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Report No: PCBASIC0227324

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT  
PROGRAM APPRAISAL DOCUMENT

ON A  
PROPOSED LOAN

IN THE AMOUNT OF US\$125 MILLION

TO  
INDIA

FOR A  
WEST BENGAL BUILDING STATE CAPABILITY FOR INCLUSIVE SOCIAL PROTECTION OPERATION

December 15, 2021

Social Protection & Jobs Global Practice  
South Asia Region

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**CURRENCY EQUIVALENTS**  
(Exchange Rate Effective October 30, 2021)  
74.90 INR = 1US\$

**FISCAL YEAR**  
April 1 - March 31

**ABBREVIATIONS AND ACRONYMS**

APA	Alternate Procurement Arrangements	IFMS	Integrated Financial Management System
APSECC	Andhra Pradesh Socio-Economic Census	IFSA	Integrated Fiduciary Systems Assessment
ASHA	Accredited Social Health Activist	IGNDPS	Indira Gandhi National Disability Pension Scheme
AWW	Aaganwadi Workers	M&E	Monitoring & Evaluations
C&AG	Comptroller & Auditor General of India	MOF	Ministry of Finance
CERC	Contingent Emergency Response Component	NGOs	Non-Governmental Organizations
CMIE	Centre for Monitoring Indian Economy	NSAP	National Social Assistance Program
COVID-19	Coronavirus Disease 2019	NSSO	National Sample Survey Office
CPF	Country Partnership Framework	PFM	Public Financial Management
DBT	Direct Benefit Transfer	PFMS	Public Financial Management System
DLI	Disbursement Linked Indicators	PforR	Program for Results
DLR	Development Linked Results	PLFS	Periodic Labor Force Survey
DWCDSW	Department of Women & Child Development and Social Welfare	PPSD	Procurement Plan Strategy Document
ESRS	Environmental and Social Review Summary	PWD	Public Works Department
ESSA	Environment and Social System Assessment	SBD	Standard Bidding Document
FLFP	Female Labor Force Participation	SC	Scheduled Caste
GDP	Gross Domestic Product	ST	Scheduled Tribe
GNP	Gross National Product	STEP	Systematic Tracking of Exchanges in Procurement
GOI	Government of India	TA	Technical Assistance
GOWB	Government of West Bengal	TSU	Technical Support Unit
GSDP	Gross State Domestic Product	UTs	Union Territories
GST	Goods & Services Tax	WB	World Bank
IBRD	International Bank for Reconstruction and Development	WBFR	West Bengal Financial Rules
ICT	Information, Communication & Technology	WBG	World Bank Group

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## DATASHEET

### BASIC INFORMATION

Country(ies)	Project Name		
India	West Bengal Building State Capability for Inclusive Social Protection Operation		
Project ID	Financing Instrument	Does this operation have an IPF component?	Environmental and Social Risk Classification (IPF Component)
P174564	Program-for-Results Financing	Yes	Low

### Financing & Implementation Modalities

<input type="checkbox"/> Multiphase Programmatic Approach (MPA)	<input type="checkbox"/> Fragile State(s)
<input type="checkbox"/> Contingent Emergency Response Component (CERC)	<input type="checkbox"/> Fragile within a non-fragile Country
<input type="checkbox"/> Small State(s)	<input type="checkbox"/> Conflict
<input type="checkbox"/> Alternate Procurement Arrangements (APA)	<input checked="" type="checkbox"/> Responding to Natural or Man-made Disaster
<input type="checkbox"/> Hands-on Enhanced Implementation Support (HEIS)	
Expected Project Approval Date	Expected Closing Date
18-Jan-2022	31-Aug-2028

### Bank/IFC Collaboration

No

### Proposed Program Development Objective(s)

To strengthen the capability of the State of West Bengal to expand coverage and access to social assistance and targeted services for poor and vulnerable groups within the State.

### Organizations

Borrower :	India
Implementing Agency :	West Bengal Finance Department
Contact:	Dr. Sudip Kumar Sinha



Title: Secretary, Finance

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Implementing Agency : West Bengal Women & Child Development and Social Welfare Department

Contact: Sanghamitra Ghosh

Title: Secretary for Women & Child Development and Social Welfare

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## COST & FINANCING

### SUMMARY

<b>Government program Cost</b>	1,306.00
<b>Total Operation Cost</b>	753.00
Total Program Cost	748.00
IPF Component	5.00
<b>Total Financing</b>	125.00
<b>Financing Gap</b>	628.00

### Financing (USD Millions)

<b>International Bank for Reconstruction and Development (IBRD)</b>	<b>125.00</b>
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### Expected Disbursements (USD Millions)

Fiscal Year	2022	2023	2024	2025	2026	2027	2028	2029
<b>Absolute</b>	0.00	40.00	11.00	46.00	26.00	1.00	1.00	0.00
<b>Cumulative</b>	0.00	40.00	51.00	97.00	123.00	124.00	125.00	125.00



## INSTITUTIONAL DATA

### Practice Area (Lead)

Social Protection & Jobs

### Contributing Practice Areas

### Climate Change and Disaster Screening

This operation has been screened for short and long-term climate change and disaster risks

## SYSTEMATIC OPERATIONS RISK-RATING TOOL (SORT)

Risk Category	Rating
1. Political and Governance	● Substantial
2. Macroeconomic	● Substantial
3. Sector Strategies and Policies	● Moderate
4. Technical Design of Project or Program	● Moderate
5. Institutional Capacity for Implementation and Sustainability	● Moderate
6. Fiduciary	● Moderate
7. Environment and Social	● Low
8. Stakeholders	● Moderate
9. Other	● Moderate
10. Overall	● Moderate

## COMPLIANCE

### Policy

Does the program depart from the CPF in content or in other significant respects?

☐ Yes ☒ No

Does the program require any waivers of Bank policies?

☐ Yes ☒ No



## Legal Operational Policies

	Triggered
Projects on International Waterways OP 7.50	No
Projects in Disputed Areas OP 7.60	No

## Environmental and Social Standards Relevance Given its Context at the Time of Appraisal

E & S Standards	Relevance
Assessment and Management of Environmental and Social Risks and Impacts	Relevant
Stakeholder Engagement and Information Disclosure	Relevant
Labor and Working Conditions	Relevant
Resource Efficiency and Pollution Prevention and Management	Not Currently Relevant
Community Health and Safety	Not Currently Relevant
Land Acquisition, Restrictions on Land Use and Involuntary Resettlement	Not Currently Relevant
Biodiversity Conservation and Sustainable Management of Living Natural Resources	Not Currently Relevant
Indigenous Peoples/Sub-Saharan African Historically Underserved Traditional Local Communities	Not Currently Relevant
Cultural Heritage	Not Currently Relevant
Financial Intermediaries	Not Currently Relevant

**NOTE:** For further information regarding the World Bank's due diligence assessment of the Project's potential environmental and social risks and impacts, please refer to the Project's Appraisal Environmental and Social Review Summary (ESRS).

## Legal Covenants

### Sections and Description

Section I.B.1 of Schedule 1 to the Operation Agreement: Without limitation on the generality of Part A of this Section I: (a) the Finance Department shall coordinate the implementation of the Program in connection with the Women and Child Development and Social Welfare Department, the Health and Family Welfare Department, and the West Bengal Electronics Industry Development Corporation Limited; and (b) the State Jai Bangla Coordination



Unit, in close coordination with the agencies under (a) above shall be responsible for monitoring, evaluation and oversight of the Program and shall be staffed with monitoring and evaluation professionals with qualifications, experience and terms of reference acceptable to the Bank, and sufficient budget and resources for said activities.

#### Sections and Description

Section 1.B.2 of the Schedule to the Operation Agreement - The Implementing Entity shall maintain the Jai Bangla Technical Support Unit housed in the Finance Department throughout the implementation of the Operation with composition, including technical staff, resources, and terms of reference, acceptable to the Bank, to be responsible for the implementation of the Project.

#### Sections and Description

Section I.C.1. of Schedule 1 to the Operation Agreement: The Implementing Entity shall: implement the Program Action Plan agreed with the Bank, in a manner and substance satisfactory to the Bank.

#### Sections and Description

Section I.D.1 of Schedule 1 to the Operation Agreement: The Implementing Entity shall ensure that the Project is carried out in accordance with the Environmental and Social Standards, in a manner acceptable to the Bank.

#### Sections and Description

Section 1.E.1 of the Schedule to the Operation Agreement - Not later than three (3) months after the Effective Date (or such other date which the Bank has confirmed in writing to the Implementing Entity is reasonable and acceptable under the circumstances, as determined by the Bank in its sole discretion), the Implementing Entity shall prepare and adopt an implementation manual for the Operation (the "Operation Manual") in form and substance acceptable to the Bank.

#### Conditions





## 1. STRATEGIC CONTEXT

1. **This Program Appraisal Document outlines a proposed Operation comprised of a Program using the Program-for-Results (PforR) financing instrument and a Project using the Investment Project Financing (IPF) instrument with a total financing from the World Bank in the amount of US\$125 million to support the State of West Bengal in India in its efforts to expand coverage and access to social assistance and targeted services for poor and vulnerable groups within the State.** The proposed Operation builds on a World Bank-supported national level social protection Development Policy Operation series in India, which envisages ‘nuts and bolts’ support to State governments. The activities under the Operation respond to the inequities in access to social assistance amongst underserved communities in West Bengal. The Operation is designed to support budgeted government interventions at the State level - targeting vulnerable groups such as women, tribal and scheduled caste households and the elderly. The Program outlines a four-year financial support to the State of West Bengal to fulfill objectives in two key results areas: (i) strengthening the delivery of cash transfers for the poor and vulnerable (elderly, disabled, households living in disaster-prone coastal regions) through a consolidated social registry; (ii) facilitating targeted interventions to improve welfare outcomes for women and vulnerable groups, while strengthening institutional support for coordination and delivery through a separate IPF-TA component.

2. **The Government of West Bengal implements many social protection programs through its different departments, a majority of which are offered through one umbrella platform named Jai Bangla.** By availing a loan through the PforR, the State government proposes to draw on the World Bank’s experience to pursue reforms to strengthen social protection by improving coverage, targeting and access of benefit transfer programs and create a State strategy for an integrated social registry which plans and envisions how different social protection schemes and departments shall coordinate efforts. The assistance from the World Bank will be used for overall system improvements and to increase efficiency by harnessing innovation and knowledge from best practices which will significantly improve the capacities of the State government to identify beneficiaries faster, track expenditures and plan and monitor benefit delivery for the vulnerable.

### A. Country Context

3. **India’s Gross Domestic Product (GDP) growth was already slowing when the COVID-19 outbreak unfolded. Real GDP growth moderated from an average of 7.4 percent during FY15/16-FY18/19 to an estimated 4.0 percent in FY19/20.<sup>1</sup>** The growth deceleration was mostly due to (i) shocks to the financial sector, and (ii) decline in private consumption growth.<sup>2</sup> Against this backdrop of pre-existing weaknesses, the outbreak of COVID-19 had a significant impact, with real GDP contracting by 7.3 percent in FY20/21<sup>3</sup>. On the fiscal side, the general government deficit widened significantly in FY20/21, owing to higher spending and low revenues.<sup>4</sup> With the easing of COVID-19 restrictions, the Goods and Services Tax (GST) collections for July, August and September 2021 have crossed INR 1 trillion mark. The robust GST revenues are expected to continue as the economic recovery gathers momentum. Given the significant uncertainty pertaining to epidemiological developments, real GDP growth for FY21/22 is likely to be in the range of 7.5 to 12.5 percent.<sup>5</sup> The expected recovery will put India among the world’s fastest-growing economies. India’s GDP grew at 20.1 percent y-o-y during April-June 2021.

