



INSIDE

A new beginning for widows from fishing communities [1-5](#)

Pathways to Prosperity – World Bank series [6-8](#)

Development Dialogue: India's growth story [9-11](#)

ICR Update: Assam Agricultural Competitiveness Project [12-13](#)

Face to Face [14-15](#)

Lighthouse India [16](#)

Recent Project Approvals & Signings [17-19](#)

New Additions to the Public Information Center [20-27](#)

Contact Information [28](#)

Fishing for success: The fish kiosk entrepreneurs of Tamil Nadu

It's a hot day in Marthandam, a town in Tamil Nadu's Kanyakumari district near the Kerala border, just a few kilometres from the coast. As evening sets in and the sun embarks on its final descent towards the western horizon, a dusty street near Marthandam junction comes alive. Men, women and children swarm out to kirana stores (grocery shops), vegetable vendors, fruit sellers and various other commercial establishments.

Amidst all the shops on the street, one particular establishment stands out, even to the casual eye. With its storefront painted in bright blue and green and a big cut-out of a merry fish hanging over the entrance, Marthandam's fish kiosk is unmissable.



A gaggle of people stand at the kiosk's counter. Inside, three women – Celine Mary, Mary Shanti and Chandra – move about busily. It's 6 pm and peak hour for the kiosk. Business is brisk.

"Tastes like home food," smiles a customer, when Celine Mary hands him a packet of fish curry and rice.

As the man pays up and leaves, another customer steps forward. He points to a bottle of fish pickle at the counter and asks if he can get 100 of those before the end of the week.

"I am going to Dubai next week. This pickle is very popular with the Indian community over there," he explains.

Another customer waits as Mary Shanti packs 500 grams of seer fish, while another asks if the 'fish fry', a preparation popular with customers in the area, is ready yet.

The women would stay busy for the next three hours.

A new beginning for those who have lost everything

The Marthandam fish kiosk is one of the 12 fish kiosks supported by the Tamil Nadu Department of Fisheries (TNDof) across coastal Tamil Nadu as part of the World Bank-supported Coastal Disaster Risk Reduction Project (CDRRP). The initiative is directed at widows from fishing families who





have lost their husbands at sea in isolated incidents or during disasters such as the 2004 Tsunami that claimed the lives of more than 8,000 people in Tamil Nadu and severely affected the livelihoods of thousands of coastal households.

Under the initiative, four or five women come together to run a kiosk. The Project provides them with a furnished space, shelves, and equipment such as freezers. Trainings are organized for the women in various technical areas like preserving fish and other perishables, maintaining hygiene, and preparing value-added products such as pickles and *masalas* (spices). The women have also been linked to an entrepreneurship training program conducted by the Entrepreneurship Development Institute (EDI).

The first few kiosks opened in August last year, with the core offering being fresh and dry fish. Soon, the women realized that they

could branch out into other offerings such as freshly prepared fish-based meals and snacks, and earn bigger margins. Irudaya Mary, who runs one of the two kiosks in Rameshwaram with three other women, decided to stock shelf-stable products such as fish pickles and *masalas* produced by a local Self-Help Group, and discovered that they were an instant hit with the customers. Other kiosks quickly followed suit.

The women ensured that whatever they sold was hygienic and of good quality. Word about the kiosks spread, and before they knew it, they had a loyal clientele.

“Only half a kilometre away, there is a fish market, with several vendors selling fish,” says Mary Shanti. “Despite this, we attract regular customers. This is because people know that we maintain hygiene and preserve the fish well. They know that they will find more varieties of fish here than in the market.





That is how we are different from the fish market.”

“That is our USP,” chips in Chandra with a smile, flaunting a business term she picked up at the EDI training program.

The kiosks earn up to Rs. 6,000 per day in revenues, with a profit margin of 20 percent to 30 percent – a vast improvement in income and quality of life for most of these women.

For Celine Mary, the kiosk represents a turning point in a life marked by crushing poverty and back-breaking struggle that was thrust upon her when she lost her husband 14 years ago to a disease he contracted due to spending weeks on end at sea. Suddenly, she was left with three young children and absolutely no idea of how to provide for them.

“I began by working in others’ homes as a help,” says Celine Mary. “After a while, I decided to start selling fish. Every day, I would haul a huge basket of fish on my head and go door-to-door for hours together in this merciless heat. I did this for 10 years. Today, thanks to the livelihood program of the Department of Fisheries (DoF), I no longer

have to go knocking on people’s doors. Customers come to our kiosk instead. I earn a lot more than earlier too!”

The big picture - making fishing households resilient

However, depleting fish stocks on account of overfishing is forcing fishermen to venture further and further into the sea in search of a decent catch. These trips frequently span 500 nautical miles or more, which means fishermen spend as many as 20 days at sea. This significantly ups the risks, especially for the small and marginal fishermen.

In September 2016, 19 Indian fishermen were arrested by the British navy near Diego Garcia. Diego Garcia is an island on the other side of the equator almost 1000 nautical miles away from the Indian coast. Earlier this year, Pakistani authorities released several Indian fishermen they had arrested in Pakistani waters. Some among them were from Kerala.

One of CDRRP’s objectives is to build resilience in fishing families by reducing their income dependence on fishing. The fish kiosk initiative is one among several women-focused initiatives aimed at diversification of livelihoods for fishing households.

An initiative in Kanyakumari district has trained 25 women in developing innovative crafts products using coconut shells, and selling them in national and international markets through local entrepreneurs.

Another initiative that is being implemented in multiple locations across the coast has trained more than 100 women in seaweed cultivation, provided them with necessary



equipment and know-how, and linked them to the market by facilitating purchase agreements with private sector buyers. An innovative pilot by TNDof has developed an intensive 90-day program in partnership with Alagappa University's Study Circle to coach youth from fishing households to clear the Coast Guard entrance exam. Of the 36 boys who participated in the first batch, four have already attempted the entrance exam, and two have cleared it. Several students are being sounded out by hotels, adventure sports bodies and other private organizations to work with them as lifeguards or trainers.

“Women are the worst affected by the risks and uncertainties of fishing. CDRRP's livelihood initiatives have shown significant promise in helping them diversify their income streams,” says Anup Karanth, Task Team Leader, CDRRP, World Bank.

What's next for the fish kiosk entrepreneurs?

What's next? Ask them this question and the women reel off a bunch of ideas – catering, more shelf-stable products, multipurpose packaging equipment, home delivery and so on.

“To graduate to the next level, the women now need the tools to turn their operation into an enterprise. This means learning how to write a business plan, how to project costs

and revenues, how to assess risk, how to use available government schemes to raise capital,” says Vinayak Ghatate, Senior Rural Development Specialist, World Bank.

This was one of the several ideas that were discussed at a brainstorming meeting between the project team and livelihood experts from the World Bank early this year.

