

IDA AT WORK

Bangladesh: Bolstering Governance to Reduce Poverty

Bangladesh has long been a paradox. On the one hand the country's burden of poverty is enormous: about 40 percent of its 158 million people live below the poverty line, compounded by challenges due to repeated natural disasters, weak governance and the confrontational politics of its very young democratic system. On the other hand, Bangladesh's economic and social performance has been impressive. Over the last decade, economic growth has been steady at 5-6 percent a year. Income per capita has almost doubled following a sharp drop in population growth, and the country has made great strides toward achieving the Millennium Development Goals. Some of the country's progress is due, in part, to local innovations such as the world-renowned microcredit initiative and partnerships with nongovernmental organizations to deliver public services.

Country indicators	1996	2009
GDP per capita (US\$)	342	559
Average inflation (%)	6.7	7.0
Total public debt (%GDP)	49.3	43.8
Fiscal deficit (% of GDP)	4.5	4.1
FDI net inflows	7	650 (2008)
Poverty incidence	48.9 (00-01)	40 (2005)
Fertility rate	6.1 (1972)	3 (2007)
Life expectancy at birth	45 (1972)	64 (2007)
Gross primary school enrollment (%)	71 (1998-99) 98 (2007)	
Under-five child mortality (per 1,000 live births)	120 (1995)	61 (2007)
Population (millions)	119	158

Source: Bangladesh Bureau of Statistics and World Bank staff estimates.

The International Development Association (IDA), the World Bank's fund for the world's poorest countries, has supported Bangladesh since 1972, one year after the country's independence. Since 1990, IDA has provided more than US\$10 billion to support policy reforms and finance investment projects, accounting for more than one-quarter of all foreign aid to Bangladesh. Key elements of that support have been the Bank's long-term commitment to health and education, its support for rural infrastructure, and its engagement in a policy dialogue that created conditions for broad-based economic growth. IDA's support to Bangladesh has benefited significantly from a substantial body of analytical work and knowledge products that have influenced the policy debate, the design of IDA-financed operations, and, ultimately, development outcomes.



COUNTRY ACHIEVEMENTS

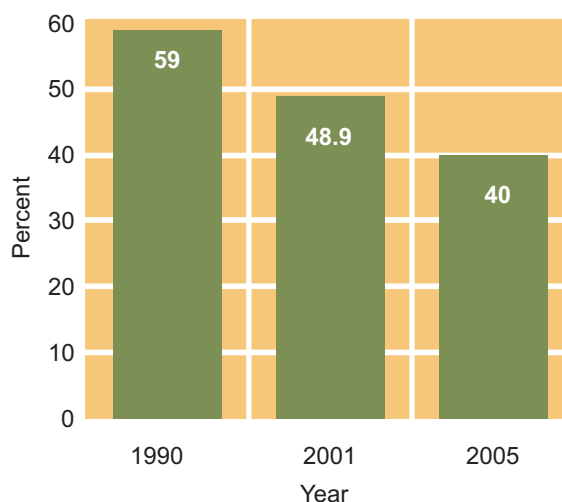
Despite daunting challenges, Bangladesh has achieved substantial economic and social progress.

Over the last two decades, Bangladesh has maintained economic growth at 4 to 6 percent annually, relatively low inflation, low domestic debt, and fairly stable interest and exchange rates. The population growth rate declined from 2.5 percent in the 1980s to 1.5 percent 20 years later. This led to a doubling of annual per capita GDP growth to 4.2 percent in the same period. This growth record was supported by lower volatility, partly due to the diminishing impact of natural disasters due to better disaster response management.

The country has taken large strides toward achieving the Millennium Development Goals (MDGs) in many social sectors. It increased net primary enrollment from 55 percent in 1988 to 91 percent in 2007 and has already attained the MDG of eliminating gender disparity in primary and secondary enrollment. It is the only country in South Asia other than Sri Lanka to have achieved this.

Food security has improved markedly, even for the very poor. There have also been steady gains in the fight against poverty with rates declining from nearly 59 percent of the population in 1990 to 40 percent in 2005. Nearly three-fourths of this decline occurred in populous rural areas.

A Declining Poverty Rate



Source: Bangladesh Bureau of Statistics and World Bank staff estimates.

Infant mortality declined from 145 per 1,000 live births in 1970 to 40 in 2007, and child mortality dropped from 239 per 1,000 in 1970 to 61 in 2007. Many of the measures for fertility, infant and child mortality, contraceptive prevalence, and crude birth and death rates are much better than expected for a country at its income level.