4. **Although India has made remarkable progress in reducing absolute poverty in recent years, the COVID-19 outbreak has delayed the course of poverty reduction.<sup>6</sup>** Between 2011-12 and 2017, India’s poverty rate is estimated to

<sup>1</sup> National Accounts Data, National Statistical Office, Ministry of Statistics and Program Implementation (MOSPI).

<sup>2</sup> Ibid.

<sup>3</sup> Ibid

<sup>4</sup> Union budget 2021, 2022, Ministry of Finance.

<sup>5</sup> World Bank Global Economic Prospects, July 2021.

<sup>6</sup> World Bank projections. The Government of India has deployed significant resources for social assistance, including towards urban poor households and migrants.



have declined from 22.5 percent<sup>7</sup> to values ranging from 8.1 to 11.3 percent<sup>8</sup>. However, recent projections of GDP per capita growth, taking into account the impact of the pandemic, suggest that poverty rates in 2020 have likely reverted to estimated levels in 2016.<sup>9</sup> Labor market indicators from high frequency surveys -including from the Centre for Monitoring Indian Economy (CMIE)- suggest that vulnerability has increased, particularly for urban households. Overall, the pandemic and its economic impacts are estimated to have raised urban poverty, creating a set of “new poor” that are relatively more likely to be engaged in the non-farm sector and to have received at least secondary education.

5. **West Bengal is India’s second most densely populated State, and the fourth most populous with 91 million people.** The State is the sixth largest contributor to India's net domestic product and agriculture accounts for the largest share of the labor force with 39 percent share. West Bengal’s record on economic growth has improved in recent years. The annual average growth rate of Real Gross State Domestic Product (GSDP) for the State was 6.7 percent, in the five years between FY15/16 and FY19/20, with West Bengal growth rising improving to 7.3 percent in the last year of the period, supported by faster growth in manufacturing, construction and services. But, due to the COVID-19 outbreak and the impact of Cyclone Amphan, the State’s economic growth slowed considerably in FY20/21 and is expected to recover only gradually. According to the State’s provisional accounts for FY20/21, the fiscal deficit increased sharply to 3.8 percent of GSDP owing to faster growth in spending than receipts. While the State’s own revenues are estimated to have declined due to the economic contraction, receipts have been bolstered by an increase in grants from the central government in the form of the revenue deficit grant recommended by the 15<sup>th</sup> Finance Commission. Although the State’s debt-to-GSDP ratio had declined sharply from 38.7 percent in FY16/17 to 34.6 percent in FY19/20, it is now expected to increase again to nearly 36 percent of GSDP in FY20/21. According to the FY21/22 Budget, the fiscal deficit is projected to return below 3 percent of GSDP in FY21/22, on account of a recovery in economic growth, faster growth in tax revenues and continued budget support from the central government in the form of revenue deficit grants.

## B. Sectoral (or Multi-Sectoral) and Institutional Context

6. **India’s social protection architecture relies heavily on State governments in financing and delivery of safety nets under its federal system.** As the India CPF reflects, political economy and the design of Indian administration make State governments an ideal focal point for decision making on a range of critical delivery issues in India. Social security is a joint State and national subject in the Indian Constitution. While the national government spends nearly 2.5 percent<sup>10</sup> of GDP on social safety nets, State governments top-up these allocations with additional funds. For example, West Bengal spends nearly 4 percent of its State GDP on social protection schemes. These State funds are deployed to expand benefit levels for national programs and finance State specific interventions. Furthermore, States remain the focal point in managing the delivery chain for national programs. Historically, India has provided social protection through a large and complex set of centrally sponsored schemes. These schemes are financed by the center and implemented by State governments. They include large-scale community-driven livelihoods programs, skill training platforms, safety nets, subsidies, public works, social pensions, quasi-income support and social insurance schemes. States are responsible for beneficiary identification, benefit delivery and monitoring. Most national programs also empower States to codify eligibility rules to better suit local conditions and minimize exclusion. In addition, digital tools for cash delivery also function as independent platforms under the purview of discrete national line agencies, where State government administrations serve as an arm for citizen-interface and framing context-specific implementation rules to scale innovations such as Aadhaar, digital payments through Direct Benefit Transfers (DBT) and financial inclusion programs such as the Jan Dhan Yojana (JDY).

7. **The current social protection system in West Bengal, much like many Indian States, remains fragmented and**

<sup>7</sup> Consumption Expenditure Survey 2011-12, National Sample Survey Office (NSSO), Government of India.

<sup>8</sup> World Bank estimates. Source: Poverty and Shared Prosperity Report, 2020.

<sup>9</sup> World Bank estimates. Source: Macro Poverty Outlook, 2020.

<sup>10</sup> World Bank Analysis of Union Budgets, Government of India 2017-2018: Schemes to Systems Report World Bank 2020



**inadequate, requiring urgent modernization to respond to new shocks and vulnerabilities.** In the past decade, West Bengal's social protection needs have evolved. It is no longer a largely chronically poor and agrarian State—but a more unequal and vulnerable State with pockets of deep poverty. New kinds of shocks have also emerged. Consumption and productivity shocks triggered by climate change, natural disasters or disease outbreak have pushed vulnerable families back into poverty while eroding human capital and associated welfare gains. As new types of risks emerge, technology allows the State to leapfrog and modernize program design for faster shock-response through cash, insurance or in-kind support. Technology also allows for new models of social care and productive opportunities for groups traditionally at risk of exclusion. Consolidated delivery systems for social protection at the State level are crucial to ensure tactics, budgets, data flows and staff are streamlined and coordinated across national and State agencies. Despite proliferation of safety nets and programs for vulnerable groups, such a coordinated system is yet to be scaled in the State. Overall, there is a need to move from a fragmented scheme-based social protection regime towards providing an integrated basket of social protection benefits and services to its citizens.

**8. Building the capability of sub-national social protection systems will be critical in ensuring India can deliver adequate support to its citizens.** Given the diverse risk and poverty profile of India, a 'one-size-fits-all' approach to social protection reform will not yield desired risk protection outcomes. Sub-national adaptation of social protection delivery systems and programs will be key to ensure risk-mitigation and prevention measures are best tailored to respond to the local context. As highlighted in the India CPF discussed by the World Bank Group Board of Executive Directors on [September 20<sup>th</sup> 2018], investing in the capabilities of State governments in India is essential to India's development trajectory as States play a leading role in designing policies and implementation frameworks for service delivery. India's future shared prosperity will depend on how its social protection system evolves and catches up with the diversity and demography of its States. Therefore, similar to other federal and heterogeneous country contexts, reforming social protection systems at the sub-national level will be essential in enabling India to achieve future resilience, growth and prosperity.

**9. State governments are best placed to design and develop innovations to serve their own communities and contexts.** From the governments' perspective, there are challenges in beneficiary identification, targeting and benefits transfer. There are issues inherent in both planning for these social programs as well as execution of the same using DBT. During the planning stage, the government faces challenge of not having a unified database of beneficiaries across the State; this makes the allocation of State resources into the social programs difficult, and planning is not so scientific in nature. There are few State governments such as Rajasthan, Andhra Pradesh, Telangana, Madhya Pradesh which have developed first generation of information technology enabled platforms to support end-to-end lifecycle of service delivery chain. There are other States such as Assam, Chhattisgarh, Punjab, Kerala and Odisha where the World Bank is supporting the government through Non Lending Technical Assistance and lending operations to conceptualize and develop a federated architecture to strengthen service delivery chain.

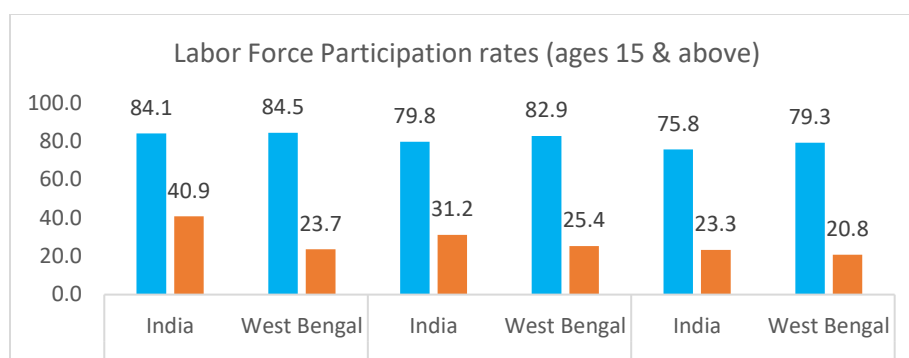
**10. High rates of ageing, informality and vulnerability exacerbate the need to strengthen social protection efforts in West Bengal.** Nearly 90 percent of the workforce is informal, with no access to work-based social security benefits. The State is ageing faster than the rest of India. The proportion of the State's elderly population in 2019 was at 11.1 per cent, much higher than the all-India share of 10.1 per cent. By 2041 a fifth of State population is expected to be elderly. This rapid aging of the State is driven primarily by below replacement fertility rate of 1.6 live births per woman. National data highlights that the growing household dependency burden will not be off-set by in-migration from neighboring States. There is urgent need to create the fiscal space to cover increasing old age care, pension and health costs driven by the aging of the population. The growing burden of elder care caused by these demographic transitions falls squarely on women, particularly in the productive age group, further restricting their entry and participation in the workforce.

**11. The low levels of female labor force participation (LFP) in West Bengal serve as a further barrier to reducing dependency ratios and promoting economic growth and requires an urgent institutional response.** With a rate of 21 percent, West Bengal's female LFP stands below the national average of 23 percent and well below the male LFP rate of 79



percent (Figure 1). Across India, female LFP has been mostly stagnant in the past ten years in both urban and rural areas. As the economy has transitioned away from small-scale agriculture, traditional sources of female employment have dried up and new sources have not emerged (Chatterjee 2015<sup>11</sup>). Survey data highlights that women in West Bengal indicate strong interest in paid work but cannot find jobs that conform to the prevailing norms of suitability for women's work. Recent research (Kabeer and Desphande 2019<sup>12</sup>) confirms that improving female LFP in West Bengal will require multi-pronged efforts to facilitate access to employment in new sectors and upend traditional norms that saddle women with a disproportionate share of household duties. These gender differences manifest early on and contribute to low female labor force participation. While, the State government implements a plethora of national skill development schemes and the State financed cash transfer program, Kanyashree, to incentivize female education and work, these initiatives operate in silos and a vacuum of policy leadership. Global experience highlights that bolstering female labor force participation requires a diversity of sectoral interventions related to peer-to-peer networks, counseling, soft-skills building, infrastructure, water, transport, child-care in combination with targeted cash and information support. This is an ambitious and broad-based agenda, which requires a coordinated approach whereby government works closely with the private sector and civil society to take stock of current interventions, test feasibility for innovations and incentivize scale-up. At present, there is no government body or agency responsible and accountable for the female labor force participation agenda at the State level.

