Two significant reports of the World Bank – one its annual institutional flagship, the World Development Report 2004, and the other specific to India, a Development Policy Review titled India: Sustaining Reform, Reducing Poverty – have delivered a similar message: for development to occur, the quality of services delivered to poor people must improve, and this can happen only if service providers are made more directly accountable to their clients.

The WDR (on the theme Making Services Work for Poor People) was launched globally on 21 September, and provides telling examples of service failure. In Andhra Pradesh, a poor person is quoted as saying, “They are supposed to give us Rs 1,000 and 15 kg of rice for family planning operations; but they give us Rs 500 and 10 kg rice, and make us run around for the rest.” In random visits to 200 primary schools in India, investigators found no teaching activity in half of them at the time of visit. On a positive note, Madhya Pradesh, in spite of its low income and high poverty, has seen substantial progress in primary education through greater community involvement in recruiting teachers, getting schools built, and encouraging neighbors to enroll their children.

“Making services work for poor people involves changing public sector institutions – those that govern the budget, the relations between central and local governments, the civil service, and others. It also involves changing the way much foreign aid is transferred. But the Report suggests there are strong examples of services
working, and by learning from these examples, governments, donors and citizens can do better,” say Shekhar Shah and Junaid Ahmad, members of the WDR team, who have presented the Report to several audiences in India, including media and academics.

Adds Shanta Devarajan, Director of the Report (and the Bank’s South Asia Region’s Chief Economist-designate): “Services can work when poor people stand at the center of service provision – when they can avoid poor providers, while rewarding good providers with their clientele, and when their voices are heard by politicians – that is, when service providers have incentives to serve the poor.”

The report documents three ways in which services can be improved:

1. By increasing poor clients’ choice and participation in service delivery, so they can monitor and discipline providers;
2. By raising poor citizens’ voices, through the ballot box and making information widely available; and,
3. By rewarding the effective, and penalizing the ineffective delivery of services to poor people.

The DPR – a new analytic instrument that assesses a country’s past development outcomes and provides a forward-looking analysis of the broad policy agenda required to achieve its development objectives – says India has continued to make impressive progress in increasing incomes and improving living standards in the past decade, but will find it difficult to sustain this trend unless there is an acceleration of reforms, including serious fiscal adjustment.

The review says there have been significant achievements in areas such as per capita income, poverty reduction, and literacy (particularly of women). However, India has made slow or no progress in improving indicators like maternal and under 5 mortality, curbing spread of HIV/AIDS, and tackling rural unemployment. Economic growth is slowing, many Indians still live in poverty, and there are growing regional and urban-rural disparities.

“To achieve its planned growth target of 8%, India will need to impart a fresh impetus to reform. Fiscal adjustment, along with other reforms to improve the investment climate, will be essential to accelerate growth. This will be good for the poor, who also need better access to quality services. These challenges are especially great in the poorer states, which have lagged behind progress at the national level,” says Mark Baird, lead author of the review.

The DPR suggests that India’s development policy challenges can be grouped into two broad areas: a) improving the management of public resources by reducing budget deficits,
reallocating spending to more productive investments, and enhancing the quality of service delivery; and
b) improving the investment climate, and raising productivity in industry, agriculture, services and rural development.

Under the first set, overall fiscal reform is of utmost importance. Though the risk of crisis in India is offset by its strong external position, the review expresses concern about the consequences of India’s fiscal deficit over the medium term, and warns that it would not be prudent to assume that India can simply grow out of its fiscal problem.

The DPR also says – echoing the WDR – that access to and quality of expenditure on social services such as health and education need to be improved. This will require a major reorientation of current programs to harness both the public and private sectors to achieve social outcomes, with careful monitoring of progress along the way. Within the public sector, efforts should focus on improving the governance and productivity of India’s civil service.

“India has undoubtedly done well in the last two decades, but with one-third of the world’s poor and a billion people, it needs rapid growth and job creation to reduce poverty further and sustain the recent income increases. In the absence of comprehensive reform, growth will at best be moderate. India is a country with huge potential, and a new round of reform could accelerate growth to 8% by the end of the Tenth Plan,” says Michael Carter, the World Bank’s Country Director for India.

The DPR was released in July. Last month, Baird, Carter and other members of the DPR team presented the report at workshops in Chennai, Mumbai and New Delhi hosted respectively by the Madras School of Economics, CRISIL and NCAER. It provoked much discussion, with broad agreement over its essential diagnosis.

