this fragmentation, this study frames domestic accountability in terms of ownership and incentive structures.

Experience counsels the use of a simple approach that is not too ambitious. This approach should be centrally led and make use of existing systems while gradually improving them. It should build support from within and foster incentives for integration, for example by better linking PRS and budget reporting to actual decision-making processes. Structuring a poverty reduction strategy paper in a more budget friendly manner can facilitate the interface with the budget by involving sector agencies more closely in elaborating policy priorities and establishing resource implications. It can also expand ownership and boost incentives for integration of a great number of stakeholders, thereby strengthening domestic accountability.

**International Political Risk Management, Volume 4: Needs of the Present, Challenges for the Future**

Edited by Theodore H. Moran, Gerald T. West and Keith Martin
Price: $ 35.00
English 296 pages
Published October 2007
ISBN: 0-8213-7001-4
SKU: 17001

This volume is the latest in a series based on the MIGA (Multilateral Investment Guarantee Agency)-Georgetown University Symposium on International Political Risk Management, with contributions from experts from the international investment, finance, insurance, and legal fields. Highlights include a treatment of regulatory risk in emerging markets by three distinguished lawyers, a proposal for a new type of war risk insurance coverage, the examination of the risk management needs of the international power sector from both legal and user perspectives, and a discussion of the future of the international investment insurance industry by leading private and public sector industry representatives.

**Inspection Panel Annual Report: July 1, 2006 to June 30, 2007**

Price: Free!
English Paperback
140 pages
Published October 2007
ISBN: NA
SKU: 32025

**International Trade and Climate Change: Economic, Legal, and Institutional Perspectives**

By World Bank
Price: $ 20.00
English Paperback
160 pages
Published October 2007
ISBN: 0-8213-7225-4
SKU: 17225

Climate change remains a global challenge requiring international collaborative action. Another area where countries have successfully committed to a long-term multilateral resolution is the liberalization of international trade. Integration into the

**Celebrating Reform 2007: Doing Business Case Studies**

By World Bank
Price: $ 25.00
English Paperback
Published August 2007
SKU: 17293

*Celebrating Reform 2007* features successful reforms in the 10 areas covered in the *Doing Business* reports. These cases studies span the globe – from Serbia to El Salvador, from Egypt to Nigeria – and provide lessons on what it takes to succeed.

**Multilateral Investment Guarantee Agency (MIGA) Annual Report 2007**

By Multilateral Investment Guarantee Agency
Price: Free!
English Paperback 112 pages
Published October 2007
by World Bank
ISBN: 0-8213-7322-6
SKU: 17322
world economy has proven a powerful means for countries to promote economic growth, development, and poverty reduction. The broad objectives of the betterment of current and future human welfare are shared by both global trade and climate regimes. Yet both climate and trade agendas have evolved largely independently through the years, despite their mutually supporting objectives. Since global emission goals and global trade objectives are shared policy objectives of most countries, and nearly all of the World Bank’s clients, it makes sense to consider the two sets of objectives together.

This book is one of the first comprehensive attempts to look at the synergies between climate change and trade objectives from economic, legal, and institutional perspectives. It addresses an important policy question – how changes in trade policies and international cooperation on trade policies can help address global environmental spillovers, especially GHG emissions, and what the (potential) effects of (national) environmental policies that are aimed at global environmental problems might be for trade and investment. It explores opportunities for aligning development and energy policies in such a way that they could stimulate production, trade, and investment in cleaner technology options.

Finance for All?: Policies and Pitfalls in Expanding Access

By World Bank
Price: $ 30.00
English Paperback
300 pages
Published November 2007
SKU: 17291

Access to financial services varies sharply around the world. In many developing countries less than half the population has an account with a financial institution, and in most of Africa less than one in five households do. Lack of access to finance is often the critical mechanism for generating persistent income inequality, as well as slower growth. 

Finance for All?: Policies and Pitfalls in Expanding Access documents the extent of financial exclusion around the world; addresses the importance of access to financial services for growth, equity and poverty reduction; and discusses policy interventions and institutional reforms that can improve access for underserved groups. The report is a broad ranging review of the work already completed or in progress, drawing on research utilizing data at the country, firm and household level.