**Figure 1. Labor Force Activity for Men and Women in India and West Bengal**



Source: 'Authors' calculations based on National Sample Survey (NSS) 2004-05 and 2011-12 and Periodic Labor Force Survey (PLFS) data 2016-17 from India's Ministry of Statistics. Computations based on Usual status (usual principal + subsidiary).

12. **Low coverage of cash transfers amongst widows, elderly and disabled exacerbates the poverty impacts of multiple deprivations faced by these vulnerable groups.** A long body of research documents the severe discrimination faced by widows in India and specifically in West Bengal show higher poverty rates than the rest of the population.<sup>13</sup> Despite multiple deprivations related to jobs, nutrition and access to social networks, widows receive limited income support from the State and national government in West Bengal. This creates a gender gap in the economic status of men and women who have lost their spouses, which can be closed by increasing coverage of widows by cash transfers. As per the latest data, only 17.5 per cent of widows from households below the poverty line receive a social pension. The need to scale up cash-assistance is particularly dire for poor elderly widows in the State, who often rely on ad-hoc support from family

<sup>11</sup> Chatterjee, U, R Murgai and M Rama (2015), 'Job Opportunities along the Rural-Urban Gradation and Female Labor Force Participation in India', Policy Research Working Paper 7412, World Bank.

<sup>12</sup> Deshpande, Ashwini and Kabeer, Naila (2019) (In)visibility, care and cultural barriers: the size and shape of women's work in India. Discussion papers series in economics (DP No.04/19). Ashoka University, Department of Economics, Haryana, India.

<sup>13</sup> Chen, Marty, and Jean Dreze. "Recent Research on Widows in India: Workshop and Conference Report." *Economic and Political Weekly* 30, no. 39 (1995): 2435-450. <http://www.jstor.org/stable/4403278>. (ii) Jean Drèze, P.V. Srinivasan, Widowhood and poverty in rural India: Some Inferences from household survey data, *Journal of Development Economics*, Volume 54, Issue 2, 1997,



members to meet basic survival needs. Similarly, targeting and coverage of social pensions for the elderly and disabled in the State are weak. There is a need to scale up social pension assistance and increase inclusiveness by covering a larger share of widows, elderly, scheduled castes/ scheduled tribes under coverage of social pensions. Presence of multiple, but often inadequate, schemes calls for building up a comprehensive platform to target and deliver cash transfers. A comprehensive integration of these schemes under one efficient platform can improve its effectiveness.

13. **Beyond strengthening the delivery of cash transfers, the elderly and disabled require targeted services to allow cost-effective access to social care in the State.** Global experiences with aging populations show that care needs of the elderly and disabled change and can be grouped into the following areas: (a) medical care with some specialized support; (b) coping strategies to address day-to-day living challenges for old age and disabled; and (c) need for companionship. This can be done with household case management workers getting access to teleconsultations through a set of standard treatment protocols including common needs for elderly and disabled. Coping strategies for formerly active elderly who are physically limited as they grow older would require some technical advice, possible physiotherapy and some simple aids. For those with disabilities this could require a way to link up people to a wide range of assistive devices and needed physio and occupational therapy. The household case management workers can help provide technical advice again using standard guidance protocols and they can act as facilitators for providing access to assistive devices and required physio and occupational therapy. Isolation is a problem faced by the elderly and disabled with smaller families and the elderly whose families have gone away to earn their living. A pilot program in three Indian States/ territories<sup>14</sup> developed an approach which uses community volunteers in the absence of family members to provide this service. At present, the State government provides ad-hoc care services to these communities without ear-marking funds, medical infrastructure and staff. The current interventions do not outline a clear governance framework for providing social care to the elderly and disabled. Establishing a tele-consultation enabled system would allow cost-effective home-based and community-based care for elderly and disabled. Increasing aging of the population will require the development of cost-effective approaches to supporting and caring for their needs. Global evidence highlights that home and community-based care are the most cost-effective and citizen-friendly approach. This support can also release women's labor time spent in caring for elderly members of the family. Front line case management capacity allows for better quality cost-effective home-based care for the elderly and disabled. Effective case management can also help increase women's labor force participation.

14. **Climate related vulnerabilities in West Bengal require the State to ensure robust and adaptive social protection for those living in disaster-prone regions.** Climate change has increased the intensity and frequency of storms in the Bay of Bengal resulting in cyclones affecting West Bengal and its neighboring States. While the State was reeling under the impact of COVID lockdown, recent cyclone Amphan has battered West Bengal resulting in loss of lives, livelihood, livestock and agricultural produce. Super Cyclonic Storm Amphan was the first super cyclonic storm to occur in the Bay of Bengal since the 1999 Odisha Cyclone. Amphan is also the costliest cyclone ever recorded in the North Indian Ocean, surpassing the record held by Cyclone Nargis of 2008. Coastal areas in West Bengal —as well as Kolkata, Hooghly, Howrah, North 24 Parganas, and South 24 Parganas —were affected by the cyclone. It also caused significant destruction in Bangladesh and Odisha. It has caused over US\$13 billion of damage. Super cyclone Amphan developed in the Bay of Bengal as the strongest cyclone ever to be recorded in the region, comparable to a Category 5 hurricane. For a region that was already strained by the impacts of COVID-19, the cyclone is an unprecedented environmental and social disaster. The State had to respond with ad hoc benefits using different delivery mechanisms. Efforts to improve cash transfer delivery shall bolster the State's ability to compensate for losses in case of future cyclones or floods, thereby enabling an adaptive safety net system which can mitigate the impact of these types of climate induced shocks.

### C. Relationship to the CPF and Rationale for Use of Instrument

15. **The proposed Operation is fully aligned with the India CPF<sup>15</sup> focus on gender, human capital and engaging the**

<sup>14</sup> Help Age India *Home Care for the Elderly – A call to action*, New Delhi

<sup>15</sup> CPF: FY18-22; report No. 126667-IN, July 25, 2018 discussed at the Board on September 20, 2018





**federal nature of India through State governments.** The Operation directly supports two of the three CPF “Whats” and two of the four Hows of the India CPF. This Operation supports two of the priority areas (whats) of the CPF, namely the second: enabling job creation with a focus on women and the third: investment in human capital. It also supports directly the second - strengthening public sector institutions- and third -engaging a Federal India - hows. Finally, it supports two of the three cross-cutting themes of the CPF on reducing gender-based inclusion gaps. A key goal of the CPF is to promote human capital investments by strengthening State level social protection delivery systems. The proposed Operation will help develop the policy framework and tools for a unified delivery system at the State level. This will allow for greater expenditure benchmarking for State schemes and improving citizen access by combining IT with front-line case management. Further, such delivery systems approach will result in long term costs savings regarding impact of aging and enable quick responses following disasters, which can also contribute to reduced losses and cost efficiencies.

16. **The Operation comprises a Program using the Program-for-Results (PforR) financing instrument (referred to in this document as “Program” or “PforR Program”), complemented by a technical assistance Project using the Investment Project Financing (IPF) instrument (referred to in this document as “Project” or “IPF Component”).** The choice of the PforR financing instrument for the Program allows the Operation to address critical institutional capacity-building needs while incentivizing a focus on results. The Bank’s value added comes from its technical advisory and implementation support for the most challenging reforms. The PforR instrument is designed to disburse against tangible results, thereby incentivizing government authorities to focus on results and implementation challenges. The State level PforR complements ongoing World Bank support at the national level using the Development Policy Financing (DPF) instrument (P176447, P173943 and P174027). While the DPF is better suited to incentivize sectoral policy reforms at the Federal level, the proposed program aims to strengthen the implementation of existing government programs at the State Level to achieve outcomes-based results. Also, the PforR uses the very same social protection systems that the State government counterparts seek to strengthen. Use of these systems reduces transaction costs for the GoWB during preparation and implementation. The instrument also allows additional value: (i) Institutionalizing systems to build the capability of the State government to foster inclusive and citizen-friendly social protection interventions and platforms (ii) Providing a critical vehicle to address key safeguard issues by introducing a dedicated program of support for environmental and social management capacity to strengthen risk assessment from the ground up. (iii) Minimizing operational risks through strong fiduciary support, including a focus on enhanced performance assessment.

17. **The technical assistance (TA) Project (the IPF component) will allow specific and targeted support for capacity building activities to individual line agencies implementing the Operation.** To support the ability of government agencies to achieve intended results, a small technical assistance IPF component will foster coordination and ensure an interactive working relationship between the Bank and the implementing agencies, as well as to provide sufficient quality assurance, monitoring, and oversight on Operation activities and results. The IPF component allows for a coordinated institutional strengthening and technical support to line agencies.

18. **The proposed Operation supports the Bank’s commitments on gender, climate change, and citizen’s engagement, as these aspects are mainstreamed into the Program design.** The Operation supports many of the Government interventions that explicitly prioritize and target women as well as the poor and vulnerable affected by climate shocks as the primary beneficiary. In particular, two gender gaps are explicitly addressed by this Operation: the gender gap in labor force participation and the gender gap in economic status of people who have lost their spouses. The corresponding actions include the establishment of a Women’s Employment Platform to develop and test solutions (through pilots) on how to help women enter the workforce, and an expansion of access to social pensions to improve the economic status of widows. Both actions have corresponding indicators the results framework. Climate change adaptation efforts are supported through the design of the operation which ensures cash transfers to disaster prone regions can compensate households who are vulnerable to climate shocks (see Annexure 9 for details). The Operation also proposes to use civil society groups in its efforts to create an institutional platform to bolster women’s employment in the State.



Further, CSOs shall serve as third-party monitors to validate results achieved by the Program, in order to hold implementing agencies responsible to the highest degree using evidence and social accountability mechanisms.

## 2. PROGRAM DESCRIPTION

### A. Government program

19. **The Government of West Bengal is developing a long-term strategy to increase inclusiveness of its various social protection schemes and tailor them to the needs of the evolving economy and eventually address the growing challenge of aging.** This involves three core areas of interventions. First, the State government implements a series of social pensions for poor widows, elderly and disabled who are vulnerable to poverty and destitution. Following the 2021 budget, the government strategy is to expand pension coverage to ensure scheduled caste and scheduled tribe populations –who report higher poverty rates and lower well-being outcomes than the rest of the population – are fully covered through revised eligibility criteria and improved delivery systems. Second, the government intends to create a social care management system to ensure improved services. Third, as part of the Jai Bangla Scheme 2020, the government has launched a Jai Bangla platform as an integrated social protection delivery system for targeting and directing payments.

20. **From amongst the existing programs, social pension is the largest program for elderly widows and persons with disabilities yet its low coverage and targeting constraints exacerbates the poverty impacts of multiple deprivations faced by these vulnerable groups.** State Government through implementation of National Social Assistance Program (NSAP) which is a centrally sponsored scheme, extends pension benefits to elderly, widows and persons with disabilities. The State Government has further decided to bring all the new and existing Old Age pension schemes, Widow pension schemes and Disability pension schemes administered by the State Government, under one Umbrella Scheme for pensions, namely, the Jai Bangla Scheme 2020. In addition to streamlining the process of enrolment and disbursement of benefits, the State Government has decided to increase pension amount provisioned under Old Age, Widow and Disability pensions scheme to Rs. 1000/month.