For the full text of the Development Policy Review, please visit www-wds.worldbank.org
Serving as the World Bank's Chief Economist has many rewards. For me, one of the most gratifying were the several opportunities to visit India, to engage in the lively and increasingly productive debate about India's development, and to renew old friendships and to start new ones.

India has taught me much about development. Since my first visit in 1974, I have always felt inspired by India's dynamism and by its incredible potential for growth and reducing poverty. On each subsequent visit before and during my tenure as the Bank’s Chief Economist, I gained fresh insights into the challenges of development and the ways in which these can be overcome.

I feel deeply grateful for the opportunities to share in Indian policy discussions on issues such as the investment climate, public finance and policy, and trade reform. Conversations with government policy makers and with researchers at institutions such as the National Institute of Public Finance and Policy (NIPFP) and the National Council of Applied Economic Research (NCAER) helped me to understand both the magnitude of the challenges and the soundness of the evolving approach. The Annual Bank Conference on Development Economics (ABCDE), held in Bangalore this year, marked a new highpoint in the intellectual exchange between the Bank and development practitioners and researchers in India.

I feel encouraged that change in India is headed in the right direction and that there is a broad consensus about how to proceed. India’s development strategy, as enunciated in the Tenth Plan, sees the role of the state as complementary to markets, concentrating on providing the enabling environment for everyone, particularly poor people, to participate. This resonates strongly with the Bank’s two-pillar approach which emphasizes strengthening the investment climate and empowering the poor people to partake in growth and improve their lives.

In my new position serving my own country, the United Kingdom, I may not have the luxury of visiting India as often as I did while working for the Bank. However, our countries have a long and deep historical relationship. My professional life as an economist is closely linked to India, which is home to many of my dearest friends and a second home to me. The editors of this newsletter were kind enough to ask me to share a few thoughts on my departure from the World Bank. While I am very happy to oblige, I prefer to think of this not as a good-bye note but merely as a fond farewell until we meet again.

In early October Nicholas Stern became Second Permanent Secretary and Managing Director, Budget and Public Finances at the Treasury of the United Kingdom, and head of the UK’s Government Economic Service. He was the World Bank Chief Economist from July 2000 through September 2003. Speeches he gave while Chief Economist, including several delivered in India, are available at http://econ.worldbank.org/staff/nstern/
What a trade deal could have done

A trade deal that addresses the concerns of developing nations could spur growth and reduce poverty by as much as 144 million people by 2015, says a new World Bank report *Global Economic Prospects 2004: Realizing the Promise of the Doha Agenda* published on the eve of the meeting of the world’s trade ministers in Cancun in September. The report, an annual publication, was released globally on 3 September, including at a media event in the Bank’s New Delhi office, with links to media present in Bank offices in Kabul, Islamabad, Colombo and Dhaka.

At Cancun, the World Bank was represented by a senior delegation led by Managing Director Shengman Zhang and including Vice Presidents Gobind Nankani and Ian Goldin, Uri Dadush, Director of the International Trade Department, and Richard Newfarmer, Economic Adviser and lead author of *Global Economic Prospects 2004*.

Bank activities included announcement of a new trade assistance program, seminars on the GEP, and discussions with country delegations and civil society groups. After the talks ended without an agreement, the Bank issued a statement that urged WTO members to continue to work to improve the global trading system so that it becomes more supportive of poor people’s efforts to escape poverty. The Bank also promised to step up its own trade-related activities.

Writing ahead of Cancun, World Bank President Jim Wolfensohn commented: “Rich countries must show leadership by reducing protection and abandoning policies that lower growth prospects in developing countries. More than 2.7 billion people living on $2 a day or less face double the trade barriers confronting rich people.

“Yet many rich countries continue to jealously guard trade-distorting policies, especially in agriculture. In the absence of meaningful steps by rich countries, developing countries are reluctant to further open their markets or tackle their own trade barriers, which would reduce the price of imports, increase productivity and help expand exports. Having already taken great strides to open their markets, poor countries want to first see reciprocal action by developed nations.”