“There is great demand for such fish-based products in other parts of the country. There is no reason why we cannot emulate the Amul model and create an umbrella brand to take these products to the entire country,” says Rajendra Ratnoo, Project Director for the FIMSUL-2 (Fisheries Management for Sustainable Livelihoods) initiatives under CDRRP.

The project team has identified Tamil Nadu Fisheries Development Cooperation as a possible front-end agency that can brand and market these products. A detailed market study is being planned. A scale-up plan is being developed.

“Bigger things lie in store for the entrepreneurial women of coastal Tamil Nadu and the Project is a testimony to the collaborative efforts of the Government of Tamil Nadu and the World Bank that started way back in 2005 after the devastating Tsunami,” added Deepak Singh, Senior Disaster Risk Management Specialist of World Bank. 🌐



Pathways to Prosperity

Tackling poverty in India: Key lessons on road to sharing prosperity



A review of India's experience over the last two decades confirms links between poverty and the lack of assets at the household level. But it also demonstrates the clear advantages some places have over others in helping lift populations out of poverty, and suggests possible interventions by the state and policymakers to go beyond simply investing in education and health, says Martin Rama, World Bank's Chief Economist for the South Asia Region

A thorough review of India's experience in reducing poverty over the last two decades confirmed some of our previous understanding, but it also revealed new, unexpected insights. On the confirmation side, we found that poverty in India, as in

other parts of the world, is associated with a lack of assets at the household level, and especially with limited human capital.

At the national level, 45 percent of India's poor are illiterate, whereas another 25

percent have a primary education at most. Further down several Indian states, including a few high-income ones, show stunting and underweight rates that are worse than the averages for sub-Saharan Africa. While multiple factors lie at the root of the nutrition challenge, the prevalence of diarrheal disease is thought to be one of the main culprits, and diarrhea is triggered by poor hygiene. Only 6 percent of India's poor have tap water at home, and a little more than a fifth have a latrine or some form of improved sanitation.

From this perspective, investing in education, health and the delivery of basic services for India's most disadvantaged people remains a key priority. Investments of this sort would enhance the human capital of the poor, hence increase their chances to prosper.

However, one new insight that emerges from this review is that returns to household assets vary dramatically depending on where a household lives and that, given the right environment, even those with limited human capital can lift themselves out of poverty.

This finding will come as no surprise to migrant workers, who know how much their odds in life would improve if they could make it to a rich country. What is striking, however, is how different the odds can be even within India. As pointed out in an earlier article in this series, an 'average' Indian household consumes Rs 2,928 per month in a small village in the Malkangiri district of Odisha; but

in urban Gurgaon, its consumption would be more than four times greater, reaching Rs 13,554 per month.

Our findings show that across India, a range of top places offers much better opportunities to progress in life. These places are, however, very unevenly distributed over the map. Most of them are to be found in the northwestern part of the country, or along the western and southwestern coasts. In the Ganga basin, on the other hand, and in low-income states more generally, such places are few and far between. Interestingly, some of these top places, like Delhi, spread their wealth over vast catchment areas, while others, like Bangalore, are more self-contained.

Another important insight from this research is related to the nature of these top places in India. While large cities are clearly more prosperous than small villages, the overall picture is more complex than the standard notion of the rural-urban divide would suggest. Granted, major cities are among India's top places. But quite a few top places are administratively rural, and some of the best in terms of living standards are actually secondary cities. Besides, the top places often spread their opportunities far beyond their administrative boundaries, benefitting many villages that fall within their wider catchment areas. This may explain why urban growth has become such an important driver of rural poverty reduction over the past two decades.



What makes these top places and catchment areas special is the job opportunities they provide. For, labor earnings are the primary drivers of poverty reduction in India. This is not to say that transfers and social programs are unimportant. But labor earnings, from both self-employment and wage employment, account for nearly 90 percent of household income. And their increase has been the most significant contributor to higher household expenditures per capita in recent years. Important distinctions also need to be made between types of jobs. Casual employment, such as daily work in construction, has been instrumental in lifting households out of poverty. Regular wage employment, whether formal or informal, has been the real ticket to the middle class.

Top places are characterized by fewer marginal jobs, and more regular wage employment. Importantly, while female labor force participation rates decline when moving from rural to urban areas, they do not do so when moving from bottom and average places to top places and their catchment areas.

The question then is: what would be needed to create more of these top places across India, and to get living standards elsewhere to converge and catch up? This is a critically important area for policy, but one that is intrinsically different from investing in education and health, or from providing transfers and social programs. Answering this question requires nailing down the characteristics of those places that have seen their living standards grow faster than average.

At the state level, there is little convergence in India. With the possible exception of Rajasthan, and most recently Bihar, low-income states grow more slowly than the rest of the country. This is a matter of particular concern, given that they are home to nearly 62 percent of its poor. Small rural places are not catching up either. But household expenditures per capita have grown faster in large rural places and small towns (the mid-range of the rural-gradation) than in large cities.

The experience of the last decade reveals that places that did well have several

characteristics in common. The most important predictor of growth is belonging to an urban cluster – preferably one with a large population, like Delhi and its surroundings. The second most important predictor is related to infrastructure, and includes access to electricity and the density of roads. Places with a larger share of medium and large size firms also grow faster, as do places with a more diversified economic structure. Last but not least, inclusion seems to contribute to faster growth: places with low literacy rates and primary school enrollment, or with large gender gaps in education, grow more slowly.

It is equally important to identify who can actually help create more of these top locations across India. It is not enough to know that investments in infrastructure and education, or a conducive business environment, make a difference. A local authority also needs to be empowered to make the changes happen. Unfortunately, that kind of empowerment is not consistently found across India's rural-urban gradation.

Clearly, a lot lies in the hands of chief ministers who have the power to engineer and lead their states' turnaround. A lot also lies in the hands of urban authorities, who can transform their cities into top places. Bangalore and Delhi, for instance, have done this successfully. For cities that are not state capitals, however, this transformation can be more difficult, as they do lack the authority to coordinate investments and spending across sectors.

More worryingly, some places that are in dire need of action do not seem to have anyone who is fully empowered to take it. Tribal areas, and the many rural communities that could more fully benefit from the proximity of top places, fall into this category.

Reference: Chatterjee, Urmila, Rinku Murgai, Ambar Narayan and Martin Rama (2016), *“Pathways to reducing poverty and sharing prosperity in India: Lessons from the last two decades,”* World Bank. 