21. **In addition to strengthening rehabilitation services for persons with disabilities, State government has launched “MANABIK” scheme.** Manabik Pension Scheme is a scheme implemented by West Bengal, to aid the physically challenged financially. West Bengal has made into effect numerous projects to make the life of poor and the destitute better. Among those, Manabik pension scheme for the disabled was a recent add-on to the existing Disability Pension Scheme, 2010 of the State. The monthly pension provided under the Manabik Pension Scheme is Rs.1000 for the eligible applicant.

22. **Despite a plethora of social protection instruments, there are several gaps that threaten the advancement of social assistance and jobs for women and vulnerable communities, especially in light of COVID-19 and recent cyclones.** As per robust survey data from CMIE in 2020 following the cyclone and the pandemic, cash transfers cover just 10.6 percent of the target vulnerable population in the country. The extent of the need following the economic crisis induced by COVID-19 is bound to be far higher than pre-crisis with many vulnerable households likely to fall back into poverty. Four out of ten working women have lost jobs. The government has requested to partner with the WBG through the proposed Operation as a platform to address the fragmented mandates and limited institutional coordination across agencies, limited presence and use of front-line cadres and insufficiently integrated delivery chains. Coverage amongst the most vulnerable tribal and scheduled caste communities remains low due to cumbersome application and eligibility determination processes. Women’s labor force participation has also been declining, suggesting that ad-hoc and siloed women’s empowerment programs are not scaling adequately for impacts. In this context, the proposed Operation aims to build institutional platforms and integrated delivery systems which leverage technology-based solutions to streamline and improve targeting and benefit delivery processes, while simultaneously promoting deeper coordination across interventions. These systems strengthening efforts shall result in more robust social protection and social care coverage for the vulnerable. They shall also help the State respond to disasters such as pandemics or cyclones through adaptive safety nets. Finally, a core area of systems development will trigger harmonization and innovation for women’s economic empowerment.



## B. PforR Program Scope

23. Anchored in the State government's social protection system, the proposed Operation aims to support the Government of West Bengal in responding to the rising need for social assistance, care services and jobs for target vulnerable groups. While the State's social protection schemes serve multiple groups through nearly 400 programs, the proposed Operation will support three key areas targeting the needs of elderly, disabled and women, with emphasis on disadvantaged caste communities. Using established platforms at the State level, the Operation will (i) support the objectives in protecting the poor and vulnerable groups through expanding coverage of the existing social assistance interventions at the State level and enabling improved delivery of cash transfers through an integrated registry; (ii) use technology tools combined with front-line cadres to provide new modes of mobile social care support to the elderly and disabled; and (iii) Creating an institutional platform to improve coordination and effectiveness of government interventions to address women's weak labour force participation in the State. While the Operation will not support large infrastructure investments or manufacturing of goods and services, it will indirectly assist in stimulating economic activity in the short to medium-term by addressing both supply and demand side constraints in the economy. State-level platforms active in most of districts will be used to advance the objectives supported by the Operation.

24. **The Bank's proposed Operation comprises of a PforR instrument and aims to support the State government of West Bengal's innovative and continuous efforts to scale-up the State's social protection system for vulnerable persons, and the human capital outcomes that accompany these interventions.** Three elements constitute the PforR Program boundary. First, the State finances a series of social pension and social care programs for vulnerable and poor socio-demographic groups (disabled, widows and elderly). Second, the State government also supports cash and productive inclusion programs to empower adolescent girls and women which aim to address labor force participation gaps. Both these elements are managed by the Department of Women and Child Development and Social Welfare in the State. Finally, the State government has invested in building an integrated system of delivering social protection benefits through the 'Jai Bangla' platform, which marks the beginning of the State's intent to create a dynamic social registry which can be used to strengthen coverage and targeting of current programs, while simultaneously allowing the State to provide support during any crisis or disaster.

25. Four guiding principles were used to determine the PforR Program boundaries and select the State-level interventions for PforR Program support. They are fundamentally different in four categories: (i) First, while the government interventions focus on enhancing pension benefits to elderly, widows and persons with disabilities, the PforR will support interventions that will increase coverage of cash transfers amongst widows, elderly and disabled; (ii) Second, the PforR will support government interventions in developing a unified social protection delivery platform; (iii) Third, the PforR will support interventions of the government to improve and deploy cost-effective social care services; (iv) Finally, the PforR program will support ongoing efforts of the government to increase female labour force participation.

26. **The proposed PforR Program aims to address major constraints facing the government in responding effectively to the current vulnerabilities faced by specific groups while ensuring institutional support to improve capacity.** The value-add from this PforR Program are four-fold. First, the proposed PforR Program allows key technology innovations to be mainstreamed into core State government programs. Second, the PforR Program financing allows the government to scale up the coverage of existing State-level interventions to meet the immediate needs of its citizens who face vulnerabilities related to age, disability, social identity or gender. Third, the design of the PforR Program and the focus on results-based approach ensures that the government has the right incentives to implement the interventions robustly and provide appropriate oversight. Finally, the multi-pronged nature of the PforR Program allows the government to address several constraints –cash, care and job support --through a single program while building the capacity of local agencies to robustly deliver services to underserved communities.





**Table 1: PforR Program Boundary**

Title	The Government Program	West Bengal Building State Capability for Inclusive Social Protection (PforR) Operation	Reasons for Non-alignment
Objective	To increase inclusiveness of its various social protection schemes through social assistance to marginalized and vulnerable, strengthening rehabilitation services for persons with disabilities, and advancement of social assistance and jobs for women and vulnerable communities	To strengthen the capability of the State of West Bengal to expand coverage and access to social assistance and targeted services for poor and vulnerable groups within the State.	The program supports strengthening of State capability and transversal systems
Duration	2020 onwards	2022-27	Supporting strengthening of State capability to continue to deliver benefits and services in future.
Geographic Coverage	West Bengal	<b>Result Area 1:</b> Statewide for development of Jai Bangla platform and delivery of social pensions to vulnerable and poor households. <b>Result Area 2:</b> Focus on 2 districts for Women Employment Platform and 1 district for Social Care Services	While RA1 is Statewide, outcomes under RA2 are limited to selected districts as these are new interventions which the State is initiating. Post roll-out and impact analysis the government intends to roll-out the intervention across all districts of the State.
Sectoral Coverage	Women & Child Development, Social Welfare, Labor, Health, Social Care Services, and Information Technology	Same as the State	
Result Area (RA)	GoWB aims to 1) to enhance coverage under the various pensions' schemes related to elderly, widow and person	The two result areas are (1) Strengthen Cash Transfers for poor and vulnerable households and (2) Facilitate and Scale-up Targeted Services for Women and	Result Areas are selected to support government program as well as prioritize agenda of social care services and female labor force participation.



	with disabilities and improve targeted services to elderly.	Vulnerable Groups	
<b>Overall Financing</b>	US\$ 1,306 million	US\$ 125 million	

### C. Program Development Objective(s) (PDO) and PDO Level Results Indicators

27. **Program Development Objective (PDO).** The objective of the proposed Operation is to *strengthen the capability of the State of West Bengal to expand coverage and access to social assistance and targeted services for poor and vulnerable groups within the State*. The PforR Program will achieve this objective by supporting the Government in scaling up existing interventions at the State level in the two Results Areas and ensuring a robust delivery mechanism for these interventions to achieve its desired impact through a separate IPF Component. Progress towards achieving the PDO will be measured using three PDO results indicators:

- (a) Number of beneficiaries of targeted cash transfers from vulnerable groups (disaggregated by gender, with widows pension as a separate category);
- (b) Number of beneficiaries of tele-enabled social care services for the elderly/disabled (disaggregated by gender);
- (c) Number of women beneficiaries reached (offered services/interventions/information/support) by job support platforms/pilots through the Program;

28. **The Program consists of the following activities:**

- (a) **Results Area 1: Strengthen Cash Transfers for poor and vulnerable households** : Development of a State policy framework and tools for a unified delivery system ("Jai Bangla"), with digitized mechanisms designed to allow consolidated delivery of social pensions to vulnerable and poor households, increased coverage, improved expenditure benchmarking for State schemes and improved citizen access by combining IT with front-line case management to help reduce delivery costs for current programs and develop readiness for future scheme-planning and fiscal consolidation in States.
- (b) **Results Area 2: Facilitate and Scale-Up Targeted Services for Women and Vulnerable Groups**: (a) Establishment and operation of an inter-departmental body/platform led by the Women and Child Development and Social Welfare Department with participation from relevant government stakeholders, including the Finance Department, private leaders and civil society, to address the leadership and coordination vacuum in the female labor force agenda in the State, through the creation of regulatory and governance norms for public-private-civil society partnerships to increase women's labor force participation, annual review of the constraints affecting working women and effectiveness of State interventions, and development of incentives for employers and necessary regulations to provide more attractive working conditions for women such as child care or proper physical facilities at work sites, as well as, explore incentives for women to work for at least a year after school. (b) Introduction and operation of ICT innovations for social care delivery in the State, including the creation of a teleconsultation network for social care services, the development of a cadre of case management workers and the reorganization of front-line service delivery staff backed by the teleconsultations.

29. **Results Area 1 will bolster the State government's capacities to increase coverage of cash transfers for the vulnerable.** Recent data shows that food and in-kind transfers reach most poor and vulnerable households in Bengal. However, cash transfers report weak coverage<sup>16</sup>. In particular, social pensions targeted to households with elderly, widows

<sup>16</sup> Working paper - Intent to Implementation : Tracking India's Social Protection Response to COVID-19 (<https://openknowledge.worldbank.org/handle/10986/35746>)



and disabled persons report weak access due to cumbersome application processes and lack of automated systems for application and eligibility verification. Proliferation of multiple social assistance schemes to help citizens has also led to increased overhead cost and has further resulted in lack of information amongst beneficiaries. The State proposes to address this challenge by developing the policy framework and tools for a unified delivery system named Jai Bangla at the State level. These systems shall allow consolidated delivery of social pensions to vulnerable and poor households through digitized mechanisms. The platform shall also enable more coverage. Further, the system can allow greater expenditure benchmarking for State schemes and improving citizen access by combining IT with front-line case management. This will not only help reduce delivery costs for current programs but will also develop readiness for future scheme-planning and fiscal consolidation in States.

30. **Results Area 2(a) will bolster the State government's capacities to bolster its focus on the female labour force participation agenda.** The State government has been promoting efforts to empower women through multiple national programs and State programs such as Kanyashree and Rupashree to keep girls in school and delay marriage till 18. At present, these interventions operate in siloes with limited coordination and monitoring. The State would like to move further on this agenda by searching for pro-active solutions to encourage women to join the active labor force. The State government intends to notify an inter-departmental body led by the Women and Child Development Department with participation from relevant government stakeholders including the Finance Department, private sector leaders and civil society groups to address the leadership and coordination vacuum on the female labour force agenda in the State. The body will create regulatory and governance norms for public-private-civil society partnerships which will work to increase women's labor force participation. The body will be responsible for an annual review of the constraints affecting women working and effectiveness of current interventions in the State. Some initial problems such as lack of child care or proper physical facilities at work sites could be addressed by a combination of incentives for employers as well necessary regulations to provide more attractive working conditions for women. The body will also explore incentives for women to work for at least a year after school so that they will be open to the idea of going back to work after having children. These actions will prioritize new entrants to the workforce, but will likely and ideally have positive spillover effects on women already working.

