

Updated Project Information Document (PID)**Report No: AB115**

Project Name	BANGLADESH-Social Investment Program Project
Region	South Asia Regional Office
Sector	Other social services (50%); General transportation sector (40%), Media (5%); General education sector (5%)
Theme	Rural services and infrastructure (P); Other rural development (P); Gender (S); Poverty strategy, analysis and monitoring (S); Rural policies and institutions (S)
Project	P053578
Borrower(s)	PEOPLE'S REPUBLIC OF BANGLADESH
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1. Country and Sector Background**Main Sector Issues**

Participatory poverty assessments, as well as GOB's draft Interim Poverty Reduction Strategy Paper (I-PRSP), have established that poverty in Bangladesh is not only about lack of income. Poor people have provided accounts of their state of poverty in terms of gender inequalities, powerlessness, and exclusion from basic services such as health and education, participation in the development process and material wealth. The two project districts, Jamalpur and Gaibandha, reflect the deprived conditions of the poorest in the country. The main factors contributing to chronic poverty continue to be the following:

Limited access of the poor to key infrastructure and basic services. Access to tubewells for drinking water is good (about 90 percent), but the incidence of arsenic contamination poses a major threat in many parts of the country. In addition, nearly 80 percent of all illnesses in Bangladesh are related to water borne diseases. In the rural areas, only about 40 percent of the people have access to sanitation facilities. Access by road is constrained due to poor conditions, particularly in the villages. Bangladesh has one of the lowest levels of per capita consumption of electricity compared to other South Asian countries. Less than 30 percent of the population have access to power. In rural Bangladesh, the figure is about 10 percent, and in coastal and remote areas, it is as low as three percent.

Limited human capital development The literacy rate of the poor is 32.6 percent compared to 42.3 percent of the non-poor. (The poor are defined as households with a monthly income of less than Tk. 1,000 (US\$17) and the non-poor with monthly income of Tk. 3,000 or US\$52 equivalent). GOB estimates that there are about 40 million illiterate people in the age cohort of 5-35 years. About 20 percent of the poor children (0-4 years) in the rural areas suffer from diseases compared to 11 percent of the non-poor. The infant mortality rate has declined, but deaths of children under five still account for half of all the deaths in Bangladesh. The levels of malnutrition are also among the highest in the world. An estimated 700 children die every day in Bangladesh due to malnutrition. Among those surviving, 60

percent of those under five years of age are underweight, and more than half are stunted. Maternal mortality is six for 1,000 live births, one of the highest in the world. Anemia and underweight during pregnancy contributes to about 25 percent of the maternal deaths. Over 80 percent of births in Bangladesh take place at home, and only 22 percent of the deliveries are assisted by trained attendants, 14 percent by doctors or paramedical workers and the remaining by untrained traditional birth attendants or family members.

Limited success of existing poverty programs Poverty and social assessment studies indicate that existing poverty reduction programs (e.g., micro-credit and safety net programs such as food for works and vulnerable group development programs) have not helped to significantly reduce poverty of the poorest and vulnerable groups in a sustained manner. Existing micro-credit programs do not target the poorest, and safety net programs focus only on the survival of the vulnerable groups during economic or natural shocks. Various studies have shown that the poorest, totalling 12 million individuals or 2.5 million households in Bangladesh, are not reached by the micro-credit programs. The reasons can be grouped broadly under two categories: (a) those relating to the socioeconomic conditions of the poorest, which have bearings on their capacity and skills to use loans for financially viable activities; and (b) those relating specifically to regular micro-credit, which include lack of multiple income earning sources, seasonal shortfalls in income, lack of grace periods, lack of flexibility in the use of the weekly savings and unwillingness of peer groups to accept a perceived "higher risk" member.

Poor local governance. There is little accountability of the government agencies and local government, as well as NGOs, to the people, particularly the poor. Local bureaucracy lacks motivation to promote participatory planning and implementation. Lack of peoples' institutions at the village level makes it difficult for the citizens at the grassroots to ensure that their development priorities are reflected in the national policies and plans. The nearest local government for the people at the grassroots is the Union Parishad (UP) but this institution is not yet able to fully address local development needs due to resource and capacity constraints. Lack of coordination among the various organizations in rural areas also contribute to inefficiencies.