This article was originally published in the Indian Express on 17 August 2016

India's remarkably robust and resilient growth story

Our analysis of nearly five decades of data finds that India's long-term growth process is steady, stable, diversified and resilient, says Poonam Gupta, Lead Country Economist, World Bank



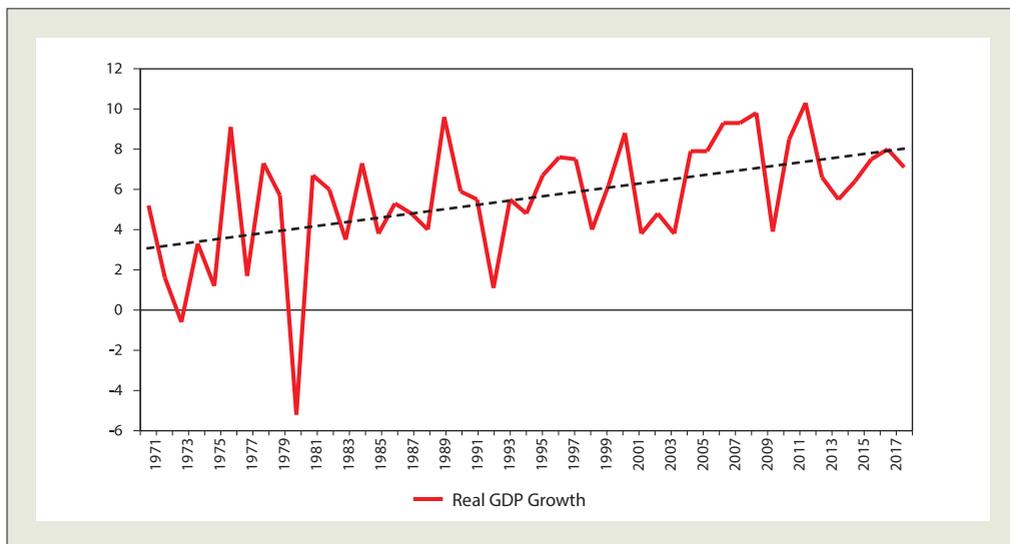
India has achieved much in the last decades. Yet an economic deceleration in the past few quarters has generated worried commentaries about India's growth potential. However, our analysis of nearly five decades of data finds that India's long-term growth process is steady, stable, diversified and resilient. Does this lay the groundwork for a more sustained 8% growth in the future? Yes, possibly, but more is needed. Let us elaborate.

First, India's long-term economic growth has steadily accelerated over a fifty-year period, without any prolonged reversals. Thus, while growth averaged 4.4 percent a year during the 1970s and 1980s, it accelerated to 5.5 percent during the 1990s-early 2000s, and further to 7.1 percent in the past one decade. The acceleration of growth is evident not just for aggregate GDP, but even more strongly

for per capita GDP. The average pace of per capita growth was 5.5 percent a year in the last decade. Interestingly, when compared with some of the world's largest emerging economies, this steady acceleration of growth stands out as being unique to India.

Second, India's rate of growth has become more stable. This is partly due to the stabilization of growth within each sector – agriculture, industry and services – and partly to the transition of the economy toward the services sector, where growth is more stable. Particularly interesting is the sharp increase in the stability of GDP growth since 1991. Before this, growth accelerated episodically, was punctuated by large annual variations, and often failed to sustain. Thus, growth has not just accelerated post liberalisation, it has also become more stable.

Figure 1: India's growth rate has consistently accelerated over the long run



Third, growth has been broadly diversified. Growth has accelerated the fastest in services, followed by industry, and less so in agriculture. Over the long run, India's growth has been driven by an increasing share of investment and exports, with a large contribution from consumption. Growth has also been characterized by productivity gains – both in labor productivity as well as in total factor productivity.

Finally, growth has been broadly resilient to shocks, both domestic and external. The resilience of India's growth can be attributed to the country's large and spatially diversified economy, as well as to its diversified production structure that is not dependent on a few products, commodities, or natural resources.

It can also be attributed to India's diversified trade basket and broad range of trading partners, wherein a slowdown in any one part of the world will not result in a large impact on India.

The resilience of India's growth process was on display in recent years when the country recovered quickly from the impacts of two major policy events – demonetization and the implementation of the Goods and Services Tax (GST), an important indirect tax reform. We argue that the deceleration to growth rates below 7 percent between Q3 2016–17 and Q2 2017–18 was an aberration, attributed to temporary disruptions in economic activity as the economy adjusted to demonetization and businesses prepared for the implementation of GST. At present,

Figure 2: Growth acceleration has been faster in Per Capita Income

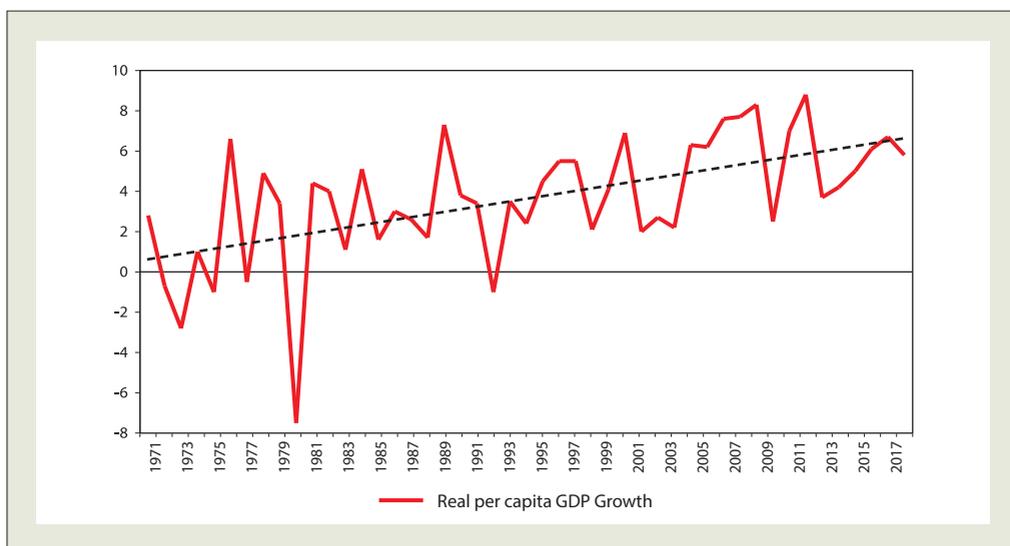
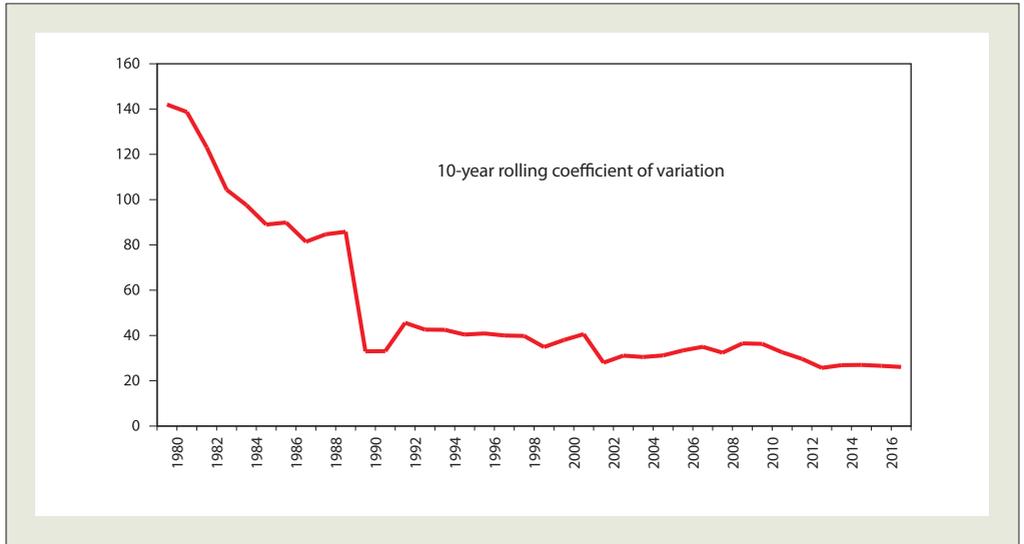