Wolfensohn also said that as South-South trade increases in importance, protection in several sectors by middle income countries not only undermine poor trading partners, it also tends to undercut their own productivity growth. Further, “low income countries would benefit from non-discriminatory market access to every market in products where they have a comparative advantage (rather than special preferences to some markets and exemptions from rules), from appropriate timetables for adopting international regulations, and from development assistance to help with implementing trade reforms and coping with possible adjustment costs.”

*For more on the World Bank’s position on trade, please visit www.worldbank.org/trade*
Chitrahaar and Rangoli for literacy

Development Marketplace (DM) is a World Bank program that promotes innovative development ideas through early stage seed funding. DM links social entrepreneurs who have poverty fighting ideas to partners with resources to help implement their vision. Since 1998, the Development Marketplace has awarded over $16 million to about 330 groundbreaking projects in more than 50 countries through Global Competitions and Country Innovation Days.

A year ago, on August 21, 2002, a simple but compelling idea – Same Language Subtitling (SLS) – was first implemented nationally on Doordarshan’s Chitrahaar under a $250,000 grant from Development Marketplace.

First proposed and researched at the Indian Institute of Management, Ahmedabad (IIMA) in 1997, Brij Kothari’s idea is to subtitle the lyrics of songs shown on television in the same language as the audio, so that what one hears is also what one reads. In this way, reading and writing interactions become automatic and subconscious even while a person is engrossed in his television entertainment. It is aimed at “early literates” – people who are technically literate but possibly would not be able to read a bus board, much less a newspaper.

So far, two studies – one with schoolchildren in Ahmedabad and another with early literates in Gujarat – have found that SLS contributes to reading ability. The literacy gains from SLS are also being tracked by monitoring the progress of 13,000 people in Uttar Pradesh, Madhya Pradesh, Rajasthan, Bihar and Gujarat.

Buoyed by the popularity of SLS and the positive impact on ratings, Doordarshan and IIMA have signed an MoU to keep SLS on Chitrahaar for another year and to start SLS on Rangoli.

Says Michael Kubzansky, Development Marketplace team leader: “This simple idea is what Development Marketplace is all about. The unique, low cost combination of existing, off-the-shelf technologies – television, film songs, subtitling, literacy tracking and measurement – to address a critical social need is exactly the kind of creative approach that DM was established to support.”

For more on the Development Marketplace, please visit http://www.developmentmarketplace.org

An experience to remember

The World Bank’s Tokyo and New Delhi offices, Japan’s Tama University, and two Indian NGOs, Grama Vikas and MYRADA, collaborated to provide a unique experience to a group of about 30 potential Japanese CEOs in July. Fellows of the University’s CEOs 40s program – a 10-month course aimed at preparing handpicked executives in their mid-40s for a future role as CEOs – the group came to India to widen their global vision skills.

The future CEOs split into four teams – one decided to focus on culture, another on economic issues, while the remaining two opted for a “village immersion.” Dr Iwao Nakatani, the group arrives at its host village
The creative mind behind the CEOs 40s program, felt “the village immersion would be a perfect opportunity for participants to see the challenges that the world faces now and the steps it takes to meet them.”

The Village Immersion Program is actually an internal Bank program, in which staff members spend a few weeks living with villagers in their homes. This experiential “training” by the very people in whose name Bank programs are designed has proved to be immensely powerful.

The NGOs arranged for the Japanese visitors to be hosted by families in Karnataka’s Kolar district for five days. The future CEOs were impressed by the passion of women’s self-help groups, and commented that some Japanese corporations could do with similar passion! Some found hope in the eyes of children, who earnestly talked about their dreams to be doctors and lawyers. They witnessed the power of community participation and social mobilization in fighting poverty.

It was equally rewarding for the hosts. Said Munilakshmamma, “Usually, visitors come to see programs promoted by the NGO and how we are performing, but this group shared our living conditions. They told us about their lives and accepted our hospitality with love and affection. We were sad to see them go.”

Knowledge award

For the fourth year in a row, a global knowledge-sharing network, the KNOW network, has recognized the Bank as one of the world’s foremost organizations in knowledge management. The Bank is the only public-sector institution among this year’s winners which include corporations such as Amazon.com, General Electric, and Microsoft. The KNOW network is a web based global community of organizations dedicated to networking, benchmarking and sharing best knowledge practices that lead to superior business performance.