Organizations such as the Grameen Bank (which shared the 2006 Nobel Peace prize with its founder, Muhammad Yunus) and the Bangladesh Rural Advancement Committee (BRAC) have contributed to Bangladesh's progress on economic and social development. NGOs today account for 9 percent of health care expenditures and 8 percent of primary enrollments are in NGO-run schools. Microfinance reaches about 65 percent of the country's poor people.

These gains have taken place despite widely held perceptions of weak governance. But part of the Bangladesh paradox is that over time Bangladesh has had both governance successes and failures, and that good policies have contributed to its impressive outcomes. The latest figures from Transparency International in 2008 show some improvement in Bangladesh's corruption perception score—albeit from an extremely poor base.

IDA CONTRIBUTIONS

IDA's continuous long-term support for human development has helped Bangladesh become one of the few developing countries with the potential to meet most MDGs by 2015.

Since Bangladesh joined the World Bank in 1972, IDA has financed about one-quarter of all foreign aid commitments and has provided more than US\$9.5 billion between 1990 and

2009, with annual disbursements fluctuating between US\$190 million to more than US\$460 million. IDA assistance has included investment lending, policy advice and donor coordination, covering all sectors including budget financing and foreign exchange reserves.

While Bangladesh remains one of the largest IDA beneficiaries, its relative dependence on external assistance has declined over time. As a percentage of GDP, aid has gone from almost 5 percent in 1990 to about 2 percent in recent years. External aid continues to finance a large portion of the annual development program; almost half of the 2009 program was supported by aid. However aid accounts for only about 16 percent of total public expenditure in Fiscal Year 2009-2010.

Financing basic services.

Bangladesh's success in achieving gender parity in schooling and universal primary education is a testimony to the innovative approach taken by successive governments towards delivering basic services such as health, education, microfinance, drinking water and sanitation. Another strong contributor to this success has been the role of community-based organizations.

Nevertheless, the state continues to play a dominant role in the delivery of services. Over the last decade, public spending shifted from agriculture and industries to social sectors, which today account for 30 percent of total budgetary expenditure. This shift has also been facilitated by budget support from IDA as well as investment lending.

IDA has invested about US\$1.8 billion since 1984 in education and health sector projects. It has financed programs targeting access to primary and secondary education, family

planning and nutrition. More recently, the focus has been on quality and institutional accountability in service delivery.

Exploiting links between sectors.

Through long-standing support to education, health and family planning, successive governments have made the most of well established connections between education for girls and lowered population growth: female participation in schools has delayed the age of marriage and birth of the first child and decreased overall fertility rates.

A recent MDG assessment for Bangladesh notes that support for rural infrastructure (roads and electricity) also seems positively correlated with health and education results. Roads improve access to schools and health clinics, reduce transport costs, but also help increase rural non-farm incomes that help pay for such services.

IDA has helped weave connections between sectors by supporting in-depth analysis, conducting sector-wide programs that seek reform across entire sectors rather than project-level improvements, and coordinating its actions with numerous development partners.

Creating conditions for economic stability and growth through reforms.

A series of reforms in macroeconomic stabilization, trade liberalization and financial deregulation led to an acceleration of per capita economic growth from a 3 percent average in the 1990s to a 4 percent average in the 2000s and a surge in private investments. Key reforms were supported by IDA-financed analytical work and development policy loans

(fluctuating over time between one-third and one-fifth of IDA's total lending portfolio in Bangladesh.)

Catalyzing and harmonizing donor support.

IDA's aid coordination in Bangladesh is a crucial function, given the very large number of donors working in the country. The main mechanism for in-country donor coordination is the Local Consultative Group (LCG), composed of 32 bilateral and multilateral donors and the External Relations Division (ERD) of the Ministry of Finance. The LCG's goal is to ensure effective and efficient use of external aid in line with the government's Poverty Reduction Strategy Paper (PRSP).

There is an ongoing discussion on a larger Joint Cooperation Strategy which would be aligned with the second PRSP and would be presented in January 2010. In line with the principles of the Paris Declaration and the Accra Agenda for Action, this strategy will establish the framework for aid processes, procedures, complementarity and division of labor between the government and development partners.

Providing analysis and advice

The Bank plays a key role in sharing cross-country experiences. This includes organizing regional events and visits to share knowledge with countries that have similar issues and institutions.