Figure 3: India's long-term growth rate has become increasingly more stable



there are indications that the economy has bottomed out and, in the coming quarters, economic activity should revert to the trend growth rate of about 7.5 percent. We project GDP growth to be 6.7 percent in 2017-18 and accelerate to 7.3 percent and 7.5 percent respectively in 2018-19 and 2019-20.

Yet, our analysis shows that despite the growth rate recovering, attaining a growth rate of 8 percent or higher on a sustained basis would depend on an effective structural reform agenda.

Over the last five decades, there have been six episodes of high growth, about once in each decade, when growth rates exceeded 8 percent. Most such episodes lasted only one to two years, and corrected sharply in the years thereafter. In some of these cases, high growth was due to a low base impact of slow growth in previous years followed by unusually good agricultural output (1976, 1989); in others, it was due to an unsustainable fiscal deficit or another macroeconomic policy (such as in 2010-11).

The only durable episode of growth sustaining at levels above 8 percent for 5 continuous years is the one that lasted from 2004 to 2008. This episode benefited from the combined effect of important reforms undertaken in the 1990s and early 2000s, and from an unusual buoyancy in the global economy and easy global liquidity, leading to high sustained growth across sectors and all components of GDP.

Going forward, sustaining a growth rate higher than the trend growth rate of 7 to 7.5 percent, and reaching a growth rate of 8 percent or higher, will require contributions from all domestic sectors as well as support from the global economy. Achieving this would require a concerted reform effort that maintains the reform momentum and widens its scope, and succeeds in reversing the slowdown in investment, credit supply and exports. Maintaining the hard-won macroeconomic stability, arriving at a definite and durable solution to banking sector issues, realizing the expected growth and fiscal dividend from the GST, and regaining the momentum on the unfinished structural reform agenda are other key components of attaining a growth rate of 8 percent or higher.

To raise the income of at least 50 percent of Indians to levels of the global middle class, the economy not only needs to return to 8 percent growth or higher but must also maintain such growth for the next three decades. Evidence from across the world highlights that this is no easy task; most countries that experienced high growth saw decelerations a few years later.

Nonetheless, India's remarkable growth experience lends credence to its long-term growth story. Further reform effort and removing bottlenecks to specific drivers of growth can help accelerate growth rates to 8 percent or higher. 🌐

This article was originally published in the online edition of Times of India on 11 April 2018

ICR Update

This is a short summary of the Implementation Completion Report (ICR) of a recently-closed World Bank project. The full text of the ICR is available on the Bank's website. To access this document, go to www.worldbank.org/reference/ and then opt for the Documents & Reports section.

Assam Agricultural Competitiveness Project



Context

Assam was a low-income state and had high incidence of rural poverty. Agriculture was the mainstay of the economy and about 87 percent of the state's poor lived in rural areas. Public investment in rural infrastructure such as roads, bridges and irrigation, and private investment in agriculture were very limited. Lack of irrigation was a major issue. Farmers had limited access to appropriate technologies, institutional credit, and markets. To address these challenges, the Government of Assam made several policy initiatives to create an enabling environment.

Objectives

The primary objective of the Project was to increase the productivity and market access of targeted farmers and community groups through increased crop yields, fish and livestock products, and increases in the proportion of marketed surplus.

Assam Agricultural Competitiveness Project

Approval Date:	14 December, 2004
Closing Date:	15 March, 2015
Total Project Cost	US\$ 286 million
Bank Financing:	US\$ 190 million
Implementing Agency:	Assam Rural Infrastructure and Agricultural Services Society, Department of Agriculture, Government of Assam
Outcome:	Satisfactory
Risk to Development Outcome:	Low
Overall Bank Performance:	Satisfactory
Overall Borrower Performance:	Satisfactory

Achievements

The Project objectives were fully achieved with a substantive increase in agricultural production, and livelihood opportunities.

Agriculture Productivity: Yield of all key crops exceeded their targets between 10 and 40 percent, with yields of high value crops increasing the most. Cropping intensity in areas under high value crops (mainly vegetables and oilseeds) exceeded its target by 75 percent. At project completion, the total number of direct project beneficiaries reached 565,745 exceeding its target by 38 percent. Around 15 percent of direct project beneficiaries were women.

Irrigation: Water shortage during the dry season was a major concern for the farmers. The Project successfully promoted simple and cost-effective irrigation and agricultural technologies including shallow tube wells (STWs), low lift pumps, and targeted farm mechanization. At Project closing, a total of 100,000 STWs were installed in the project area exceeding its target by 11 percent. This brought additional 281,706 ha of land under assured irrigation (exceeding the target by 11 percent).

Agriculture Diversification and Trade: The Project helped farmers diversify into fish cultivation. Average productivity in ponds increased from 0.5 tons/ha to 3.5 tons/ha. About 3,200 fish farmer's groups were established with more than 72,000 members. All project beneficiaries under ponds, community tanks, and beels schemes reported increased productivity, exceeding their target by 28 percent.

The Project supported the formation of 1,300 livestock producer groups. These comprised some 18,000 beneficiaries, enhancing their access to informal and formal markets, and input supply services. It made a significant contribution to market development particularly for the dairy sector. The dairy producer groups helped farmers sell their products at higher prices.

The Project also supported some 17,000 Farmer Producer Organizations (FPOs) in

five districts of the state. The FPOs were linked to wholesale distributors of agriculture inputs, including fish feed, thus facilitating competitive access of FPO members to input markets.