31. **Through Results Area 2(b), the proposed Operation will support the creation of a tele-consultation network for social care services in the State.** This will be complemented by a cadre of case management workers who can help households with advice on elderly care and links to health services and facilities. The PforR will support the establishment of the key step of reorganizing front line service delivery staff currently Angandwadi or Asha workers backed by the teleconsultations to start providing this care and providing advice to link those who need help to access to specialized care, assistive devices and services such as physio-therapy and occupational therapy. This will be first building block in a long process which will also lead to community-based volunteers and elderly self-help groups. Further, such an approach will result in long term costs savings regarding impact of aging and enable quick responses following disasters, which can also contribute to reduced losses and cost efficiencies.

32. **The proposed PforR supports outcomes and activities to address the exacerbated vulnerabilities faced by specific groups in the State of West Bengal.** Interventions to smooth consumption, protect livelihoods, improve well-being of vulnerable populations need to address specific constraints faced in accessing cash and targeted services, while providing complementarities to allow the program to have its desired impact. Figure 2 shows the main elements of the program results chain for each of the two key results areas. Results Area 1 seeks to support government interventions that smooth consumption and enable enhanced cash transfers provision for poor and vulnerable households. In particular, the PforR supports interventions that provide such transfers to labor-deficient households (including the aged, the disabled, and chronically ill members). Results Area 2 addresses specific services that vulnerable communities need to ensure their resilience and well-being – such as targeted job support for women and care services for the elderly and disabled.

33. Envisioning a governance framework for such a system can help the State envision its social protection expenditure and reform path, while ensuring multiple efforts such as social pensions for the vulnerable, inter-departmental



promotional instruments to improve women's access to jobs, outreach for social care and social insurance for the informal sector can be efficiently delivered through a unified delivery mechanism. The social protection delivery system for the State can provide multiple forms of assistance to all those who need it regardless whether the support needed is temporary or more permanent. The State government proposes to create new online and offline points-of-presence at the village level to reduce costs of accessing such a unified delivery system. This system will allow for greater expenditure benchmarking for State schemes and improving citizen access by combining IT with front-line case management. This will help reduce delivery costs for current programs and also develop readiness for future scheme-planning and fiscal consolidation.

**Figure 2: Theory of Change**



#### D. IPF Component

34. **The Project consists of the following activities:** Technical assistance to support: (a) engagement and supervision of an Independent Verification Agent(s) ("IVA(s)") to undertake the independent verification of the achievement of the DLIs/DLRs; (b) monitoring and evaluation of the implementation of the Program, including through the development and operation of a participatory scheme with qualitative and quantitative data collection at the State level and periodic reviews; and (c) technical support and capacity building for the implementation of the Program including, *inter alia*, the creation of the women's economic empowerment platform, and institutional strengthening and skills development for key actors implementing the interventions at the State and federal level.

35. **The Investment Project Financing (IPF) Component will support the overall coordination of the PforR Program and will be implemented by the Jai Bangla Technical Support Unit housed in the Department of Finance, Government of West Bengal.** The TSU will be responsible for providing technical, capacity building, monitoring and evaluation, and peer learning support to the relevant delivery agencies. The specific sub-components of the IPF component are as follows:

- Engagement and supervision of Independent Verification Agents (IVAs).* The IPF will finance the engagement of credible verification agent(s) to undertake verification of the achievement of Disbursement Linked Indicators



(DLIs) across the results areas. The TSU will help the Department of Finance contract and supervise the IVAs using agreed procurement processes and in line with the dictates of the Operation Manual. The results of the verification exercise as submitted by the IVAs and validated by the government and the supervisory body will serve as basis of period disbursement to the State's consolidated fund account, after the World Bank task team has provided necessary concurrence.

b. *Monitoring and Evaluation:* This sub-component will support an overall monitoring and evaluation framework for the PforR including oversight for the activities of the IVAs across all Results Areas. A participatory monitoring and evaluation scheme will be developed with quantitative and qualitative data collection at the State level to measure performance. Periodic program performance reviews will be coordinated by the FCSU with the active participation of the State entities implementing the result areas.

c. *Technical Support and Capacity Building:* The TSU will have a sub-cell at the Department of Women and Child Department funded to assist the creation of the women's economic empowerment platform. institutional strengthening and skills development (capacity building) for key actors implementing the interventions at the State and Federal level. While existing State government staff will be responsible to carry out the technical support and capacity building, the IPF component will allow TSU to bring in relevant expertise and external support support.

#### E. Disbursement Linked Indicators and Verification Protocols

36. **The Program will disburse in six-monthly intervals based on the DLIs achieved by the State.** An Independent **Verification Agent (IVA)** will assess the results achieved by the relevant line agencies every six months after effectiveness. For each DLI assessed, the State will earn disbursement amount equal to the value of the DLIs agreed upon as detailed in Annex 2.

**Table 2: The PforR Program DLIs and Allocation (US\$ millions)**

DLI	IBRD	% of Total Financing Amount	Fund Recipient
Results Area 1: Strengthen Cash Transfers for poor and vulnerable households			
<b>DLI 1:</b> Development of a dynamic unified social protection delivery system under 'Jai Bangla' initiative for universal use of DBT in all social protection schemes for vulnerable groups such as widows, persons with disabilities and elderlies.	25	20	DoF
<b>DLI 2:</b> Number of widows receiving periodic cash transfers through social pensions	20	16	DoF
<b>DLI 3:</b> Number of elderlies from Scheduled Castes and Scheduled tribes community receiving periodic cash transfers through social pensions	20	16	DoF
<b>DLI 6:</b> Number of beneficiaries receiving at least one social protection benefit in agro-climatically and ecologically vulnerable regions	10	8	DoF
Results Area 2: Facilitate and Scale-Up Targeted Services for Women and Vulnerable Groups			
<b>DLI 4:</b> Establish an interdepartmental institutional entity to lead public-private coordination on women's labor force participation in the State	25	20	DWCDSS and DoF
<b>DLI 5:</b> Improve capacity and coverage of social care services	20	16	DoHFW





to offer home and community-based care for the vulnerable groups including elderlies and persons with disabilities			
<b>IPF: Technical Assistance</b>			
Activity 1: IVA	5		
Activity 2: Women Empowerment Platform		4	
Activity 3: Capacity Building			
<b>Total</b>	<b>125</b>	<b>100</b>	

37. **Verification Procedure.** The responsibility to verify achievement of DLIs and any agreed prior results lies with the Jai Bangla Technical Support Unit at the Department of Finance, Government of West Bengal. The TSU will engage reputable, credible, and independent verification agent to verify the achievement of results based on agreed TOR incorporating the verification protocols outlined in detail for each of the DLIs. The IVA will assess achievement of the DLIs through interaction with relevant State agencies and implementing authorities responsible for the activities in the two Result Areas in each State (Women and Child Department and Health Department).

38. **The IVA will not only check reports to confirm the achievement of results, but also carry out field visits and engage beneficiaries and service providers as outlined in the verification protocols and agreed Operation Manual, for compliance check.** The verification missions will be carried out in six-monthly intervals and in accordance with the terms set forth in the Program. The verification process will be supported by the State Department of Finance by making available all relevant data, reports, and documentation required for verification. The IVA will prepare and submit verification report to the TSU and the Bank. Upon validation of the report, the TSU will notify the World Bank of DLIs achievement, supported by the relevant evidence and documentation.

39. **A third-party monitoring team consisting mainly of civil society organizations and using agreed social accountability mechanism will also be engaged by the TSU to provide an independent validation of the achievement of the deliverable by the participating departments.** The report of the third-party will be shared directly with the World Bank as part of the requirement for reviewing and authorizing disbursement. Following the World Bank's review of the complete documentation, including additional information requested by the Bank on verification and assessment of DLIs, the Bank will confirm the achievement of the DLI(s) and the level of Program financing proceeds available for disbursement against each DLI for transfer to the State account or Treasury.

## F. Program Expenditure Framework

40. **The overall budget for the State government towards the Social Protection programs is estimated at US\$7.41 billion between FY2021-22 and FY2023-24, across the two Result Areas.** The expenditure relates to providing cash transfers to the women and vulnerable groups as well as providing health treatment benefits, food provisions and transport support to the needy. 49 percent of the expense is towards cash transfers and the remaining towards other benefits which include both recurrent expenditure as well as capital expenditure. Capital expenditure mainly relates to provision of transport support to the vulnerable group which represent 1.75 percent of the total expenditure.

41. **The PforR Program, intends to support the overall institutional structure of the government in strengthening the women and vulnerable sections, hence, limited schemes have been carved out from the entire gamut of the Social Protection Schemes being implemented by the Government of West Bengal.** Since, the institutional mechanism and infrastructure remains the same for all the schemes, hence through supporting these schemes, the other schemes would also be able to reap the benefits. The selected schemes are being implemented by the Women & Child Development and Social Welfare Department and the Health and Family Welfare Department. The cash benefits being transferred to the beneficiaries is being managed through the Jai Bangla portal which is a centralized portal for all the schemes. The PforR Program is estimated at US\$753 million over the same time period (FY2021-22– FY2023-24). The funds would be used for



strengthening the existing systems and also for scaling up the infrastructure for effective implementation of the tele-medicine activity. The same would entail both recurrent and capital expenditure. Capital expenditure would mainly relate to IT infrastructure and IT equipments required for improving the pension system and scaling up and institutionalizing the social care and tele medicine activities.

42. **The IBRD contribution to the PforR amounts to US\$125 million, for an expenditure framework of US\$753 million.** The expenditure program boundary for the Program is, therefore, defined as the aggregated estimated recurrent and capital spending by the States' agencies and departments involved in the two result areas for the Program duration period of FY2021-2024. These do not include spending by national government agencies. The PforR Program expenditure framework is based on the approved budget for 2020 and the MTEF estimates for FY2021-22 to FY2023-24

**Table 3: PforR Expenditure Framework by Contribution Source (US\$, millions)**

Source	Amount (US\$, millions)	Percent of Total
Government	628	83.40
IBRD	125 <sup>17</sup>	16.60
Total Program Financing	753	100

**Table 4. West Bengal Building State Capability for Equitable Social Protection PforR: Expenditure Framework**

SUMMARY		PROJECTIONS @ 5% INC YEAR TO YEAR					
		FY2020-21	FY2021-22	FY2022-23	FY2023-24	TOTAL	TOTAL
<b>A</b>	<b>Women &amp; Child Development and Social Welfare (Refer Note 1)</b>	<b>Expected Budget</b>				<b>In INR</b>	<b>In(US\$, million)<sup>18</sup></b>
	Manabik Scheme under Jai Bangla	5,928,000,000	6,224,400,000	6,535,620,000	6,862,401,000	19,622,421,000	265
	Widow Pension Scheme under Jai Bangla	2,892,900,000	3,037,545,000	3,189,422,250	3,348,893,363	9,575,860,613	129
	Old Age Pension Scheme under Jai Bangla	5,218,700,000	5,479,635,000	5,753,616,750	6,041,297,588	17,274,549,338	233
	<b>Women &amp; Child Development and Social Welfare Total</b>	<b>14,039,600,000</b>	<b>14,741,580,000</b>	<b>15,478,659,000</b>	<b>16,252,591,950</b>	<b>46,472,830,950</b>	<b>628</b>
<b>B</b>	<b>Finance</b>						
	World Bank funded Social Protection Program <sup>19</sup>		2,000,000,000	2,250,000,000	3,000,000,000	7,250,000,000	98
<b>C</b>	<b>Health and Family Welfare</b>						
	World Bank funded Social Protection Program <sup>20</sup>	-	500,000,000	750,000,000	750,000,000	2,000,000,000	27
	<b>Total</b>	<b>-</b>	<b>2,500,000,000</b>	<b>3,000,000,000</b>	<b>3,750,000,000</b>	<b>9,250,000,000</b>	<b>125</b>

<sup>17</sup> PforR = US\$ 120 million and IPF = US\$ 5 million

<sup>18</sup> Conversion to US\$ using the exchange rate 1US\$=74, which was used when the Program Boundary was defined.