The share of analytical work in the Bank's total assistance effort for Bangladesh has been higher than for other countries in South Asia, and consistent with the development priorities stated in IDA's Country Assistance

Key Economic Policy Reforms

- **Macroeconomic stabilization.** Since the early 1990s, inflation has been in the single digits, dropping from an average rate of 10 percent during 1985-90 to 7 percent in 2009. A sharp reduction in the current account deficit and the floating of the taka in 2003 allowed foreign exchange reserve levels to improve from 1.8 months of imports in 2001 to a more comfortable level of three months by 2008. Due to a combination of revenue and expenditure measures, the fiscal deficit was lowered (from around 5.1 percent in Fiscal Year 2000 to 4.1 percent in fiscal year 2009) and its financing patterns have become more prudent, with continued emphasis on concessional external financing. Good growth and fiscal prudence helped contain public sector debt at under 50 percent of GDP.

A series of development policy loans from IDA have helped the government control inflation and build foreign exchange reserves.

- **Acceleration of trade liberalization.** Starting in 1991, Bangladesh made a clear departure from the highly protectionist inward-looking import substitution policies of earlier decades. Considerable if uneven progress on liberalizing trade and exchange rate regimes has been made since then.

Following a series of World Bank studies, public debates and intensive dialogue with the government, trade tariffs have been reduced and rationalized, with the average nominal tariffs falling from 74 percent in 1992 to 23 percent in Fiscal Year 2009-2010. Almost all trade-related quantitative restrictions have been removed. Import licenses were abolished long ago. The foreign exchange market has been liberalized. These policies, supported by preferential arrangements for garment exporters to isolate them from poor governance and corruption, resulted in a very positive export performance.

- **Financial sector reforms.** The launch of a comprehensive financial sector program in the early 1990s and reforms to abolish interest rate controls and credit quotas eased credit constraints on the private sector. This enabled private credit to GDP ratios to increase from 16 percent in 1993 to about 37 percent in 2009. Banking reforms have prominently focused on de-emphasizing the role of the state-owned commercial banks all of which were recently corporatized. This has strengthened the supervisory role of the central bank (Bangladesh Bank) tightening prudential regulations and regulatory quality. The banking sector has responded well to these measures, with dramatic increases in private banks' market share and performance turnarounds.

IDA contributed to these efforts both through policy dialogue and direct technical assistance and advice related to the banks' restructuring/privatization and strengthening of Bangladesh Bank. IDA's partnership with the IMF in this area was key to its success.

Strategy. Client surveys show that the World Bank's analytical work is highly valued by all stakeholders (the government, donors, civil society and the media), and thus has a strong impact on government policy and public opinion. The diagnosis and analysis contained in these studies have also benefited IDA operations.

For example, several governance studies undertaken in the 1990s (such as *Government That Works* and *Institutional and Governance Review*) raised the public debate on the role of the public sector and institutions in development. More recently, the Bank's poverty assessment highlighted the changing pattern of regional inequality and the need to find ways of integrating lagging geographic areas with growing areas. Another recent IDA study examined the implications of climate change on food security in Bangladesh to identify adaptation measures in the agriculture sector.

IDA's impact in Bangladesh spans many different sectors.

Education. Reforms aimed at improving access to primary and secondary education (particularly for vulnerable children), more and better school infrastructure, increased school capacity, and improved teaching materials have had positive results. After stagnating for 30 years, net primary school enrollment rose from 55 percent in 1985 to 91 percent in 2007.

While enrollment increased, the quality of education remained an issue, in particular for girls. According to a 1991 census, the literacy rate for females over the age of five was only 20 percent compared to 35 for males. Completion rates, too, were very low. According to

the 2001 census, the literacy rate for females is 40.6 percent compared to 49.6 percent for males.

An innovative IDA-financed initiative, the Female Secondary School Assistance Project launched in 1993, provided schools and families cash incentives to keep girls in secondary school through to completion. **Female enrollment in secondary schools increased from 1.1 million in 1991 to 4.4 million in 2006.** Female gross enrollment more than doubled from 25 percent in 1992 to 60 percent in 2005.