An innovative community-procurement system under the Project not only enhanced community role in procurement decision making, but also brought in the economies of scale that enabled beneficiary farmers to buy pumps at rates cheaper than the market rates without compromising on the quality. The success of this initiative is evident from the fact that the state government has now mainstreamed this process in their programs.

About 1,793 kilometers of rural roads were upgraded and rehabilitated, thereby, improving the connectivity for 1,423 villages and nearby centers. This helped in connecting farmers to markets and providing rural residents with better access to health, education, and other social services.

Lessons Learnt

Identifying the most important constraints and addressing them through well-tested technical solutions. The lack of irrigation water during the dry season was identified as the principal constraint limiting agriculture productivity. The Project tackled this challenge through simple technical solutions, supported by improved extension services and rural infrastructure.

Strong commitment on the part of the Government of Assam. Ownership of the Project and political commitment to its objectives made it a flagship for the chief ministers and secretaries of Assam.

Implementing project activities through government agencies helped advance major policy reforms and mainstream innovations. By effectively embedding project activities within the operations of line departments, the Project could promote sector-wide policy improvements and reforms. The Project Management Unit also housed middle-to-senior managers from all implementing agencies, thus allowing for better coordination among multiple agencies. 

Can India adopt existing technologies and avoid ‘The Innovation Paradox’?

Returns on technological adoption are thought to be extremely high, yet developing countries appear to invest little, implying that this critical channel of productivity growth is underexploited. A recent World Bank study – The Innovation Paradox: Developing-Country Capabilities and the Unrealized Promise of Technological Catch-Up – sheds light on how to address this paradox. In this interview, William Maloney Chief Economist, Equitable Finance and Institutions Practice Group, World Bank Group, calls upon developing country public and private-sector leaders to pursue a more focused approach to innovation policy.

What is the new study Innovation Paradox all about?

The potential gains from bringing existing technologies to developing countries are vast, much higher for poor countries than for rich countries. Yet developing-country firms and governments invest relatively little to realize this potential. That’s the origin of what we are calling ‘The Innovation Paradox’.

Why do firms in developing countries lag behind when it comes to innovation?

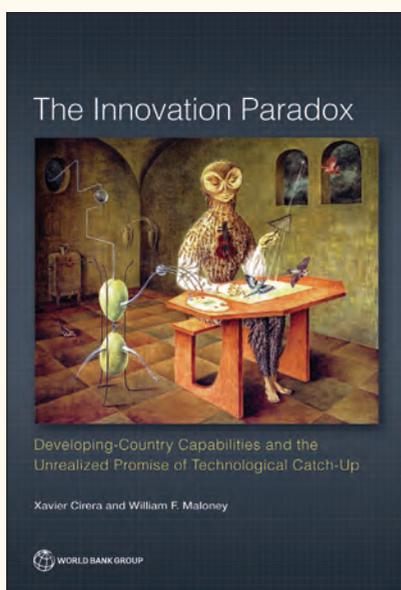
The Innovation Paradox, argues that developing country firms choose not to invest heavily in adopting technology, even if they are keen to do so, because they face a range of constraints that prevent them from benefitting from the transfer.

Developing country firms are often constrained by low managerial capability, find it difficult to import the necessary technology, to contract or hire trained workers and engineers, or draw on

the new organizational techniques needed to maximize the potential of innovation. Moreover, they are often inhibited by a weak business climate. For example, small and medium enterprises (SMEs) are constantly in a situation where they are putting out fires, they don’t have a five-year plan, they don’t have somebody keeping track of what new technology has come out of some place that they could bring to the firm.

How can developing economies catch up with the developed world on innovation?

The rates of return to investments and innovation of various kinds appear to be extremely high, yet we see a much smaller effort in these areas. In the developing countries, we need to think not only about barriers to accumulating knowledge capital, we have to think about all the barriers to accumulating all of the



complementary factors—the physical capital. So, if I have a lousy education system, it doesn't matter if I get a high-tech firm because there won't be any workers to staff it.

Innovation requires competitive and undistorted economies, adequate levels of human capital, functioning capital markets, a dynamic and capable business sector, reliable regulation and property rights. Richer countries tend to have more of these conditions. This is at the root of Paradox. Even though follower countries have much to gain from adopting existing technologies from the advanced countries, in practice, missing and distorted markets, weak management capabilities and human capital prevent them from taking advantage of these opportunities.

How is India placed?

India is well placed to avoid some of these pitfalls. For instance, its educational and research institutions are capable of generating very high human capital. More such institutions, and better linkages between them and the private sector, would further enhance this capability.

Recent improvements in India's *Doing Business* rankings suggest that the legal and regulatory environment for investment is becoming more favorable to innovative firms.

In other areas, however, the available indicators paint a mixed picture. Although Indian businesses invest more in R&D – 0.7 percent of GDP – than most countries at India's income level, this is far below the levels of advanced countries, which typically invest 2-to-4 percent of GDP. And, while patenting has been rising sharply—a good sign—recent analysis suggests that in both India and China, much of the patent surge, and hence R&D, is driven by foreign multinationals. How much of this investment ends up benefiting the local economy is unclear.

Further, data from the MIT-Stanford World Management Survey finds that Indian firms employ poor management practices on average, impacting their productivity and ability to innovate. While India has a broad range of companies, ranging from basic SMEs to true global leaders, even India's better-managed firms trail the better-managed companies in the United States.

What role can the private sector play?

Our research suggests that a sophisticated, highly capable private sector is essential for R&D-centered initiatives to succeed. Firms need to have the ability to respond to market conditions, identify new technological opportunities, develop a plan to exploit them, and then cultivate the necessary human resources. They need to be able to walk before they can run.

East Asian 'miracle economies' emphasized learning and raising the capabilities of the private sector. In Japan and Singapore, productivity movements made the people conscious of the need to improve quality to promote growth and generate good quality jobs.

India has shown that such programs work. A study of 20 textile firms showed that firms which received management consultancy services reported a dramatic increase in the adoption of good management practices, and of productivity. After just one year, these firms saw a ten percent rise in productivity, enough to cover the full costs of the consultancy. 🌐



Learning from first generation local governance programs in India

One of India's long-standing challenges has been to take forward the decentralization agenda with the aim of improving service delivery at the village level. Although the country formally devolved power to local governance institutions – the Panchayati Raj Institutions (PRIs) – through the 73rd amendment to the Constitution in 1992, progress has not been as rapid as was initially hoped it would be.

It has been widely felt that to devolve authority and responsibility to the smallest unit of governance, the PRIs need to be strengthened and skilled. Equally, local communities need to be involved in the functioning of gram panchayats, enabling them to contribute to the effectiveness of their local governance institutions.