Bangalore Book Fair

The World Bank New Delhi Office participated in the first Bangalore Book Festival, September 12-21, 2003, which attracted close to 100,000 visitors. The stall was one of 270, displaying World Bank publications, India/Karnataka reports, and posters, besides demonstrating the vast array of the Bank’s electronic information resources on a computer.

What does development look like?

The World Bank has a collection of distinctive images that illustrate development in more than 70 countries, covering topics such as Agriculture & Rural Development, Education, Gender, Health, Trade, Water Supply and much more.

These are now available at a new website, www.worldbank.org/photos.

This online series features over 11,000 high-quality images available to be downloaded at low and high resolutions. You can create an account or login, then place the images in your shopping cart and check out.

For more information: Please send an email to photo_library@worldbank.org
Forthcoming Events

- **Workshop: Procurement Procedures for World Bank Aided Projects**
  Administrative Staff College of India (ASCI), Hyderabad

Participants will learn the underlying principles of the World Bank's procurement guidelines. The program addresses the main types of contracts and their application, and procedures for soliciting competitive bids, bid evaluation, award of contract, and implementation.

For further enquiries please contact: Dr. B. S. Chetty, Programme Director Fax No.: 91-40-2331 2954 (Programmes Office) and 91-40-2331 0952, extn 84 (Office) and 91-40-2331 0907 (Direct); E-mail: bschetty@asci.org.in.

Recent Project Approvals

- **Maharashtra Rural Water Supply and Sanitation Project**
  (August 26, 2003)

This project, supported by a US$181 million credit, aims to increase the access of rural households to improved and sustainable drinking water supply and sanitation services. The project will directly benefit seven million people in about 2,800 village panchayats, and will have a special focus on women and tribals. The project will also build capacity of local governments, and promote transparency and accountability.

Project Signings

- **The Chhattisgarh District Rural Poverty Project** was signed at the Ministry of Finance on August 18. Mr B.P. Misra, Additional Secretary, Department of Economic Affairs, Ministry of Finance, signed on behalf of the Government of India. Mr Michael Carter, Country Director, India, signed on behalf of the World Bank. Mr M.K. Raut, Secretary, Department of Panchayats and Rural Development, Government of Chhattisgarh, signed on behalf of the Government of Chhattisgarh.

- **The Tamil Nadu Road Sector Project** was signed at the Ministry of Finance on August 28. Mr B.P. Misra, Additional Secretary, Department of Economic Affairs, Ministry of Finance, signed on behalf of the Government of India. Mr Michael Carter, Country Director, India, signed on behalf of the World Bank. Mr K.S. Sripathi, Secretary, Highways Department, Government of Tamil Nadu, signed on behalf of the Government of Tamil Nadu. The US$348 million loan, approved by the Bank’s Board on June 17, 2003, and supports the state’s efforts to improve the quality, capacity and safety of its road network.
New Additions to the Public Information Center

This is a select listing of recent World Bank publications, working papers, operational documents and other information resources that are now available at the New Delhi Office library and Public Information Center.

Publications may be consulted and copies of unpriced items obtained from the library at:

**The World Bank**
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Internet: www-wds.worldbank.org/
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**Global Economic Prospects 2004: Realizing the Development Promise of the Doha Agenda** by World Bank
**Price:** $38.00 (Rs.1000/-)
**English**
336 pages 8 x 10.5
ISBN: 0-8213-5582-1 SKU:15582

**Natural Resources and Violent Conflict: Options and Actions**
Edited by Ian Bannon, Paul Collier
**Price:** $30.00 (Rs.750/-)
**English**
432 pages 6 x 9 by World Bank
ISBN: 0-8213-5503-1 SKU:15503

**Price:** $10.00 (Rs.240/-)
**English**
46 pages 7 x 10
Published August 2003 by World Bank
ISBN: 0-8213-5586-4 SKU:15586

**Financing Vocational Training in Sub-Saharan Africa (PDF - 1.33 MB)** by Adrian Ziderman
**Price:** $12.50 (Rs.300/-)
**English**
DA DA 206 pages
Published July 2003
ISBN: 0-8213-5462-0 SKU:15462

**Efficiency in Reaching the Millennium Development Goals**
Edited by Quentin Wodon, Ruwan Jayasuriya
**Price:** $7.50 (Rs.175/-)
**English**
96 pages
Published July 2003