These results helped Bangladesh achieve the MDG of gender parity in education ahead of time. However, the drop-out rate for grades higher than the eighth increased sharply—from 12 percent at grade 8 to 48 percent at grade 10. As a result, the completion rate at

Reaping the Benefits of Girls' Secondary Education

One of the many benefits of female education is the downward trend in fertility rates led by girls educated to the secondary level. The fertility rate among this group is half that of women without any education and significantly lower than that for women educated only through primary school. Analysis shows that the secondary education of the mother is the major driver of reductions in fertility and child malnutrition, regardless of household wealth. The link between secondary education, fertility and malnutrition has long existed. The difference now is that as a result of incentives, such as the stipends provided under the female secondary school assistance program, the proportion of mothers with secondary education is increasing rapidly. A simulation shows that with current education trends, Bangladesh is likely to meet the malnutrition MDG target—a difficult feat in South Asia.

secondary level is as low as 20 percent. The Secondary School Certificate (SSC) pass rate increased during last few years but the total number of examinees has fallen.

A number of accountability measures have come into effect including creation of a non-government teacher registration and certification authority for greater transparency in the selection of qualified teachers; linking school funding to performance measures; and the privatization of textbook production. Results of standardized examinations increased by 8-10 percentage points in 2005-2007 and teacher absenteeism fell from 17 percent in 2003 to 11 percent in 2005.

Health. Health, nutrition and family planning programs have represented close to 9 percent of IDA's total commitments since the 1970s. In the early stages, IDA projects focused on financing rural health facilities, recruiting and training rural family planning and health workers, and purchasing contraceptives and other medical supplies.

These early investments in training and medical infrastructure enabled and still drive significant change. By the turn of the century, population growth and total fertility rates had dropped by more than 50 percent compared to the mid-1970s. Infant mortality rates that stood at 153 per 1,000 live births in the mid-1970s declined to 40 in 2007. **Under-five mortality rates declined by three-quarters** reaching 61 per 1000 live births in 2007. Family planning services are widely available.

Given the sector-wide approach used by IDA to support the health, nutrition and population sector, it is hard to distinguish specific IDA contributions. Although the private sector is very active, the public sector, supported by IDA, remains the largest provider for several

basic health services such as immunization and provision of contraceptives. An important result is the achievement of equity among the population at different income levels. A 2006 study showed that 44 percent of the women in the lowest quintile and 51 percent in the highest quintile used modern contraceptives, and about half of them received these from a public facility. Full immunization coverage for children is 76 percent overall, while it stands at 64 percent for the lowest quintile.

Over the years, IDA has played a critical role in donor coordination in the health sector and has leveraged considerable funds from other development partners. At the moment, IDA maintains a pool fund for the Bangladesh Health, Nutrition and Population Sector Program (HNPS). The pool fund is comprised of an IDA credit worth US\$300 million and a trust fund of US\$460 million to which other development partners contribute (including the UK, European Commission, Sweden, Germany, Netherlands, Canada and the UN Population Fund (UNFPA)).

Rural infrastructure. Rural roads now connect about 2,100 growth centers and markets are contributing to a significant increase in non-farm activities, employment and income. Roads have had a positive impact on improving access to schools and health facilities, not only physically but financially, by helping increase people's ability to pay for these services.

IDA has contributed to these efforts through a US\$200-million project covering 21 districts and supporting a series of reforms, strengthening the management of sustainable rural transport and trading infrastructure. The project, approved in 2003, financed improvements in rural roads, established a maintenance and drainage system, and benefited about 30 million people. An impact study

by the Bangladesh Institute of Development Studies shows that **female employment increased by 50 percent**, the share of farmers' nonagricultural assets increased from 25 to 50 percent, and the poverty reduction rate almost doubled in project areas compared to non-project areas.

In addition to financing rural roads, IDA is currently supporting rural electrification and renewable energy development. The main objective has been to increase access to electricity in rural areas through an expansion of the distribution network, improvements in the management structure and financial viability of rural electrification boards. **The project has already connected about 600,000 new consumers.**

IDA is also supporting the establishment of solar home systems in areas that cannot be reached by the main power network. The project has connected about 320,000 households. The solar home systems have opened new horizons for rural consumers.

Microfinance. Because poor households' lack access to the formal financial sector and given the role of microfinance in poverty alleviation and women's empowerment, IDA launched a microfinance initiative in Bangladesh in 1996. With US\$260 million in IDA resources for two microfinance projects and a learning and innovation loan, microfinance has reached about **20 million people over the last 12 years.** In order to scale up and diversify urban microcredit, another US\$15 million in additional financing was provided.

IDA's interventions in the microfinance area have had various objectives. One set of objectives was to reach a greater number of the hitherto unaddressed ultra poor segment, and to reach micro-entrepreneurs. The sec-

ond set of objectives was to build sustainable institutional capacity of Palli Karma-Sahayak Foundation (the apex microfinance "wholesaler") and its partner organizations, and to establish a legal, regulatory and supervisory framework for NGOs and microfinance institutions (MFIs). The latter was particularly important to improve the credit-worthiness of the MFIs and to accelerate their integration in the formal financial market.