The World Bank has been supporting India to take forward its decentralization agenda. Bank support in four Indian states – West Bengal, Kerala, Karnataka, and Bihar – has notched up a series of successes, and has demonstrated multiple good practices on key local government functioning aspects relating to performance-based grants (PBGs), service delivery, institutional systems development, e-governance, capacity building, social accountability, environmental management, participatory planning and the participatory inclusion of vulnerable, low-income and socially excluded people in service delivery. Some innovations have had ripple effects beyond the project area and are now being emulated widely.

The good practices followed by these 'first generation' reformers have significant potential to help other Indian states move ahead on their decentralization agenda. To help states learn from each other, the World Bank and India's Ministry of Panchayati Raj held a workshop in New Delhi in January 2018. The workshop focused on experience-

sharing in three key thematic areas:

- Effectiveness of the PBGs in improving local governance and service delivery levels;
- Mechanisms for state government to provide focused capacity building and ground-level mentoring/handholding support to local governments;
- Institutional system development and role of e-governance in improving local governance for effective planning, monitoring and delivery of services.

Although there are similarities between the four states, there are also significant differences due to differing contexts and history, the various stages of development of local governance systems, and the different levels of reforms undertaken by the states so far.

Bihar, for instance, focused entirely on strengthening gram panchayats and building their capacity, while Karnataka went a step further by providing them with additional funding for investments. Kerala and West Bengal, on the other hand, adopted a full-fledged system of performance based grants coupled with capacity building support; yet even they show variations.

Over the years, three states – West Bengal, Kerala, and Karnataka – have shown considerable improvements in the ability of their gram panchayats to budget, to utilize funds, and to improve services, with the result that they record higher citizen satisfaction.

Even so, gram panchayats in India have a long way to go to fulfil the promise with which they were created. To achieve this, however, governments will need to fully commit to making panchayats an effective instrument of grassroots governance, and to find solutions for the various challenges remaining.

The workshop was attended by over 90 participants from 21 states. 

Recent Project Approvals

National Rural Economic Transformation Project

The World Bank Board of Executive Directors has approved a \$250 million National Rural Economic Transformation Project (NRETP) to help rural households shift to a new generation of economic initiatives by developing viable enterprises for farm and non-farm products.

A key focus of the Project will be to promote women-owned and women-led farm and non-farm enterprises across value chains; enable them to build businesses that help them access finance, markets and networks; and generate employment.

The Project is an additional financing to the \$500 million National Rural Livelihoods Project (NRLP) which is currently being implemented across 13 states, 162 districts and 575 blocks. So far, the Project has mobilized more than 8.8 million women from poor rural households into 750,000 self-help groups (SHGs). While these 13 states will continue to be supported under the new Project, 125 new districts will be added from within these states, which is expected to increase the reach of the project to another 5 million rural households. 🌐



ICDS Systems Strengthening and Nutrition Improvement Project Additional Financing

The World Bank Board of Executive Directors has approved additional financing of \$200 million to fund the National Nutrition Mission and support the Government of India achieve its goal of reducing stunting in children 0-6 years of age from 38.4 percent to 25 percent by the year 2022.

Interventions supported by the ongoing World Bank assisted Integrated Child Development Services (ICDS) Systems Strengthening and Nutrition Improvement Project (ISSNIP) to all districts in the country over a 3-year period. The additional financing will support the first phase scale-up to 315

districts across all states and union territories (UTs).

With a focus on improving the coverage and quality of ICDS nutrition services to pregnant and lactating women and children under 3 years of age, the Project will invest in improving the skills and capacities of ICDS staff and community nutrition workers. It will mobilize the community for behavior change communication, strengthen systems of citizen engagement and grievance redress and establish mobile technology based tools for better outreach to beneficiaries during the critical 1,000-day window for nutrition impact. 🌐

Recent Project Signings

Innovate in India for Inclusiveness Project (I³)



The Government of India and the World Bank have signed a \$125 million agreement to support India in developing an innovative biopharmaceutical and medical devices industry, which is globally competitive and addresses the country's major concerns around barriers to affordable healthcare.

The Project will support Government of India's Biotechnology Industry Research Assistance Program (BIRAC), set up five years ago to support innovative start-ups and collaborations through strategic partnerships.

It will nurture next generation technical skills; provide companies with advanced shared

facilities to conduct clinical validation; link clinical trial sites with networks of expert advisors and international bodies; and strengthen all institutions involved in the facilitation and adoption of global innovations, technologies, and licensing models.

The agreement for the Project was signed by Sameer Kumar Khare, Joint Secretary, Department of Economic Affairs, Ministry of Finance, on behalf of the Government of India; Mohd. Aslam, Managing Director, Biotechnology Industry Research Assistance Council (BIRAC); and Hisham Abdo, Acting Country Director, World Bank India, on behalf of the World Bank. 🌐

Madhya Pradesh Rural Connectivity Project

The Government of India, the Government of Madhya Pradesh and the World Bank have signed a \$210 million loan agreement for the Madhya Pradesh Rural Connectivity Project. The Project is expected to improve the durability, resilience and safety of the gravel surfaced rural roads and enhance the capacity of the state to manage its rural roads network.

It will cover 10,510 km stretch of rural roads in Madhya Pradesh that fall under the Chief Minister's Gram Sadak Yojana

(CMGSY) program. Of this 10,000 km will be upgraded from existing gravel to bituminous surface roads, while 510 km of new roads will be built to the same bituminous surface standard.

On a pilot basis the Project will engage women self-help groups (SHG) in the post construction maintenance activity. This will involve routine maintenance of off-carriageway parts of the road, while the main carriageway maintenance will remain part of the original contractor's contract. 🌐

Meghalaya Community-Led Landscapes Management Project

The Government of India, the Government of Meghalaya and the World Bank have signed a \$48 million loan agreement to support select communities in Meghalaya manage their natural resources using a community-led landscape approach.

The Project will directly benefit at least one lakh rural people, half of whom are women. In addition, some 30,000 youth will gain from training, capacity-building and access to knowledge, innovation, and technology.

The agreement for the Project was signed by Sameer Kumar Khare, Joint Secretary, Department of Economic Affairs, Ministry

of Finance, on behalf of the Government of India; P. Sampath Kumar Resident commissioner & CEO, Meghalaya Basin Development Authority on behalf of the Government of Meghalaya; and Hisham Abdo, Acting Country Director, World Bank India, on behalf of the World Bank

The Project will support the state's unique community-based natural resource management (NRM) system, which relies primarily on its population – the Khasi, the Garo, and the Jaintia tribes – to manage its forests and natural resources through customary laws. 🌍

Maharashtra Project for Climate Resilient Agriculture

The Government of India, Government of Maharashtra and the World Bank have signed a \$420 million project to help small and marginal farmers in the Marathwada and Vidarbha regions of Maharashtra, increase climate resilient practices in agriculture and ensure that farming continues to remain a financially viable activity for them.