Given that financial systems in many developing countries serve only a small part of the population, expanding access remains an important challenge across the world, leaving much for governments to do. However, not all government actions are equally effective and some policies can be counterproductive. The report sets out principles for effective government policy on broadening access, drawing on the available evidence and illustrating with examples.

The International Migration of Women

Edited by Maurice Schiff, Andrew R. Morrison and Mirja Sjoblom
Price: $ 35.00
English Paperback
236 pages
Published November 2007
by Palgrave Macmillan, World Bank
ISBN: 0-8213-7227-0
SKU: 17227

The current share of women in the world’s international migrant population is close to one half. Despite the great number of female migrants and their importance for the development agenda in countries of origin, there has until recently been a striking lack of gender analysis in the economic literature on international migration and development. This volume makes a valuable contribution in this context by providing eight new studies focusing on the nexus between gender, international migration, and economic development.

Public Finance for Poverty Reduction: Concepts and Case Studies from Africa and Latin America

Edited by Quentin Wodon and Blanca Moreno-Dodson
Price: $ 35.00
English Paperback
504 pages
Published November 2007
SKU: 16826

This book presents some basic theoretical concepts of public finance with a particular emphasis on its impact on poverty reduction. Eight case studies from Latin America and Africa illustrate how these concepts are applied in practice and the implementation issues that emerge.

Analyzing Health Equity Using Household Survey Data: A Guide to Techniques and their Implementation

By Owen O’Donnell, Eddy van Doorslaer, Adam Wagstaff and Magnus Lindelow
Price: $ 28.00
English Paperback 165 pages
Published November 2007
ISBN: 0-8213-6933-4
SKU: 16933
Since the mid-1990s, Bangladesh’s banking sector has grown considerably. Despite the boom and the government’s efforts to increase access in rural areas, rural financial markets have shrunk in relative terms. As a result, access to finance by micro, small, and medium-size farmers remains limited, which is significant because these groups are the engines of growth in rural Bangladesh in terms of employment, contribution to GDP, and prospects for future growth.

Increasing Access to Rural Finance in Bangladesh examines the legal, regulatory, and institutional constraints faced by state-owned agricultural banks, private banks, and microfinance institutions in providing financial services to the missing middle in Bangladesh. It also analyzes the constraints that traditional, multi-peril crop insurance schemes face when serving marginal, small, and medium-size farmers. Finally, the book offers suggestions to improve rural financial access with innovations and reforms in the banking, microfinance, and insurance sectors, among others.

Sustaining and Sharing Economic Growth in Tanzania

By Aurora Ferrari
Price: $ 20.00
English Paperback 156 pages
Published October 2007
ISBN: 0-8213-7333-1
SKU: 17333

Increasing Access to Rural Finance in Bangladesh: The Forgotten “Missing Middle”

Increasing Access to Rural Finance in Bangladesh examines the legal, regulatory, and institutional constraints faced by state-owned agricultural banks, private banks, and microfinance institutions in providing financial services to the missing middle in Bangladesh. It also analyzes the constraints that traditional, multi-peril crop insurance schemes face when serving marginal, small, and medium-size farmers. Finally, the book offers suggestions to improve rural financial access with innovations and reforms in the banking, microfinance, and insurance sectors, among others.

Sustaining and Sharing Economic Growth in Tanzania

Edited by Robert J. Utz
Price: $ 40.00
English Paperback
368 pages
Published October 2007
SKU: 17195

Far reaching macro-economic and structural reforms combined with increases in government spending have been the primary drivers of Tanzania’s growth acceleration. As growth in government spending slows, the locomotive for growth will need to shift to increased demand for exports and domestically produced goods, requiring Tanzania to strengthen substantially its international competitiveness, accelerate structural change, and safeguard the environment while maintaining macroeconomic stability. For Tanzania’s poor to be able to participate and benefit from important growth, a greater focus on rural development, improved governance of the management of Tanzania’s natural resources, and better targeting of social services to the poor is suggested. Successful design and implementation of a shared growth strategy will also require a strengthening of policy management and coordination in Tanzania to ensure that scarce human and financial resources are effectively deployed.