Government Strategy

The government strategy for reducing poverty, as reflected in the I-PRSP, focuses on four areas: (a) expanding the scope for pro-poor economic growth through expanding income and employment opportunities for the poor, (b) fostering human development for the poor; (c) providing social safety nets for the poor against various anticipated or unanticipated income (consumption) shocks; and (d) favorably influencing participatory governance by enhancing the voice of the poor and strengthening women's empowerment. The main operational challenge for the GOB is to improve efficiency and outreach of basic services through greater participation of community-based organizations (CBOs), local government, NGOs and the private sector. In response to this challenge the Government is exploring possibilities of partnerships with these organizations and seeking alternative institutional mechanisms to deliver basic services. Examples of successful partnerships exist in the delivery of primary education, health and nutrition services, water supply, and micro-credit. The Government has successfully engaged with NGOs in non-formal education, health and nutrition programs. Rural electricity cooperatives have functioned effectively, as the legal framework allows members to choose managers and hold them accountable.

The Government is experimenting with other institutional models to improve access and quality of basic services. One model is based on the use of autonomous, not-for-profit foundations registered under the Companies Act (1994). These foundations provide a variety of services, such as wholesaling of micro-finance; leveraging private equity in transport infrastructure investments, promotion of horticulture

exports, and extension and technical support for development of silk production. Of these, the Palli Karma Sahayak Foundation (PKSF), which is responsible for wholesaling micro-credit through NGOs, has been successful because of transparent rules of business and a strong governance structure. PKSF has recently initiated a "Financial Services for the Poorest" project to find out whether micro-credit can be used profitably by the poorest and if it can be made more effective by combining other support services, such as safety nets, training and marketing services, and awareness raising.

In June 2001, the GOB established the Social Development Foundation (SDF) as a not-for-profit company to promote community-driven initiatives through decentralized planning and management of development programs. SDF will encourage formation and strengthening of informal institutions at the village and community levels and also strengthen existing community organizations for addressing the needs of the poor.

Some of the current social assistance programs of NGOs target the poorest and socially-excluded groups through social mobilization and increased access to basic education, health services, and information; empowerment through creating a voice in decision-making and monitoring; awareness of legal rights; skill training with linkages to micro-credit, and employment. The coverage of these programs is limited, and there is a large unmet demand.

2. Objectives

The objective of the project is to develop effective and efficient financing and institutional arrangements for improving access to local infrastructure and basic services through the implementation of community-driven small-scale infrastructure works and social assistance programs.

The project area will be Jamalpur and Gaibandha districts, which rank among the highest in poverty incidence both in terms of income and human development (Annex 2, Attachment 1). The pilot private financing of community utilities will be anywhere in the country where opportunities exist.

3. Rationale for Bank's Involvement

IDA's global experience of social investment programs has been drawn upon proactively to assist with the design of SDF's activities, roles, and responsibilities. Ongoing Bank participation will ensure that international experience continues to be applied within the project, and that sound international quality standards of monitoring, evaluation, and impact assessment are employed. By supporting the Project, the Bank would play a critical role during implementation as a catalyst, using leverage generated by its significant lending volume in Bangladesh and its recognized advisory capability to forge effective partnerships among Government, NGOs, and communities for sustainable service delivery. The Bank would be able to facilitate the sharing of regional information and experience among this project and three District Poverty Initiatives Projects in India and the Poverty Alleviation Fund project in Pakistan, thereby enhancing the quality of this project.

4. Description

The project aims to develop institutions, promote community-driven principles, pioneer performance-based social assistance programs for the poorest, and leverage private financing for basic utilities. The project is piloting novel approaches to develop procedures, test different products and approaches, and demonstrate impact. At mid-term review (December 2005), the project's implementation arrangements and performance would be assessed in terms of achievement of the expected outcomes and outputs and successful mechanisms identified for scaling up.