<sup>19</sup> The Program would support in enhancing the outreach of the social protection program being implemented by the GoWB through various departments, the following interventions are expected: strengthening of the Jai Bangla portal, training and capacity building activities for social welfare front line workers, case management system, IT interventions, strengthening citizen service centres, support to women groups for enhancing labour force participation, etc. The fund has been allocated to the Finance Department as the FD being the fulcrum for the implementation of the Jai Bangla scheme and allocation of funds to the respective department based on their needs, which would result in better utilisation of funds.

<sup>20</sup> The Program would support enhancing the health support being provided to the citizen of the West Bengal through the Swasthya Saathi Scheme, increasing support through tele- medicine, development of related physical infrastructure, training and capacity building of front line workers/doctors/nurses, development of IT infrastructure.



43. **Excluded activities.** The Program will exclude activities that do not align with the World Bank policy on eligibility requirements for PforR financing. Specifically, the Borrower shall ensure that the Program excludes any activities which, in the opinion of the World Bank, are likely to have significant adverse impacts that are sensitive, diverse, or unprecedented on the environment and/or could affect people, as defined in the World Bank policy on PforR financing, and Works, Goods, and Consultancy contracts above the World Bank's Operational Procurement Review Committee (OPRC) thresholds. Assessment of government procurement plans over the last three years and types of expenditure anticipated under the Program indicate that estimated monetary values of activities under the program will not exceed OPRC threshold.

### 3. PROGRAM IMPLEMENTATION

#### A. Institutional and Implementation Arrangements

44. **The program shall be anchored at the Department of Finance, Government of West Bengal as it will convene social protection systems development and monitoring of fund flows and operations.** The role of the State Finance Department is key to ensure seamless coordination across stakeholders and empowered leadership. Implementation related to social care, pension delivery and women's economic empowerment shall be led by the Department of Women and Child Development, Government of West Bengal through schemes and platforms.

45. The Implementing Entity will prepare and adopt an Operation Manual that contains guidance and projections to support the implementation of the Operation, including the Program Action Plan, the Anti-corruption Guidelines Protocol and the Verification Protocol; as well as guidance for the compliance with fiduciary, environmental, social, and other obligations for the implementation of the Project. The implementing agencies in the Program will be four Government departments/agencies given in the table below along with the nature of Program Expenditure.

**Table 5. Implementing Agencies in the Program**

	Implementing Departments	Nature of Program Expenditure
1	Finance Department	Consultancies, IT hardware, software development, training, monitoring and evaluation, salaries, IVA,
2	Women and Child Development Department	Consultancies, Women Economic Empowerment Platform and training
3	Health Department	Telemedicine hardware, software, training
4	West Bengal Electronics Industry Development Corporation Ltd.	IT Hardware, Software. This will be done if required under the revised guidelines No. 4370 F(Y) dated August 1, 2019.

#### B. Results Monitoring and Evaluation

46. **The State Department of Finance will lead the monitoring efforts with leading roles for line departments such as DCWD.** The Bank financed TA-IPF Component will bolster monitoring of the Operation and allow for instant feedback. The Bank team shall leverage partnerships with academics at Kolkata University and IWWAGE, a leading research group studying gender and labor force issues in India, to support the State government efforts.

47. **Grievance Redress Mechanism.** The various pension schemes covered under this operation – widow's pension, old age pension and disabled persons pension – are covered under the West Bengal Right to Public Services Act, 2013. The Rules (West Bengal Right To Public Services Rules, 2013) notified to implement the Act clearly outlines the steps to be followed, with associated timelines, for processing applications received from eligible applicants and a feedback mechanism for the same. It outlines a 3-tiered approach whereby applicants can request review of their petitions by a higher authority in case they are not satisfied with the decisions taken at the lower level(s). Residents of the State (including applicants and beneficiaries of the 3 pension schemes) can also register their complaints / grievances to the Programme Implementation and Grievance Cell set up in the Office of the Chief Minister, Government of West Bengal in June 2019.





## Disbursement Arrangements

48. **For the PforR Program, all disbursements against the DLIs will be based on verification and certification by IVA.** DLI achievement reports will be prepared by GoWB, who will submit them to the IVAs for scrutiny, cross-checking and verification. Based on the verification reports from the IVAs, GoWB will periodically prepare and submit disbursement request applications to the Bank for work satisfactorily completed and verified by the IVAs. The actual disbursed amount will depend on the verified results. GoWB may apply for disbursements as soon as targets are met by providing the necessary documentation to the Bank. Once it is fully satisfied with the evidence of achievement of a DLR, the Bank will inform GoWB accordingly and confirm the availability of the corresponding funds for a disbursement.

49. **The timeframe for achieving each DLR considers the government's need for budget predictability and flow of funds.** There is no restriction for early achievement of the DLRs; payment will be available for disbursement when targets are achieved and verified. Other DLIs will be evaluated when completed and verified as achieved. Where targets for DLIs are not achieved in any particular year, the related disbursements will be rolled over into the next year. If achievements consistently outperform targets, the corresponding Bank financing amount may be disbursed before the expected end of the Operation.

50. **The amount of World Bank financing for the Program will be equal to or less than the total underlying Program expenditures which has not been financed from sources other than fiscal resources.** Any unaccounted or unutilized funds disbursed by the World Bank at the close of the Program, will be refunded to the World Bank.

51. For the IPF Component of the Operation, Bank funds will be used to pay for "Specific Expenditures" including consulting and non-consulting services, goods, training and operating costs of the Jai Bangla Technical Support Unit in compliance with the Bank's policies and guidelines. Disbursements will be based on submission of Interim Unaudited Financial Reports on a quarterly basis.

## C. Capacity Building

52. **Capacity building support for the proposed PforR Program will be provided through the IPF Component.** A dedicated unit at the State level will provide technical support to the relevant departments for smooth implementation of the Program. It was assessed during preparation that State implementation agencies for Results Area 2 will require substantial technical support and handholding for implementation. This will be particularly needed for the roll out of household based social care, which will require support services and training through technical assistance. Similar support will be required for the women's employment platform. The development and roll out of the Jai Bangla will require technical assistance as well. All of this will be financed under the \$5 million IPF Component of the Operation.

53. **Capacity building support will be provided to each of the State delivery platforms through the IPF Component such as:** (a) engagement and supervision of an Independent Verification Agent(s) ("IVA(s)") to undertake the independent verification of the achievement of the DLIs/DLRs; (b) monitoring and evaluation of the implementation of the Program, including through the development and operation of a participatory scheme with qualitative and quantitative data collection at the State level and periodic reviews; and (c) technical support and capacity building for the implementation of the Program including, *inter alia*, the creation of the women's economic empowerment platform, and institutional strengthening and skills development for key actors implementing the interventions at the State and federal level.

54. **Within the technical support envisaged through the IPF Component, the following are examples of capacity building activities planned :** **Results Area 1:** (i) creating Jai Bangla Technical Support Unit for handholding support on design and further roll-out (ii) enhancing capacity for adopting technology in digital enrollment of beneficiaries; (iii) scaling up digital payments in G2P payments to support beneficiaries; (iv) building institutional capacity in targeting and verification of potential beneficiaries (v) workshops and assessments to guide data privacy and legal regulations to underpin platform development. **Results Area 2 :** (i) training on community mobilization and participatory rapid appraisal and planning for



field officers of the community and social development agencies; (iii) data collection, processing and reporting techniques for pforr programs on social protection (iii) refresher trainings or orientations at State and Local Government levels to communicate the transition in the care services approach (iv) retooling the State social welfare offices with relevant IT systems to enable remote coordination of program implementation.

#### 4. ASSESSMENT SUMMARY

##### A. Technical (including program economic evaluation)

55. **The World Bank carried out a Technical Assessment that analyzed the strengths and weaknesses of the key line departments in the State Government of West Bengal in delivering interventions related to the two Results Areas at the Federal and State levels.** Drawing on the findings of the assessment, the PforR Program design incorporates elements of support to the Government in strengthening intervention delivery systems; improving the flow of information; strengthening capacity and incentives for data collection and learning across the delivery chain.

56. **The design of the PforR Program builds on recent analytics and reviews of the State's social protection systems.** The technical design of the PforR was informed by findings from several recent household and business surveys that shows the COVID-19 crisis is exacerbating pre-existing vulnerabilities based on age, social identity and gender. The Technical Assessment also evaluated the lessons learnt from longstanding platforms for providing skill and livelihood support to women and care services for the elderly to assess the scope and coverage of the interventions that are supported using these platforms. The risks and mitigation measures on technical issues identified are incorporated in the Program Action Plan (PAP).

57. **Adequate Implementation Arrangements.** The Technical Assessment reviewed the institutional arrangements at the State level and assessed the technical, fiduciary, and social and environmental safeguards related systems in each of the delivery platforms. The assessment concluded that the basic institutional and implementation arrangements for multisectoral programming are in place, but that system adjustments, capacity improvements, and stronger incentives are required to ensure the State Government is able to achieve the stated objectives set out in the project. The detailed analysis, including recommendations that will inform the World Bank's technical and implementation support are further highlighted in the Fiduciary and Environmental & Social Assessments. The recommendations are incorporated into the DLLs and the PAP (Annexure 6).

58. **Adequate Monitoring and Evaluation Arrangements.** The Technical Assessment comprehensively reviewed the monitoring and evaluation arrangements in the implementing platforms for the delivery of interventions across the two Results Areas. The State Jai Bangla Coordination Unit, in close coordination with implementing agencies will be responsible for monitoring, evaluation and oversight of the PforR Program. The State Jai Bangla Coordination Unit will be staffed with relevant M&E professionals, budget and logistic resources for M&E activities. The IPF component shall bolster capacity building support to the State to ensure good quality data and knowledge partnerships.

##### B. Fiduciary

59. **The Integrated Fiduciary System Assessment (IFSA) concludes that the present systems together with proposed mitigation measures will provide reasonable assurance** that the financing proceeds will be used for the intended purpose, with due attention to the principles of economy, efficiency, effectiveness, transparency and accountability. The IFSA identified key fiduciary risks that may affect the Program's development outcomes and recommended system improvement and capacity strengthening mitigation measures that will be implemented during the life of the program. Based on the IFSA, the fiduciary risk of the Program is assessed as 'Moderate'. The Fiduciary Assessment in Annexure 4 and the IFSA report present an analysis of the overarching financial management, procurement and Anti-corruption framework in the State of West Bengal.