The Project is expected to benefit over 7 million people spread over an area of 3.0 million ha and cover 5,142 villages across 15 most climate vulnerable districts of the region.

The agreement for the Project was signed by Sameer Kumar Khare, Joint Secretary, Department of Economic Affairs, Ministry of Finance, on behalf of the Government of India; Bijay Kumar, Additional Chief Secretary, Agriculture Department on behalf

of the Government of Maharashtra; and Junaid Ahmad, Country Director, World Bank, India on behalf of the World Bank.

It will be implemented in rural areas largely dependent upon rainfed agriculture. The Project will take up a series of activities at the farm and watershed level. It will scale up climate-resilient technologies such as micro irrigation systems, expand surface water storage, and facilitate aquifer recharge, which is expected to directly contribute to a more efficient use of scarce water resources.

By adopting climate-resilient seed varieties which have short maturity, are drought and heat resistant, and salt tolerant, the Project will help reduce risks of climate-related crop failure, and help enhance farmer's income. 🌍



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 Public Information Center. Policy Research Working Papers, Project Appraisal Documents, Project Information Documents and other reports can be downloaded in pdf format from 'Documents and Reports' at www.worldbank.org

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

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India: Policy Research Working Papers

WPS 8339

Do management interventions last? Evidence from India

By Nicholas Bloom, Aprajit Mahajan, David J. McKenzie and John Roberts

Beginning in 2008, the authors conducted a randomized controlled trial in a set of Indian weaving firms. In 2017 the plants were revisited. The authors found half of the management practices adopted in the original experimental plants had been dropped and there was still a large and significant gap in practices between the treatment and control plants.

While few management practices had demonstrably spread across the firms, many had spread within firms, from the experimental plants to the non-experimental plants, suggesting limited spillovers between firms but large spillovers within firms. Third, managerial turnover and the lack of director time were two of the most cited reasons for drop in management practices in experimental plants, highlighting the importance of key employees.

WPS 8350

Wider economic benefits of investments in transport corridors and the role of complementary policies

By Martin Melecky, Siddharth Sharma and Hari Subhash

This paper estimates the impact of the Golden Quadrilateral and North-South-East-West Highways in India on welfare, social inclusion, and environmental quality. The analysis uses district-level data for 1994-2011 and the difference-in-difference method. The results suggest that the highways shifted employment from the farm to the nonfarm sector, and that this shift was accompanied by an increase in output per capita.

However, there is no evidence of an impact on household expenditure per capita, the poverty rate, or the incidence of regular wage employment.

WPS 8356

India's internal labor migration paradox: The statistical and the real

By Gaurav Nayyar and Kyoung Yang Kim

Labor mobility is higher than previously estimated – the stock of labor migrants increased from 16 million in 2004-05 to 60 million in 2011-12.

Tracking the same households between 2004-05 and 2011-12, empirical analysis highlights several socioeconomic factors associated with the migration decision: household income, the availability of information, as well as community networks in source and destination areas. There is also a possible administrative dimension to interstate migration barriers, owing to domicile provisions for work and study, lack of portability of social benefits, and legal and other entitlements upon relocation.

WPS 8375

Safety nets and natural disaster mitigation: Evidence from cyclone Phailin in Odisha

By Paul J. Christian, Eeshani Kandpal, Nethra Palaniswamy and Vijayendra Rao

Comparisons from household surveys across communities exposed to the storm before and after the introduction of the program reveal that the storm led to significant reductions in overall household expenditure, and that these reductions were indeed the largest for women, adding to the emerging evidence for the frequently-posed hypothesis that women bear the brunt of the effects of disasters on overall household consumption. Participation in the livelihoods program mitigated some of the reductions in household nonfood expenditure and women's consumption, but not on food expenditure.

WPS 8378

Asymmetric information on noncognitive skills in the Indian labor market: An experiment in online job portal

By Futoshi Yamauchi, Shinsaku Nomura, Saori Imaizumi and et.al.

This paper examines the impact of noncognitive (socio-emotional) skills on job market outcomes, using a randomized control trial implemented in an online job portal in India. Job seekers who registered in the portal were asked to take a Big-Five type personality test and, for a random subsample of the test takers, the results were displayed to potential employers.

The results show that employers are more interested in those for whom they can see personality test results. The study also finds a significant impact among organized, calm, imaginative, and/or quiet applicants (no effect is detected among easy-going, sensitive, realistic, and/or outgoing applicants), which seems to display employers' preference.

WPS 8379

Reflections of employers' gender preferences in job ads in India: An analysis of online job portal data

By Afra Rahman Chowdhury, Ana Carolina Areias, Saori Imaizumi and et.al.

Using online job portal data and probabilistic regression estimations, the paper investigates the explicit gender bias and salary gap in the Indian job market, reflected in more than 800,000 job recruitment advertisements. Exploring formal and informal sector occupations, the study finds high existence of employers' gender bias in hiring. Explicit gender preferences are highly job specific, and it is common to mention the preferred gender in job ads, which, in general, favor men over women. Although ads for professional occupations exhibit less explicit gender bias, they are not gender neutral.

WPS 8401

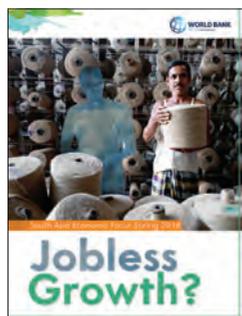
Closer, but no cigar: Intergenerational mobility across caste groups in India

By Rishabh Sinha

This paper compares the intergenerational mobility of educational and occupational attainment of men from disadvantaged groups (Scheduled Castes (SC) and Scheduled Tribes (ST)) in India with the intergenerational mobility of men outside these groups during 1983-2009. Although there has been a modest convergence in mobility rates of non-SC/ST and SC/ST men in educational attainment, there has been no significant convergence in the mobility rates of occupational attainment. Upward mobility of SC/ST men remains much lower compared to non-SC/ST men.

South Asia Publications

South Asia Economic Focus, Spring 2018: Jobless Growth?



By World Bank
Available On-line
Published April 2018,
80 pages
English Version, Paperback
ISBN (electronic): 978-1-4648-1284-2

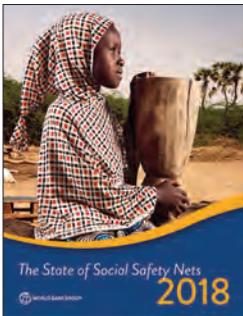
South Asia is again the fastest growing region in the world. And growth

should further strengthen to 7.1 percent on average in 2019-20, reflecting an improvement across most of the region. But are countries generating enough jobs? The demographic transition is swelling the ranks of the working-age population across most of South Asia. For this report, crucial information about employment in South Asia is extracted from over 60 surveys and censuses covering the period from 2001 onwards.