Fiscal Policy, Stabilization, and Growth: Prudence or Abstinence?

Edited by Luis Serven, Guillermo E. Perry and Rodrigo Suescun
Price: $ 35.00
English Paperback
350 pages
Published October 2007
ISBN: 0-8213-7084-7
SKU: 17084

Fiscal policy in Latin America has been guided primarily by short-term liquidity targets whose observance was taken as the main exponent of fiscal prudence, with attention focused almost exclusively on the levels of public debt and the cash deficit. Very little attention was paid to the effects of fiscal policy on growth and on macroeconomic volatility over the cycle. Important issues such as the composition of public expenditures (and its effects on growth), the ability of fiscal policy to stabilize cyclical fluctuations, and the currency composition of public debt were largely neglected. As a result, fiscal policy has often amplified cyclical volatility and dampened growth. Fiscal Policy, Stabilization, and Growth explores the conduct of fiscal policy in Latin America and its
Gender and Economic Growth in Tanzania: Creating Opportunities for Women

While Tanzania has been at the forefront of creating a positive legal framework and political context for gender equality, certain legal, regulatory, and administrative barriers still hinder women’s full participation in private sector development. This report analyzes these barriers and makes recommendations for needed change, to ensure women’s full contribution to private sector development and economic growth in Tanzania.

Building on intensive stakeholder consultations and the findings of numerous studies, notably the MKURABITA diagnostic and the 2003-04 Investment Climate Assessments for Tanzania and Zanzibar, this report examines these gender-related barriers to growth and investment. It highlights legal and administrative constraints that have a disproportionately negative effect on female-headed businesses, and makes recommendations for needed reforms.

Addressing these issues would not only help unlock the full economic potential of women, but would help improve the environment for all businesses in Tanzania. While Tanzania’s economic growth has been strong, this report finds that if the country were to bring female secondary schooling and female total years of schooling to the same level as now enjoyed by males, this could produce up to an additional annual percentage point of growth.

India Project Documents

Rampur Hydropower Project
Date 15 August 2007
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Report No. 38178 (Project Appraisal Document)

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Date 23 August 2007
Project ID P105124
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AB3493 (Integrated Safeguards Data Sheet)

Orissa State Roads Project
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Improving Watershed Management Practices and Rural Livelihoods Through Carbon Sequestration Project – A Bio-Carbon Sub-Project of Mid Himalayan Watershed Development Project
Date 30 October 2007
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Report No. 41809 (Project Appraisal Document)

Tamil Nadu Road Sector Project
Date 1 November 2007
Project ID P050649
Report No. 41561 (Procurement Plan)

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Date 26 November 2007
Project ID P083187
Report No. 41628 (Procurement Plan)

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Report No. AB3493 (Project Information Document)

BBMB Hydro Power Rehabilitation Project
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Report No. 41764 (Integrated Safeguards Data Sheet)

Tamil Nadu Irrigated Agriculture Modernization and Water-Bodies Restoration and Management Project
Date 1 December 2007
Project ID P090768
Report No. 41613 (Procurement Plan)

Orissa Community Tanks Management Project
Date 7 December 2007
Project ID P100735
Report No. E1773 (Environmental Assessment)
Urbanization in India is not a side effect of recent economic growth, but an integral part of the process. As in most countries, India’s urban areas make a major contribution to the country’s economy. Although less than a third of India’s people live in cities and towns, these areas generate over 2/3rd of the country’s GDP and account for 90 percent of government revenues. India’s towns and cities have expanded rapidly as increasing numbers migrate to towns and cities in search of economic opportunity. Slums now account for 1/4 of all urban housing. In Mumbai, more than half the population lives in slums, many of which are situated near employment centers in the heart of town, unlike in most other cities in developing countries. Meeting the needs of India’s soaring urban population is and will continue to be a strategic policy matter.

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