**Rural Poverty Alleviation in Brazil: Toward an Integrated Strategy** by World Bank
**Price:** $35.00 (Rs.900/-)
**English**
280 pages 7 x 10
Published August 2003 by World Bank
ISBN: 0-8213-5206-7 SKU:15206
Domestic Regulation and Service Trade Liberalization
Edited by Pierre Sauve, Aaditya Mattoo
Price: $ 45.00 (Rs.1150/-)
English 320 pages 7.75 x 10.75
Published July 2003 by Oxford University Press , World Bank
ISBN: 0-8213-5408-6 SKU:15408

World Development Africa by World Bank
Price: Free!
English 165 pages 8.5 x 11.5
Published July 2003 by Pressgroup Holdings Europe S.A.
ISBN: IB1801 SKU:31801

Restoring Fiscal Discipline for Poverty Reduction in Peru: A Public Expenditure Review by World Bank
Price: $ 25.00 (Rs.580/-)
English 240 pages 7 x 10
Published July 2003 by World Bank
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The Private Sector in Development: Entrepreneurship, Regulation, and Competitive Disciplines by Bita Hadjimichael, Michael U. Klein
Price: $ 25.00 (Rs.580/-)
English 232 pages 6 x 9
Published June 2003 by World Bank

Taxation of Financial Intermediation: Theory and Practice for Emerging Economies Edited by Patrick Honohan
Price: $ 45.00 (Rs.1150/-)
English - 464 pages 6 x 9
Published June 2003 by Oxford University Press , World Bank
ISBN: 0-8213-5434-5 SKU:15434

Globalization and National Financial Systems
Edited by Patrick Honohan, James A. Hanson, Giovanni Majnoni
Price: $ 30.00 (Rs.700/-)
English 296 pages 6.125 x 9.25 by Oxford University Press , World Bank
ISBN: 0-8213-5208-3 SKU:15208

Achieving Universal Primary Education by 2015: A Chance for Every Child by Barbara Bruns, Alain Mingat, Ramahatra Rakotomalala
Price: $ 22.00 (Rs.510/-)
English - 253 pages 7 x 10 by World Bank
ISBN: 0-8213-5345-4 SKU:15345

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English 110 pages 7 x 10
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Agriculture in Nicaragua: Promoting Competitiveness and Stimulating Broad-Based Growth by World Bank
Price: $ 15.00 (Rs.350/-)
English 82 pages 7 x 10 by World Bank
Published July 2003 by World Bank
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Caribbean Youth Development: Issues and Policy Directions by Maria Correia, Wendy Cunningham
Price: $ 22.00 (Rs.510/-)
English 148 pages 7 x 10
Published May 2003 by World Bank
Improving Adult Literacy Outcomes: Lessons from Cognitive Research for Developing Countries by Helen Abadzi
Price: $22.00 (Rs. 510/-)
English 128 pages 6 x 9
Published June 2003 by World Bank
ISBN: 0-8213-5493-0 SKU: 15493

World Bank Operations Evaluation Department: The First 30 Years Edited by Patrick G. Grasso, Sulaiman Wasty, Rachel Weaving
Price: $25.00 (Rs. 580/-)
English 200 pages 8.375 x 10.75 by World Bank

Price: $22.00 (Rs. 510/-)
English 320 pages 7 x 10 by Oxford University Press, World Bank
ISBN: 0-8213-5386-1 SKU: 15386

Price: Free! (available on-line)
English 130 pages, World Bank
Report No.: 26427

Private Solutions for Infrastructure in Honduras by PPIAF, World Bank
Price: $22.00
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Published August 2003 by World Bank

Public Expenditure Review of Armenia by World Bank
Price: $22.00
English 198 pages 7 x 10
Published September 2003

Better Governance for Development in the Middle East and North Africa: Enhancing Inclusiveness and Accountability Edited by Charles Humphreys, Arup Banerji
Price: $25.00
English 304 pages 7 x 10
Published September 2003 by World Bank

HIV/AIDS in the Middle East and North Africa: The Costs of Inaction by Carol Jenkins, David A. Robalino
Price: $22.00
English 196 pages 7 x 10
Published September 2003 by World Bank

INDIA PROJECT DOCUMENTS

Title: Sustaining reform, reducing poverty
Date: 2003/07/14
Project ID: P075164 (India Development Policy Review)
Sector: Law and justice and public administration
Sub-Sector: Central government administration
Report No.: 25797 (Economic Report)
Document Type: Analytical & Advisory Work