60. **Financial management:** Financial management arrangements for the proposed Operation are embedded within the public financial management systems of the State. The Program activities will be pre-financed by the GoWB's annual State budget and the Bank funds will be disbursed based on the achievement of annual Disbursement Linked Results (DLRs). For utilization of funds, the Program would follow the standard budgeting and treasury procedures. Budget will be allocated to the respective departments by the Finance Department after the clearance of the budget. Funds would be allocated as per the defined percentages in April, October and January. For processing the payments, bills would be submitted by the respective DDOs in IFMS, necessary approvals would be obtained and submitted to the treasury for payment. Periodic financial reports will be generated from the IFMS for the Program and used for monitoring and tracking of financial progress. The reports would relate to the budget lines covered under the Program Expenditure Framework and would provide the details of the budget as well as the actual expenditure incurred. The existing State manuals which establish the contours of the financial management framework, policies and procedures are comprehensive in nature. IFMS has also automated many controls and approvals as many approvals are being processed online instead of being approved manually. The government has an existing practice of engaging private CA firms to conduct internal audits for line departments in the State. As part of the program fiduciary arrangements, it has been agreed that the scope of the internal audit will be extended to cover the audit of the telemedicine activity. For the Program, the State Finance Accounts, duly certified by the Comptroller & Auditor General of India (C&AG) will be considered adequate and acceptable for compliance with the World Bank requirement of submission of Annual Program Audit.

61. Financial management arrangements for the three social protection pension schemes implemented by WCD and included as part of the Program Expenditure framework have been assessed as by and large, being adequate. The analysis of the budget performance confirms that there is reasonable expectation that the required resources will be appropriated in the financial years when required. All three schemes are governed by the guidelines issued by the Government of West Bengal, updated from time to time with Office Orders. The financial management arrangements are detailed in the respective guidelines.

62. **Procurement:** The procurable expenditure envisaged under the Program is mainly procurement of Consultancies, IT hardware, software, development of Social Protection platform, training by Department of Finance and procurement of IT related goods, for telemedicine – such as computers and peripherals, handheld devices, workstations, servers, networking equipment, data center, and proprietary/customized application software – and various consultancy and non-consultancy services spread across different components of the Program. The consultancy services would be of the nature of studies, preparation of manuals, training modules, and implementation of IT solutions. Non-consulting services will include operation and maintenance of data centers and network infrastructure. No civil works are expected to be included in the Program. In the Program, it is not envisaged to have any high value procurement, which is more than OPRC threshold i.e. more than US\$75 million for Goods, more than US\$60 million for IT products & non consultancy services and more than US\$30 million for consultancy.

63. The procurement methods for goods as mentioned in West Bengal Financial Rules (WBFR) 1977, as amended at different points, are based on their value thresholds, which have been found adequate for procurement activities envisaged under the Program. All departments prepare budgets for each financial year, albeit without a procurement plan, and the procurement process is initiated after the budget is approved. For the Program, annual procurement plans will be prepared using a monitorable format to monitor procurement performance for each stage of the procurement cycle. WBFR provide broad guidelines for procurement of goods and some guidelines for procurement of services. SBDs exist only for civil works, prepared by the PWD. The tender document/ Request for Proposal do not typically have fraud and corruption clauses or comprehensive dispute resolution mechanism as part of the bidding document. The open tender process follows single stage two-part system, that is technical and financial bids. GoWB plans to prepare model bidding documents for goods and services based on the broad guidelines issued in WBFR and consistently use them in the implementing departments under the Program. Till such time, the standard bidding documents are developed, the Program will use the existing departmental tender documents. The rules do not provide explicit guidelines for contract management. The Program will support the



development of contract management systems as part of the revised WBFR (expected to be tabled in future) to support public investment in the works and other departments. The Program will support NIC/WTL or any another appropriate agency to make a functional contract management module in e-procurement. The Program will also establish a mechanism for conducting annual post review of contracts by an independent Firm and act on their recommendation. Identified risks will be mitigated by regular Bank reviews and PAP actions which will require public disclosure of the procurement plan and contract award information; and regular monitoring using key performance indicators.

64. **Governance and accountability systems.** Under the larger governance framework of India, all government departments and agencies are covered under the Right to Information (RTI) Act 2005. The Comptroller and Auditor General (CAG) of India also carries out compliance audits annually, and audit-related queries. Central/State vigilance units have jurisdiction and power to undertake an enquiry or cause an enquiry/investigation to be made on any information that a public servant has exercised or refrained from exercising his powers, for improper or corrupt purposes. The Program will be subject to 'Guidelines on Preventing and Combating Fraud and Corruption in Program-for-Results Financing' dated February 1, 2012 and revised on July 10, 2015. These guidelines shall apply to all activities within the Program scope. To ensure that procurement related complaints are treated in a timely and fair manner, the State Finance department [nodal agency] will set-up a dedicated complaint handling system, allowing complaints to be posted by interested parties. Also, specific arrangements are defined in action items to ensure compliance with anti-corruption guidelines of the World Bank.

65. For the IPF Component of the Operation, the procurement arrangement will be governed by the World Bank Procurement Regulations for Borrowers effective from July 1, 2016, amended in July 2017 and Aug 2018. New Procurement Regulation entails preparation of project Procurement Strategy for Development (PPSD) to decide procurement methods and approaches for procurement under IPF Component. Once PPCS is complete and procurement officials are identified, Bank will arrange a procurement training for them. Procurement Plan, which is an output of PPCS; will be monitored through STEP (an online monitoring software for managing Procurement process). Based on previous experience in West Bengal and quantum of procurement being small, initial procurement risk rating is determined as "Moderate".

## C. Environmental and Social

### Environment

66. Environmental and Social Systems Assessment (ESSA) has been conducted by the Bank for the proposed PforR Program to ensure consistency with the basic principles described in Policy and Directive for the Program-for-Results Financing. The findings are summarized below, and details are provided in the combined assessments Annex.

67. **Environmental Assessment:** The environmental assessment is based on desk review and virtual consultations with staff of WCD and other stakeholders. The assessment focused on borrower's environmental management systems – both regulatory and organizational (Core Principle 1) and public and worker safety (Core Principle 3). The assessment confirmed consistency with the environmental Core Principles, and the exclusion of activities ineligible for PforR financing. The assessment concluded that the **environmental risks of the proposed program** are low, the national and State policy, legal and regulatory framework related to addressing the environment concerns of the program are adequate and agencies concerned with the implementation of the Program have adequate capacities to manage the attendant risks.

### Social

68. **Social Assessment:** The Social Assessment reviewed the social policies, legal framework and capacity of the borrower's systems to implement the program and achieve its social development outcomes. The assessment concluded that the social risks of the proposed program are low, the national and State policy, legal and regulatory framework related to addressing the social concerns of the program are adequate and that the agencies concerned with the implementation of the program have adequate capacities and experience to manage the social risk associated with the program.

69. **Stakeholder engagement, consultations, and disclosure:** For the preparation, (i) mapping of stakeholders (direct



and indirect) was undertaken and (ii) consultations with interest groups across all sectors was carried out. The draft ESSA were disclosed on the State Government website (November 2<sup>nd</sup> 2021) and the Bank's external website (October 19<sup>th</sup> 2021). Virtual State-wide stakeholder consultations have started including articles in the popular press. The final ESSA, which will be ready before board, will include feedback from concerned government departments, opinion leaders, non-governmental organizations, civil society organizations, and other relevant interested groups received and re-disclosed on respective implementing agency websites and World Bank external website. The first round of ESSA consultations were held on November 25. A second round is planned for December 21, 2021. Any changes will be incorporated before December 31, 2021.

70. **Grievance Redressal and Anti-Corruption Measures:** Communities and individuals who believe that they are adversely affected as a result of a Bank supported PforR operation, as defined by the applicable policy and procedures, may submit complaints to the existing program grievance redress mechanism or the World Bank's Grievance Redress Service (GRS). The GRS ensures that complaints received are promptly reviewed in order to address pertinent concerns. Affected communities and individuals may submit their complaint to the World Bank's independent Inspection Panel which determines whether harm occurred, or could occur, as a result of World Bank's non-compliance with its policies and procedures. Complaints may be submitted at any time after concerns have been brought directly to World Bank's attention, and Bank Management has been given an opportunity to respond. For information on how to submit complaints to the World Bank's corporate GRS, please visit <http://www.worldbank.org/GRS>. For information on how to submit complaints to the World Bank Inspection Panel, please visit <http://www.inspectionpanel.org>.

71. West Bengal Government has a Toll-free Number, to inform the Chief Minister Program Implementation and Grievance Cell, to curb corruption. Directorate of Anti-Corruption Branch was established as an administrative department of the Personnel and Administrative Reforms Department with the mandate of conducting enquiry into such complaints of the administrative irregularities and complaints of corruption against Govt. employees, employees of Local Bodies, Public Sector Undertakings, Corporations, Societies, etc. under the administrative control of the Government as may be referred to it be the Government. Implementation of the Program will be aligned with the ACGs applicable to PforR operations, that is, 'Guidelines on Preventing and Combating Fraud and Corruption in Program for-Results Financing', dated February 1, 2012, and revised on July 10, 2015. The following mitigation measures as per Bank's Fraud and Corruption Guidelines will apply. The Office of the Comptroller & Auditor General (C&AG) of India which is the Supreme Audit Institution has the constitutional mandate under Article 151(2) of the constitution to audit all public funds and entities.

## 5. RISK

72. **External Risks to project outcomes.** Overall, the Program faces Moderate risks to achieving its development outcomes. Risks associated with political and governance, macroeconomic are considered 'Substantial' while environment and social, stakeholders, and fiduciary are considered 'Low' and 'Moderate'. The Government of West Bengal has invested significantly in strengthening State transversal systems and capabilities. The risks associated with sector strategies, policies, technical design of the Program, and institutional capacity for implementation and sustainability are rated 'Moderate.'

73. **Although, GoWB has a functional stable government with the requisite mandate, prevailing COVID-19 pandemic may result in delays in the decision-making process and hence, Political and governance risk is rated Substantial,** At the political level, there is broad consensus through DoF and the requisite approvals have been obtained key reforms and planned activities.

74. **Macroeconomic risk is rated Substantial.** As per State's provisional accounts for FY20/21, the fiscal deficit increased sharply to 3.8 percent of GSDP owing to faster growth in spending than receipts. While the State's own revenues are estimated to have declined due to the economic contraction, receipts have been bolstered by an increase in grants from the central government in the form of the revenue deficit grant recommended by the 15<sup>th</sup> Finance Commission. However, due to uncertain nature of the COVID-19 pandemic and related crisis, there may be possibility of decline in





growth.

75. **The risk associated with technical program design is rated Moderate.** The GoWB efforts, supported by the World Bank to strengthen the State's capabilities under the aegis of the DoF provides a robust foundation for this Program. Thus, the technical risks are limited, as the ground for implementation has already been laid out.

76. **The fiduciary risk is rated Moderate.** Given the centralized nature of the Program, with activities being implemented by three primary departments at the State, district, and sub-district levels working largely within the public financial management and procurement framework of the State, the inherent risk is assessed as Moderate. The actions to mitigate the fiduciary risks have been included in the Program Action Plan (PAP).