The project will have the following four components:

- (a) **Strengthening SDF:** There are four sub-components to this component: (i) information and communication (IC); (ii) capacity building of SDF; (iii) monitoring and learning (M&L); and (iv) project management support (including environmental assessment and tribal development). The project will finance technical assistance, monitoring and evaluation studies, establishment and incremental staff, and operating costs of SDF;

- (b) **Institutional development at the community-level:** This component will provide support to the community in terms of raising awareness, motivating and engaging the rural poor to participate in community-driven initiatives, changing attitudes and behaviors among local stakeholders, development of organizations at the village-level, and preparation of Community Action Plan (CAP). This component will have two sub-components: (i) information and communication campaign; (ii) formation and strengthening of Village Development Committees (VDCs), Community Groups (CGs), and the project management committees of CGs, and developing a demand-led CAP. The project will finance the cost of services related to information dissemination at the local-level, institutional development, preparation of the CAP, and environmental assessment and screening;
- (c) **Implementation of Community Action Plans:** The CAP will prioritize community's needs for small-scale infrastructure and social assistance based on informed choice and eligibility criteria indicated in the menu of options in the Operational Manual (OM) of the project. The project will finance: (i) 85 percent of the costs of the expenditures of the approved community infrastructure sub-projects; (ii) costs of NGO services to implement the social assistance programs, including one-time seed capital and cost of legal assistance for the very poorest and vulnerable groups, and the implementation of the tribal development plan; and (iii) costs of services for appraisal and supervision of sub-projects, including environmental supervision; and
- (d) **Pilot Private Financing in Community Utilities:** Under this component, the project will finance technical assistance and a maximum of 70 percent of the approved costs of sub-projects. The technical assistance will help SDF to identify, develop, appraise, and supervise pilot sub-projects in piped water supply and off-grid electricity.
1. Strengthening of SDF
 2. Institutional Development at the Community-Level
 3. Implementation of Community Action Plans
 4. Pilot Private Financing of Community Utilities

5. Financing

Source (Total (US\$m))

BORROWER (\$1.61)

IDA (\$18.24)

LOCAL COMMUNITIES (\$2.69)

Total Project Cost: \$22.54

6. Implementation

The duration of the project will be four years. The institutional and implementation arrangements for the project are described below. (See also Annex 1, Attachment 1.)

Social Development Foundation would be the executing agency for the project. The chief executive officer of SDF is the Managing Director (MD), who will be responsible for overall project management. SDF is an autonomous organization, which is guided by the rules and framework of its MAA comprising a General Body (GnB) and Governing Body (GB). The GnB comprises 20 members representing the Government (7), NGOs (8), civil society and academia (4), and the MD of SDF (ex-officio). The GnB is responsible for approving the annual budget and the work program of SDF. From the GnB, a GB comprising nine members has been formed. The GB comprises Government officials (2); NGO officials (3); one senior researcher from a leading research organization--Bangladesh Institute of Development Studies (BIDS); the chief executive of the apex micro-finance organization--PKSF; the Chairperson and the MD of SDF. Except for the MD, all members of the GB serve for two years but are eligible for re-election for an additional term. The GB appoints the MD.

SDF will be responsible for the overall project coordination, as well as promotion, appraisal, financing, and supervision of sub-projects. Broad administrative and financial powers for the implementation of the project have been delegated to the MD.

SDF initially will have about 17 professional staff. There are three sections under the MD headed by General Managers (GM). These sections are: Program, M&L, and Finance and Administration (F&A). GM Programs will be responsible for the IC campaign, institutional development at the local level, and preparation and implementation of CAPs. GM M&L will be responsible for the establishment and operation of a Management Information System (MIS), process monitoring, and impact evaluation. GM F&A will be responsible for financial and administrative matters, including procurement. Each of the GMs will have Managers for each of the areas of activity mentioned above. The organizational structure of SDF and the roles and responsibilities are described in the OM.

The rules and procedures which will guide the implementation of this project are described in the project's OM. The SDF will contract support organization to assist with field level implementation.

Support Organizations SDF will contract two competent POs, referred to in this project as Community Support Organizations (CSOs), one for each project district, to assist with the following activities (a) information and communication, (b) institutional development of community groups; (c) preparation of participatory Community Action Plans, (d) supporting interested community groups with the preparation of community infrastructure sub-project proposals for submission to SDF for financing; and (e) supporting the community groups with the implementation of the sub-projects, including financial management. The SDF will contract two organizations to assist with the appraisal and supervision of the infrastructure sub-projects. These organizations are referred to in this project as Project Appraisal and Supervision Team (PAST). The implementation of the Social Assistance Program (SAP) will be carried out by four POs who will be selected based on their track records.