Public financial management and procurement. Both are crucial for effective deployment of government's resources, including those provided by IDA. Bangladesh today is considered a pioneer in procurement reform in South Asia, owing to its adoption of a solid procurement legal framework, a nodal procurement policy unit, a tool for procurement performance monitoring, and institutionalization of procurement capacity development. To sustain these reforms, the government began a second round, which focuses largely on implementation and monitoring, including the **introduction of electronic government procurement** and "demand-side" interventions with the involvement of civil society and beneficiaries. The reforms have resulted in the first steps toward a more strategic budgeting process and improvements in the government's accounting and auditing systems. In addition to support for the policy dialogue and technical assistance on financial management, IDA has provided direct lending for improving procurement systems.

IDA is administering a multi-donor trust fund to finance a framework program in support of the government's public financial management (PFM) reform plans. The program, with an estimated total cost of US\$100 million, will support a series of discrete projects aimed at enabling systematic and coherent improvements in the entire spectrum of PFM.

CHALLENGES AHEAD

For further gains in human development, service delivery systems have to be more accountable, responsive, and able to reach the very poor.

The poverty reduction challenge.

Bangladesh's social and economic progress should be seen in relation to the magnitude of the poverty reduction challenge ahead. While income poverty in both urban and rural areas has declined by an impressive 19 percentage points in the last decade and a half, the absolute number of people below the poverty line remains significant. Roughly 60 million people live in deprivation, and many are caught in extreme poverty. The recent steep rise in food prices has compounded the problem.

Poverty has fallen unevenly across regions, with most of the gains in the Dhaka and Chittagong divisions, while Rajshahi and Khulna have large pockets of poverty. Moreover, inequality is rising, making the task of reducing poverty that much harder. Adult illiteracy is very persistent and coming down slowly, particularly for women.

Examining other non-income measures of poverty, malnutrition levels (especially in children) in South Asia remain among the highest in the world, and Bangladesh's relatively good performance compared to India and Pakistan is little solace. Over half the children between the ages of one and three are underweight, while more than 30 percent of adult Bangladeshi women are severely malnourished. Inadequate access to health services during pregnancy and childbirth and the nutritional status of pregnant women account for the high levels of maternal mortality.

Service delivery problems.

Improvements are needed in the quality of education, including higher education, to provide skilled labor, and in the quality of health services, especially maternal health and nutrition services.

Given Bangladesh's highly centralized government, the poor find it difficult to hold public service providers accountable. Recent efforts to enhance local democracy and make more resources available to local governments provide an opportunity to strengthen local governance and increase the voice of the poor in identifying, designing, and implementing programs for rural infrastructure and social services.

Core governance issues.

Improvements in service delivery will also require improvements in core governance institutions. The ruling Awami League party promised effective action against corruption and heightened power for local government in its 2008 manifesto. Among other things, priority is given to establishing good governance through public administration, electoral, and civil service reforms.

Access by the poor to justice is a high priority, as are broader improvements in the justice sector to ensure the rule of law and to reduce investor uncertainty about enforcement of contracts. Public access to information is critical to improving governance. The Right to Information (RTI) Act was approved in March 2009 ensuring citizens' right to access information from both government and non-government institutions that receive public funds.

Building stronger systems of transparency and accountability is a long-term endeavor. In the absence of such systems, multilateral organizations such as IDA play the role of an external accountability mechanism, able to influence key policy reforms through development policy lending.

Macroeconomic constraints.

Achieving poverty reduction objectives and related MDGs will require that Bangladesh move to a higher, more equitable growth path of better than 7 percent a year. The country's GDP growth performance has been good for almost two decades, averaging more than 6 percent a year in Fiscal Years 2003-09. While benefiting from continued strong export growth at about 12 percent on average in Fiscal Years 2001-2008, growth has also been relatively broad-based.

But two major sources of growth are highly vulnerable, pointing to the need for diversification:

- Manufacturing sector is highly dependent on garment production and exports which, in turn, depend on availability of reliable infrastructure services (power, ports) and external demand. Uncertainties in both of these areas have increased recently.
- Urbanization and infrastructure development have been partly responsible for the declining availability of cultivable land, an important source of past agricultural growth. Bangladesh's geographical position and high population density (among the highest in the world) makes it one of the most vulnerable countries in the world to natural disasters including floods, droughts, diseases and cyclones. Global climate change appears to have increased these vulnerabilities manifold.