Title: Agricultural Higher Education Reforms Project
Date: 2003/07/11
Project ID: P078536
Sector: Education, Agriculture, fishing, and forestry
Sub-Sector: Tertiary education, Agricultural extension and research
Report No.: AB156 (Project Information Document), AC151 (Integrated Safeguards Data Sheet)

Title: Elementary Education Project
Date: 2003/08/28
Project ID: P055459
Sector: Education
Sub-Sector: Primary education sector
Report No.: AC182 (Integrated Safeguards Data Sheet), AB183 (Project Information Document)

Title: Immunization Strengthening Project – Supplemental Loan
Date: 2003/07/11
Project ID: P081991
Sector: Health and other social services
Sub-Sector: Health
Report No.: AC152 (Integrated Safeguards Data Sheet)

Title: Industrial Pollution Prevention Project
Date: 2003/06/30
Project ID: P010463
Sector: Law and justice and public administration, Water, sanitation and flood Protection, Industry and trade
Sub-Sector: Central government administration, Sub-national government administration, General water, sanitation and flood protection sector, General industry and trade sector
Report No.: 26255 (Implementation Completion Report) : 12822 (Staff Appraisal Report)

Title: Maharashtra Rural Water Supply and Sanitation “Jalswarajya” Project
Date: 2003/07/17
Project ID: P073369
Sector: Water, sanitation and flood protection
Sub-Sector: Sanitation Water supply
Report No.: 26247 (Project Appraisal Document)

Title: Tamil Nadu Empowerment and Poverty Reduction Project
Date: 2003/06/30
Project ID: P079708
Sector: Health and other social services
Sub-Sector: Other social services
Report No.: AB148(Project Information Document) : AC133 (Integrated Safeguards Data Sheet)

Title: Technical Assistance for Project Development
Date: 2003/08/01
Project ID: P081663
Sector: Education, Water, sanitation and flood protection, Agriculture, fishing, and Forestry, Energy and mining, Health and other social services
Sub-Sector: General agriculture, fishing and forestry sector, General education sector, Health, Power, General water, sanitation and flood protection sector
Report No.: AC185 (Integrated Safeguards Data Sheet) : AB187 (Project Information Document)

Title: Coal Sector Environment and Social Mitigation Project: Management Report and Recommendation in Response to the Inspection Panel Investigation Report
Date: 2003/07/25
Project ID: P043310
Sector: Energy and mining, Health and other social services
Sub-Sector: Other social services Mining and other extractive services
Report No.: 25865 (Inspection Panel Report)

Title: Trade Liberalization, productivity and export performance – a study of the Indian Manufacturing Sector in the 1990s
Date: 2003/08/31
Sector: Law and justice and public administration Industry and trade

Sub-Sector: General public administration sector, Other industry, Other domestic and international trade
Report No.: IDP189 (Internal Discussion Paper)

India and the WTO Edited by Robert M. Stern , Aaditya Mattoo
Price: $ 35.00
English 400 pages 6 x 9 by Oxford University Press, World Bank
ISBN: 0-8213-5410-8
SKU: 15410

Domestic Regulation and Service Trade Liberalization by Edited by Pierre Sauve , Aaditya Mattoo
Price: $ 45.00
English 244 pages 7.75 x 10.75 Published August 2003 by Oxford University Press, World Bank
ISBN: 0-8213-5408-6
SKU: 15408

Moving People to Deliver Services Edited by Aaditya Mattoo , Antonia Carzaniga
Price: $ 24.00
English 256 pages 6 x 9 Published June 2003 by World Bank

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Price: $ 30.00
English - 6 x 9 by World Bank
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SKU: 15514

The Impact of Economic Policies on Poverty and Income Distribution: Evaluation Techniques and Tools Edited by Luiz A. Pereira da Silva , Francois Bourguignon
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English 440 pages 6.125 x 9.25 Published September 2003
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As part of their ‘experiential learning’, 12 members of Japan’s TAMA University CEOs 40s program lived for about a week in the villages of the Kolar District of Karnataka. Their stay was facilitated through two NGOs - Grama Vikas and MYRADA. They learnt about village life, traditions, habits, and how their ‘hosts’ earned their livelihood. It provided them an opportunity to see both the ‘challenges’ and the ‘solutions’.

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