Together with the CSOs, the project will engage with local stakeholders at different levels in the project areas to create awareness about the principles of the project and its operating mechanisms. Based on the responses, the CSO will mobilize informal inclusive VDCs in the target villages. VDCs would comprise local government members of the UPs, school/college teachers, and representatives of the poor and women to oversee the community planning exercise, prioritization, implementation, and maintenance of the sub-projects. CSOs will collaborate with these committees in the identification of needs and priorities in terms of small-scale infrastructure and social assistance for the very poor and vulnerable groups, to be agreed on in a CAP. VDCs will be responsible for the review of the CAP and coordinate project activities.

Role of Community Groups: As a result of the prioritization process, the interested persons (including poor and women) in the villages will be supported in forming interest-based Community Groups (CGs). Each CG will elect a Project Management Committee (PMC) which would be responsible for sub-project preparation, implementation and operation, and maintenance of small-scale infrastructure sub-projects. CG and PMC members will be trained in project preparation and supervision. CGs will be responsible for the implementation of community infrastructure works. A fundamental principle that the project will be testing is the extent to which communities will raise their own matching fund, in cash and kind for sub-projects, to build ownership and longer term commitment to success. It is also expected that the community-driven development process will help to establish a voice of the poor in a wider local governance context, either through representation or increased support and partnerships.

CGs interested in sponsoring sub-projects with matching contributions will prepare proposals with assistance from CSO and submit these to SDF for possible funding, provided these are in the initial menu of options selected under this project and complies with the eligibility criteria established in the project (Annex 2, Attachment 6). PAST would carry out appraisal and supervision of the sub-projects based on the check-list provided in the OM. PAST would also support the communities with technical and financial management. The PAST would recommend SDF to grant approval of eligible sub-projects and certify the release of funds for eligible activities

Procurement: IDA financed procurement of goods and works (community sub-projects) will follow the Bank's Procurement Guidelines. Consultants and NGO services including training will be procured in accordance with the Bank's Consultants' Guidelines.

Infrastructure sub-projects would account for about 65 percent of the project costs followed by consultants and NGO services, and small quantity of goods. It is expected that approximately 1,800 small-scale community infrastructure sub-projects will be financed under the project in about 1,400 villages in the two districts. There will be a few pilot community utilities sub-projects.

SDF will have overall responsibility of procurement management and ensuring compliance with the Bank's procedures. SDF has prepared a draft Procurement Plan. Goods, involving small contracts that are unlikely to attract foreign bidders, will be procured through National Competitive Bidding (NCB) or shopping. Consultants and NGO services will be procured following quality- and cost-based selection, selection under fixed-budget, consultants' qualification, individual consultants, single-source selection methods.

IDA will carry out prior review of the following contracts: all goods contracts estimated to cost US\$100,000 equivalent or more each irrespective of procedures and the first contract each for procurement under NCB and shopping, regardless of value. All other contracts will be subject to post review by IDA. IDA's prior review will be required for consultants' (firms) and NGOs' contracts estimated to cost US\$100,000 equivalent or more for firms, and US\$50,000 equivalent or more for individual consultants. All community sub-project contracts will be subject to post review. Annex 6 provides more detail.

Financial Management: At SDF professionally qualified accountants would be responsible for overall financial management of the project. F&A unit is headed by a GM and includes one Manager and an Accounts Officer. The GM and the Manager have been appointed and the Accounts Officer will be appointed before implementation begins. The GM is an experienced chartered accountant. SDF currently follows the Accounting Manual of the government, which provides a system for transactional control over expenditure, basic book keeping principles and reporting. The financial management system in SDF

