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Nota di contenuto	Cover; Contents; Foreword; Preface; List of Tables and Figures; Table 1 Participating City Data Availability per Population Range; Table 2 Surface Water Quality of Respondent Cities; Table 3 Health Statistics of Respondent Cities; Table 4 Central Sewerage System Coverage and Wastewater Treatment Capacity; Table 2.1 Demographic Indicators; Table 2.2 City Area; Table 2.3 Population Density; Table 2.4 Environmental Statistics; Table 2.5a: Health Statistics; Table 2.5b: Health Statistics; Table 2.6 Sanitation Coverage and Water Coverage; Table 2.7 Coverage by Sanitation System Table 2.8a: Coverage by Toilet System Table 2.8b: Coverage by Toilet System; Table 2.9 Wastewater and Septage Treatment Facility; Table 2.10a: Water Supply Facility; Table 2.10b: Water Supply Facility; Table 2.11 Capital Investment; Table 2.12 Operations and Maintenance Expenditures; Table 2.13 Revenues and Fees for Services; Table 2.14a: Environmental Situation; Table 2.14b: Environmental Situation; Table 2.14c: Environmental Situation; Table 2.15a: Sanitation Planning; Table 2.15b: Sanitation Planning; Table 2.16 Organizational Arrangement; Table 2.17 Personnel Complement Table 2.18 Legal Framework Figure 1 Location of Participating Cities; Figure 2 Indicators of Health and Environmental Outcomes; List of Participating Cities and/or Municipalities; Abbreviations; PART I: SUMMARY OF FINDINGS; Introduction; Outcomes on the Key Indicators; PART II: SANITATION COMPARISON; PART III: CITY SANITATION PROFILE; Dhaka, Bangladesh; Bhopal, India; Gwalior, India; Indore, India;

Jabalpur, India; Banda Aceh, Indonesia; Phine District, Lao People's Democratic Republic; Sayabouly District, Lao People's Democratic Republic; Xieng Ngeun District, Lao People's Democratic Republic Bharatpur, NepalHetauda, Nepal; Kathmandu, Nepal; Leknath Municipality, Nepal; Pokhara, Nepal; Calbayog, Philippines; Makati, Philippines; San Fernando, Philippines; Jinghong, People's Republic of China; Kunming, People's Republic of China; Puer, People's Republic of China; Colombo, Sri Lanka; Negombo, Sri Lanka; Cam Ranh, Viet Nam; Ho Chi Minh, Viet Nam; Hue, Viet Nam; Song Cau, Viet Nam; Thap Cham, Viet Nam; APPENDIX; Sample Questionnaire

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Nota di contenuto

Cover Page -- Title Page -- Copyright Page -- Contents -- I.  
Introduction -- II. The Model -- A. Labor Market -- B. Consumers -- C.  
Firms -- 1. Wage determination -- D. Government -- E. Stationary  
Equilibrium -- III. Solution method -- A. Fast-turnover limit -- B.  
Approximation -- 1. Steady state -- 2. Approximation around steady  
state -- IV. Quantitative analysis -- A. Calibration -- B. The effects of  
idiosyncratic risk -- 1. Effects of Idiosyncratic Risk on the Labor Market  
-- 1. Approximation to Consumption Functions -- 2. Effects of  
Idiosyncratic Risk on Consumption and Capital -- C. Optimal  
replacement rate -- 2. Variations in Welfare -- 3. Effects of  
Unemployment Insurance -- 4. Effects of Idiosyncratic Risk -- V.  
Conclusions -- I. Derivation of the solution to the wage bargaining --  
II. Fast-turnover limit -- A. Derivation of the Euler condition -- B.  
Derivation of the wage equation -- III. Approximation around the  
steady state -- A. Response to individual asset holdings -- B. Response  
to the length of the time interval -- References -- Footnotes.

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Sommario/riassunto

This paper develops a general equilibrium model with unemployment and noncooperative wage determination to analyze the importance of incomplete markets when risk-averse agents are subject to idiosyncratic employment shocks. A version of the model calibrated to the U.S. shows that market incompleteness affects individual behavior and aggregate conditions: it reduces wages and unemployment but increases vacancies. Additionally, the model explains the average level of unemployment insurance observed in the U.S. A key mechanism is the joint influence of imperfect insurance and risk aversion in the wage bargaining. The paper also proposes a novel solution to solve this heterogeneous-agent model.