The analysis reveals that employment does respond to economic growth in the short term, implying that growth is not jobless. It also appears that countries in South Asia have created large numbers of jobs over the years. However, the nature of the jobs created is not fully encouraging, and the analysis shows that rapid growth alone will not be sufficient to bring South Asian employment rates to the levels observed elsewhere in the developing world. In addition to high growth, more and better jobs need to be created for every percentage point of growth.

Other Publications

The State of Social Safety Nets 2018



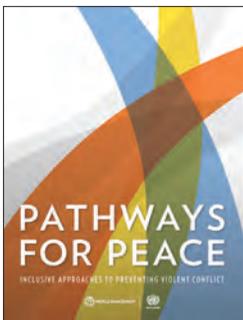
By World Bank Group
Available On-line
Published February 2018,
186 pages
English Version, Paperback
ISBN: 978-1-4648-1254-5

Over the last decade, a policy revolution has been under way in the developing and emerging

world. Country after country are systematically providing noncontributory transfers to poor and vulnerable people in order to protect them against economic shocks and to enable them to invest in themselves and their children.

Social safety nets or social transfers, as these are called, have spread rapidly from their early prominence in the middle-income countries of Latin America and Europe increasingly to nations in Africa, Asia, and the Middle East—and today, more than 130 developing countries have made investments in social safety nets an important pillar of economic development policies.

Pathways for Peace: Inclusive Approaches to Preventing Violent Conflict



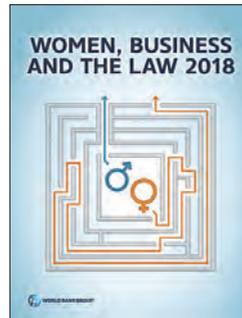
By United Nations and World Bank
Available On-line
Published March 2018,
80 pages
English Version, Paperback

This is a joint United Nations and World Bank study that looks at how development processes can

better interact with diplomacy and mediation, security and other tools to prevent conflict from becoming violent. To understand ‘what works,’ it reviews the experience of different countries and institutions to highlight elements that have contributed to peace.

Central to these efforts is the need to address grievances around exclusion from access to power, opportunity and security. States hold the primary responsibility for prevention, but to be effective, civil society, the private sector, regional and international organizations must be involved. Enhancing the meaningful participation of women and youth in decision making, as well as long-term policies to address the aspirations of women and young people are fundamental to sustaining peace.

Women, Business and the Law 2018



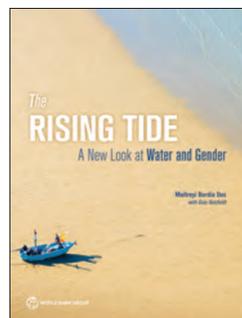
By World Bank Group
Available On-line
Published March 2018,
188 pages
English Version, Paperback
ISBN (paper): 978-1-4648-1252-1
ISBN (electronic): 978-1-4648-1253-8
DOI: 10.1596/978-1-4648-1252-1

How can governments ensure that women have the same employment and entrepreneurship opportunities as men? One important step is to level the legal playing field so that the rules for operating in the worlds of work and business apply equally regardless of gender.

Women, Business and the Law 2018, the fifth edition in a series, examines laws affecting women’s economic inclusion in 189 economies worldwide. It tracks progress that has been made over the past two years while identifying opportunities for reform to ensure economic empowerment for all.

The report updates all indicators as of June 1, 2017 and explores new areas of research, including financial inclusion.

The Rising Tide: A New Look at Water and Gender



By Maitreyi Bordia Das
Available On-line
Published March 2018, 71 pages
English Version, Paperback
Working Paper

The report reviews a vast body of literature to present a “thinking device” that visualizes water as

an asset, a service, and a “space.” It shows water as an arena where gender relations play out in ways that often mirror inequalities between the sexes. And it examines norms and practices related to water that often exacerbate ingrained gender and other hierarchies.

Informal institutions, taboos, rituals, and norms all play a part in maintaining these hierarchies and can even reinforce gender inequality.

The report discusses examples of initiatives that have had intended and unintended consequences for gender equality, and makes the important point that gender inequality does not always show up where we might expect.

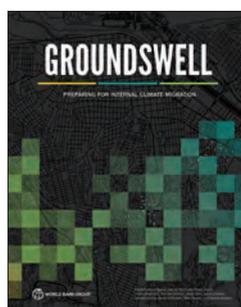
Groundswell: Preparing for Internal Climate Migration

By Kanta Kumari Rigaud, Alex de Sherbinin, Bryan Jones, Jonas Bergmann, Viviane Clement and Kayly Ober

Available On-line

Published February 2018, 256 pages

English Version, Paperback



Focusing on three regions—Sub-Saharan Africa, South Asia, and Latin America—the report warns that unless urgent climate and development action is taken, these three regions could be dealing with a combined total of over 140 million internal climate migrants

by 2050. These people will be pushed out by droughts, failing crops, rising sea levels, and storm surges.

But there is still a way out: with concerted action – including global efforts to cut greenhouse gas emissions, combined with robust development planning at the country level—the number of people forced to move due to climate change could be reduced by as much as 80 percent—or 100 million people.

India Project Documents

Mid-Himalayan (HP) Watersheds Development Project

Date 15 March 2018
 Project ID P093720
 Report No. ICRR00209 (Implementation Completion Report Review)

Jharkhand Power System Improvement Project

Date 13 March 2018
 Project ID P162086
 Report No. SFG4129 (Environmental Assessment)

Technology Center Systems Project

Date 09 March 2018
 Project ID P145502
 Report No. RES30302 (Project Paper)

National Nutrition Mission Project

Date 09 March 2018
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Sustainable Urban Transport Project

Date 06 March 2018
 Project ID P110371
 Report No. RES30044 (Project Paper)

Rajasthan Rural Livelihoods Project

Date 06 March 2018
 Project ID P102329
 Report No. RES30957 (Project Paper)

Andhra Pradesh Integrated Irrigation and Agriculture Transformation Project

Date 01 March 2018
 Project ID P160463
 Report No. SFG4241, SFG4217 (Environmental Assessment)

HP State Roads Project

Date 27 February 2018
 Project ID P162086
 Report No. SFG4129 (Environmental Assessment)

National Rural Economic Transformation Project

Date 26 February 2018
 Project ID P166745
 Report No. PIDISDSA24200 (Project Information and Integrated Safeguards Data Sheet)

Madhya Pradesh Rural Connectivity Project

Date 21 February 2018
 Project ID P162086
 Report No. PAD1813 (Project Appraisal Document)

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By Trung Xuan Hoang and Ha Minh Nguyen

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By Rod Falvey, David Greenaway and Joana C. G. Silva

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