These potential threats call for efforts to enhance competitiveness of exports and productivity of agriculture. There is little alternative to policies encouraging diversification of the economy beyond these sectors.

Attracting foreign investment, key to meeting the higher growth target, requires substantially improving the investment climate. The main constraints confronting private investors need to be addressed including: infrastructure development (particularly power and gas); improved law and order; aggressive action towards reducing corruption; and a stronger regulatory environment.

Accelerated growth and continued fiscal prudence would improve prospects for fiscal and debt sustainability. Low revenue efforts and growing liabilities of state-owned enterprises remain a concern. Continued monetary prudence will also be necessary to contain inflation.

Higher growth would require a substantial increase in investment and productivity levels. Investments will need to increase by 4-5 percent of GDP. Productivity growth will depend on improvements in infrastructure provision and labor quality, which will take time to bring about.

In the face of such challenges, ensuring concessional financial resources from IDA will be important.

Financing growing needs in the social sectors.

Bangladesh allocates almost 30 percent of its total budgetary spending to education, health, and social safety nets. Given the macroeconomic limits on financing the deficit and assuming a slight rise in revenues, it

will be tough to maintain such high levels of social sector spending against the need to fund other priorities including, for example, infrastructure investments and maintenance and reform of the nationalized commercial banks.

As demands for more and better service delivery continue to grow, public resources dedicated to health and education that largely finance staff salaries will need to increase to provide for long-neglected operations and maintenance expenditure. Even though the share of social spending in total expenditure is high, Bangladesh's public spending per capita on education and health (US\$12) is well below India (US\$21) and Sri Lanka (US\$37).

Financing growing needs for infrastructure.

Infrastructure constraints are the biggest obstacle to economic growth. Financing large infrastructure projects, especially highways, power generation and the Padma Bridge, will require both significant resources and strong policy reforms, which IDA can support, playing a catalytic role for attracting private capital.

Maintaining macro stability.

While fiscal policy remains prudent and fiscal deficits have been kept under control, the budget is likely to come under pressure as economic growth gathers pace and infrastructure provision becomes a priority.

Tax revenues have been stagnant at about 10 percent of GDP and are not likely to increase significantly in the near future. Public expenditures are already very low and there is not much room for further reductions. Making

use of concessional financing will be crucial to keep deficit financing under control and ensure sufficient foreign exchange reserves to meet the demands of a growing economy.

Adapting to climate change.

Climate variability and change are critical development issues for Bangladesh. Climate change is projected to change the intensity and frequency of natural disasters, exacerbate the extent of flooding and negatively impact agricultural productivity, infrastructure and development prospects. Bangladesh will need to scale up its effort to become resilient to climate change.

In September 2008, the donor community agreed to establish a Multi Donor Trust Fund for Climate Change in Bangladesh to assist the government in implementing its strategy. The World Bank was asked to administer the Trust Fund. The Trust Fund will help channel climate change assistance in a more harmonized approach and avoid overlapping activities. It will also enable Bangladesh to effectively use international assistance for climate change, and attract substantial funding in the future.

Supporting governance throughout the country.

With low public revenue levels in Bangladesh, an extra premium is attached to governance reforms, since governance shortfalls combined with resource constraints greatly amplify problems in service delivery.

IDA operations, whether in infrastructure, health, education, financial services, or any other sector, are now as much about improving governance as they are about improving sector performance and service delivery.

A special focus on involving communities in program delivery and monitoring, through support for local governance and community-driven development approaches should make programs more accountable to their beneficiaries, thus building program sustainability.

A new IDA strategy for Fiscal Years 2010-2012 is under preparation.

The strategy is designed to build strong partnerships with donors, academia and civil society in support of the country's development agenda. It aims to systematically strengthen fiduciary safeguards and proactively manage IDA's portfolio. An operational risk mitigation team and operational risk mitigation plan have been established in Dhaka.

The strategy will comprise several key building blocks: through analytical and advisory work and in project preparation carrying out a systematic analysis of the corruption risk in sectors of potential engagement; designing smart projects that reduce corruption risks; strengthening supervision efforts, including through a systematic annual review of projects assessed to be at high fiduciary risk; more rigorously pursuing the remedies open to the Bank when corruption is found; and enhancing the disclosure of information.

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<http://www.worldbank.org/ida>