is adequate to cover all project related transactions. The sources of funds (Government, IDA and community contributions) and use of funds are accounted for and reflected in the financial statements of SDF. Books of accounts are maintained using double-entry bookkeeping principles and on accrual basis. Separate books/records (cash and cash book ledger, trial balance etc.) is maintained at the SDF using Microsoft Excel and will soon move to an integrated computerized accounting system. A Financial Management Manual, which outlines the control and accountability frameworks adequate to meet project's financial management requirements, has been prepared. The financial management system at SDF will be computerized within the four months of project implementation. Transaction-based disbursement procedures will be applicable for withdrawal of funds from the Credit. Financial management at the community level will be carried out by a book-keeper of each CG who will be trained by SDF and the CSO. CGs would maintain simple accounts for the sub-projects implemented by them. The selection of the CG book-keeper and completion of training will be conditions of disbursement of the first tranche of sub-project funds. This is reflected in the Sub-project Financing Agreement (SFA) between SDF and the CG. A sample SFA is provided in Annex 2, Attachment 7. The SFA also requires that the CG adequately protects and maintains the assets created and/or purchased by the CG.

Flow of Funds: IDA funds will be channeled through the Ministry of Finance (MOF) to SDF which will maintain a Convertible Taka Special Account (CONTASA) in a commercial bank under terms and conditions acceptable to IDA. In addition, SDF may also access the credit directly from IDA. SDF will maintain a separate account in a commercial bank for funds received as Government contribution to the project. The Finance Division (FD) of MOF would provide IDA Credit and Government funds to SDF under a Subsidiary Grant Agreement (SGA). The MD or a designated official of SDF will be the authorized person to withdraw funds from the Credit.

Funds will flow from SDF to the communities under a SFA which will specify the terms and conditions for payment. PMC of the CG will be required to open sub-project bank account in the name of the CG. Beneficiary cash contributions would be deposited in the same bank account of the CG.

Disbursements Method. Disbursements from IDA credit would be made following IDA's current transaction-based disbursement procedures (reimbursements with full documentation or against Statements of Expenditure (SOE), and direct payments). Payment to the CG for approved sub-projects would be in three tranche specified in the sample SAF (Annex 2, Attachment 7). Payment of funds to the CG will be closely monitored to ensure that processing time does not adversely affect the execution of the sub-project implementation. Service standards (benchmarks) have been developed to monitor the turn-around time for funds transfer from SDF to CG. Regular feedback will be obtained from the MIS reports and the process monitoring reports in order to take corrective measures, if needed.

Auditing Arrangement: SDF would hire private auditor for annual financial audit under terms and conditions acceptable to IDA. The scope of the annual audit would include project accounts, special account and statement of expenses (SOEs). The audit reports would be submitted to IDA within six months of the end of each fiscal year. The audit will be carried out in accordance with International Standards of Auditing and the cost of the audit would be eligible for financing from Credit. The auditors would be selected in accordance with the IDA's guidelines for selection of consultants.

Process of Action Learning: The project will have in place process monitoring which will help SDF establish a regular action-learning mechanism among all stakeholders to scale up or influence other agencies to adapt successful methods and principles. The process monitoring system will allow SDF, along with key stakeholders, to carefully analyze implementation experiences after completion of the rounds of community mobilization, institutional development, and community project implementation. This will help refine the process itself and update the OM accordingly, as well as assess the performance of implementing partners.

Reporting and Mid-term review (MTR): SDF would submit to IDA quarterly progress reports on implementation progress against the project's output/outcome indicators. A comprehensive review of the project will be undertaken at the end of first year of project implementation to learn from experience and make necessary adjustments to the project design. This report would cover: (a) physical progress and financial expenditure; (b) progress against performance indicators; (c) problems faced during implementation and remedial actions taken; (d) findings of the process monitoring; and (e) social and environmental aspects. The comprehensive review report would also include an implementation plan for the following year.

A MTR would be carried out in December 2005, which would be an in-depth assessment of the project's progress. This review will provide an opportunity to reformulate design and approaches as appropriate. SDF would commission specific studies which would form the analytical base for the MTR. The terms of references for the proposed studies would be submitted to IDA for review. The proposed studies would be completed and reports provided to IDA three months before the MTR. SDF would be responsible for contracting and managing the consultants engaged for the proposed studies.

7. Sustainability

Sustainability issues relate primarily to project outcomes and sustainability of SDF. SDF would be sustainable if key stakeholders (Government, NGOs, community organizations, and donor organizations) find that it has contributed to good practices in improved local governance, community financing of basic services, capacity building/knowledge transfer to communities, communication, and acting promptly on feedback. It will build partnerships with NGOs to assist in institutional development of community organizations. It will have a process monitoring system to receive feedback and respond. The operational system designed under the project will ensure community financing and sustained O&M of the investments. SDF's sustainability also depends on its continued autonomy which is ensured by an independent GB and transparent operating rules and procedures. If project outcomes are successful, the GOB is expected to provide an endowment for continued services of the organization.

The sustainability of the community infrastructure sub-projects and their benefits would be ensured through the demand driven approach, community contribution towards the cost of the project and community managed implementation. The sustainability of the impacts of the social assistance programs can be ensured through the building of social and legal awareness, literacy and occupation skills of the poor and vulnerable. The application of performance based contracts would help to ensure that the social assistance services eligible under the project will be properly delivered.

The VDC can be sustained through successfully establishing operational linkages with local government, line departments, NGOs, and the private sector and through exploiting the potential of this institution to build local leadership. The CG is likely to be sustained once the power of collective action is internalized by the group. The training of the community groups in identifying and prioritizing their needs would empower them to demand quality and timely services from the service providers. The skills obtained from the training would remain with the beneficiaries beyond the lifetime of the project.

8. Lessons learned from past operations in the country/sector

The project is based on the global experiences with social funds, community-driven projects, and country experience with community-based programs.

Global Lessons

- Direct financing of community groups has been shown to improve the effectiveness and cost efficiency of small infrastructure works. This is because communities themselves have most to gain from the proper use of resources. Although this modality has been well tested in many countries, it is yet to be tried in a properly-designed manner in Bangladesh. The project aims to test this approach.
- Fund flow directly to the community helps ensure more access to this needed input, generates more capacity for managing and controlling funds, builds community confidence, and provides empowerment for out-sourcing contracts, and above all, increases accountability of the service providers to the community.
- Service providers, including NGOs, need to be made accountable for project outputs and outcomes. Correctly aligned incentives help to improve both quality and quantity of services delivered. For this reason, outputs-based contracts that make payments based on performance (and not just inputs) will be introduced in the project.
- The role of facilitators or change agents should be to provide information and create awareness about the services around the communities that they can access and how to access them. It is then that the communities can plan in their own way.
- Global experience suggests that given the right incentives – in the form of subsidy transfers and/or credit options – the private sector can play a significant role in reducing the cost and improving the efficiency of service delivery. This is particularly the case for services where user fees are readily charged and cost recovery is feasible. The project will explore modalities for promoting increased involvement of the private sector in provision of services.
- There should be simple, clear rules of business. These need to be widely disseminated and then consistently and transparently enforced.
- Flexibility of the program design allowed the institutional arrangements to evolve and adapt to local needs and demands.
- There should be a simple OM, independent monitoring system, computerized MIS, standardized financial management procedures, regular and rigorous auditing and quantitative and qualitative monitoring and evaluation.

Country Lessons

- Experiences with several not-for-profit Foundations set up by the Government have shown that operational autonomy and an appropriate management team are critical factors in the delivery of services for the purpose of which the organization has been set up. Bureaucratic and political interference impede performance.

9. Environment Aspects (including any public consultation)

Issues : The majority of the sub-projects in SIPP are not expected to lead to environmental impacts of any significance. There is the possibility that a small number of sub-projects may have environmental ramifications, or result in adverse impacts in case mitigation measures are not adequately implemented. An environmental assessment of SIPP was conducted and accordingly, all community infrastructure sub-project proposals submitted to SDF will be subject to a series of environmental evaluation exercises in order to.

- (a) screen projects with significant negative environmental impacts;
- (b) mitigate potential negative impacts through changes in sub-project design, location or execution;
- (c) prevent or mitigate negative cumulative impacts;
- (d) enhance the positive impacts of sub-projects; and
- (e) prevent additional stress on environmentally sensitive areas.

To meet these objectives, the project's Environmental Assessment (EA) Manual provides for: (a) a methodology and administrative structure for environmental management; (b) forms for environmental management of community infrastructure sub-projects; and (c) an environmental supervision and monitoring plan. These elements are included in the project's OM

10. List of factual technical documents:

Project Operational Manual (3 volumes)

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Note: This is information on an evolving project. Certain components may not be necessarily included in the final project.