77. **The environment and social risk are rated Low.** The interventions are targeted at the poorest and most vulnerable populations dependent on the State for social protection and will *largely have positive social impacts* on the target beneficiaries. No procurement of civil works construction or IT equipment is envisaged and therefore environmental risks and impacts are not anticipated. Key social risks identified will be addressed and has been included in the Program Action Plan (PAP)

78. **Other risks associated Protection of Data Protection on Program implementation are rated Moderate.** In short-to-medium term, the data protection regime will be governed by the Information Technology Act, 2000 and the rules thereunder. In addition, the Aadhaar Act, 2016 provides for data security and protection of records linked to an individual's record. Until the PDP is enacted, there are other data frameworks which have been notified by respective authorities. Ministry of Electronics & Information Technology (MeitY) had constituted a committee to explore the governance of non-personal data. The Committee published a report on Non-Personal Data Governance Framework<sup>21</sup>. In 2020, NITI Aayog released a draft document for Data Empowerment and Protection Architecture (DEPA)<sup>22</sup> to support acceleration of financial inclusion whilst ensuring data security and privacy of individuals. Further, Ministry of Health & Family Welfare (MoHFW) has created a National Digital Health Mission (NDHM) and in December 2020, MoHFW published the Health Data Management Policy (HDM)<sup>23</sup>. The objective of the policy to enable a National Digital Health Ecosystem while ensuring the security, confidentiality, and privacy of health-related personal information. In long-term, it is expected that Government of India will enact the Personal Data Protection bill which is currently tabled in Parliament for approval.

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21 [https://static.mygov.in/rest/s3fs-public/mygov\\_159453381955063671.pdf](https://static.mygov.in/rest/s3fs-public/mygov_159453381955063671.pdf)

22 [https://niti.gov.in/sites/default/files/2020-09/DEPA-Book\\_0.pdf](https://niti.gov.in/sites/default/files/2020-09/DEPA-Book_0.pdf)

23 [https://ndhm.gov.in/stakeholder\\_consultations/ndhm\\_policies](https://ndhm.gov.in/stakeholder_consultations/ndhm_policies)



## ANNEX 1. RESULTS FRAMEWORK MATRIX

### Results Framework

COUNTRY: India

### West Bengal Building State Capability for Inclusive Social Protection Operation

#### Program Development Objective(s)

To strengthen the capability of the State of West Bengal to expand coverage and access to social assistance and targeted services for poor and vulnerable groups within the State.

#### Program Development Objective Indicators by Objectives/Outcomes

Indicator Name	DLI	Baseline	End Target
<b>Number of beneficiaries of targeted cash transfers from vulnerable groups including widows</b>			
PDO Indicator 1: Number of beneficiaries of targeted cash transfers from vulnerable groups (disaggregated by gender, with widow pensions as a separate category) (Text)	DLI 1, 2, 3, 6	Government has issued orders to roll-out unified Social Protection Delivery Platform under Jai Bangla scheme umbrella	Cash transfers to 50% beneficiaries under all social protection schemes for vulnerable groups made through Unified Social Protection Delivery System
<b>Number of beneficiaries of tele-enabled social care services for the elderly/disabled (disaggregated</b>			
PDO Indicator 2: Number of beneficiaries of tele-enabled social care services for the elderly/disabled (disaggregated by gender) (Text)	DLI 5	Government notification on State policy on Social Care Services	Social Care Services in all districts of West Bengal
<b>Number of women beneficiaries reached by (services) job support platforms/pilots through the Program</b>			
PDO Indicator 3: Number of women beneficiaries reached (offered services/interventions/information/support) by job support platforms/pilots through the Program (Number)	DLI 4	0.00	5,000.00



### Intermediate Results Indicator by Results Areas

Indicator Name	DLI	Baseline	End Target
<b>Result Area # 1: Strengthen Cash Transfers for poor and vulnerable households</b>			
IR Indicator 1.1 Design enhancement finalization of Jai Bangla Platform (Text)		Availability of Jai Bangla Portal	Approval of design enhancement of Jai Bangla Platform by competent authority
IR Indicator 1.2: Data Exchange and Sharing Guidelines (Text)		No Data Exchange and Sharing Guidelines	Government of West Bengal approves Data Exchange and Sharing guidelines which will govern the collection, storage, processing and sharing of data with Jai Bangla Platform
IR Indicator 1.3: Per cent share of all state social pension beneficiaries registered on Jai Bangla platform (Number)		0.00	70.00
IR Indicator 1.4: Creation of Standard Operating Procedure (SOP) for Grievance Redressal (Text)		No Standard Operating Procedure	Notification of SOP by competent authority
<b>Result Area # 2: Facilitate and Scale-up Targeted Services for Women and Vulnerable Groups</b>			
IR Indicator 2.1: Establishment of a state level strategy to boost female labor force participation based on evidence and stakeholder engagement (Text)		Not Available	Notification of Strategy by competent authority
IR Indicator 2.2: Training of front-line workers to provide tele-enabled social care services (Percentage)		0.00	70.00
IR Indicator 2.3: Information, Education and Communication campaign to promote tele-enabled social care services (Text)		Not Available	Launch of an ICT campaign with a mobile application by competent authority which provides information on how citizens can access tele-enabled social care services
IR indicator 2.4: Training of field officials in two districts on state strategy to promote female labor force participation (Percentage)		0.00	100.00
IR Indicator 2.5: Conduct assessment/studies on low Female Labor Force Participation (Text)		No Report or benchmarking available	Government of West Bengal through concerned department will undertake a study on low FLFP and publish





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Indicator Name	DLI	Baseline	End Target
			the study



### Monitoring & Evaluation Plan: PDO Indicators

Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
PDO Indicator 1: Number of beneficiaries of targeted cash transfers from vulnerable groups (disaggregated by gender, with widow pensions as a separate category)	PDO Indicator 1: Number of beneficiaries of targeted cash transfers from vulnerable groups (disaggregated by gender)	Annual	Jai Bangla Platform	Data will be obtained from Jai Bangla Platform, IFMS/PFMS	Finance Department
PDO Indicator 2: Number of beneficiaries of tele-enabled social care services for the elderly/disabled (disaggregated by gender)	PDO Indicator 2: Number of beneficiaries of tele-enabled social care services for the elderly/disabled (disaggregated by gender)	Annual	Health Department, ASHA workers	Government order/notifications of the meeting(s) identifying the roll-out districts by competent authority. Beneficiary data will be provided by competent authority. Third party assessment/study on the roll-out of social care services	Department of Health
PDO Indicator 3: Number of women beneficiaries reached (offered services/interventions/information/support) by job support platforms/pilots through the Program	PDO Indicator 3: Number of women beneficiaries linked to job support platforms/pilots through the program	Annual	Reports provided Women & Child Development Social Welfare department.	Survey	Department of Women & Child Development and Social Welfare



### Monitoring & Evaluation Plan: Intermediate Results Indicators

Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
IR Indicator 1.1 Design enhancement finalization of Jai Bangla Platform	IR Indicator 1.1 Design enhancement of Jai Bangla Platform	Annual	System Design Document and Functional Design Document	Copy of design documents will be obtained	Finance Department and selected Line Departments
IR Indicator 1.2: Data Exchange and Sharing Guidelines	IR Indicator 1.2: Data Exchange and Sharing Guidelines	Annual	Notified Data Exchange and Sharing Guidelines by competent authority	Copies of Data Exchange and Sharing guidelines shall be obtained from competent authority	Finance Department and selected Line Departments
IR Indicator 1.3: Per cent share of all state social pension beneficiaries registered on Jai Bangla platform	IR Indicator 1.3: Per cent share of all state social pension beneficiaries registered on Jai Bangla platform (Number)	Annual	Jai Bangla Platform/Scheme Data Systems	Analysis of data	Finance Department and selected Line Departments
IR Indicator 1.4: Creation of Standard Operating Procedure (SOP) for Grievance Redressal	IR Indicator 1.4: Creation of Standard Operating Procedures (SOP) for Grievance Redressal	Annual	Copy of Grievance Redressal SOP	Copy of approved Grievance Redressal SOP obtained from competent authority	Finance Department and selected Line Departments
IR Indicator 2.1: Establishment of a state level strategy to boost female labor force participation based on evidence and stakeholder engagement	IR Indicator 2.1: Establishment of a state level strategy to boost female labor force participation based on evidence and stakeholder engagement	Annual	Female Labor Force Participation Strategy document	Copy of approved Female Labor Force Participation Strategy document obtained	Department of Women & Child Development and Social Welfare



IR Indicator 2.2: Training of front-line workers to provide tele-enabled social care services	IR Indicator 2.2: Training of front-line workers to provide tele-enabled social care services	Annual	Copies of training content, workshop photographs, list of trainers, approved list of number of workshop by location and total number of attendees	Copies of relevant documents and materials will be obtained from the concerned department	Department of Health
IR Indicator 2.3: Information, Education and Communication campaign to promote tele-enabled social care services	IR Indicator 2.3: Information, Education and Communication campaign to promote tele-enabled social care services	Annual	Advertisements, Public Announcements and electronic media	Copy of advertisements, public announcements obtained from the concerned department	Department of Health
IR indicator 2.4: Training of field officials in two districts on state strategy to promote female labor force participation	IR indicator 2.4: Training of field officials in two districts on state strategy to promote female labor force participation	Annual	List of training workshops, attendees, trainers and training content	Report on training of field officials obtained from the concerned department	Department of Women & Child Development and Social Welfare
IR Indicator 2.5: Conduct assessment/studies on low Female Labor Force Participation	IR indicator 2.5: Conduct assessments/studies on low FLFP	Annual	Assessment/Study Reports	Copy of the assessment/study report obtained from the concerned department	Department of Women & Child Development and Social Welfare



## ANNEX 2. DISBURSEMENT LINKED INDICATORS, DISBURSEMENT ARRANGEMENTS AND VERIFICATION PROTOCOLS

Disbursement Linked Indicators Matrix				
<b>DLI 1</b>	Development of a dynamic unified social protection delivery system under 'Jai Bangla' initiative for universal use of DBT in all social protection schemes for vulnerable groups such as widows etc.			
<b>Type of DLI</b>	<b>Scalability</b>	<b>Unit of Measure</b>	<b>Total Allocated Amount (USD)</b>	<b>As % of Total Financing Amount</b>
Outcome	Yes	Text	25,000,000.00	20.00
<b>Period</b>	<b>Value</b>		<b>Allocated Amount (USD)</b>	<b>Formula</b>
Baseline	Government issues order to roll-out Unified Social Protection Delivery System			
FY2022-23	Government issues Orders/ Circulars/ Memorandums to roll-out Unified Social Protection Delivery System Government issues Orders/ Circulars/ Memorandums on Data Exchange Policy & Protocols and Data Sharing Guidelines		5,000,000.00	NA
FY2023-24	Cash transfers to 20% beneficiaries under all social protection schemes for vulnerable groups made through Unified Social Protection Delivery System		5,000,000.00	See DLI Pricing Table
FY2024-25	Cash transfers to 30% beneficiaries under all social protection schemes for vulnerable groups		10,000,000.00	See DLI Pricing Table



	made through Unified Social Protection Delivery System			
FY2025-26	Cash transfers to 50% beneficiaries under all social protection schemes for vulnerable groups made through Unified Social Protection Delivery		5,000,000.00	See DLI Pricing Table
FY 2026-27	NA		0.00	NA
<b>DLI 2</b>	Number of widows receiving periodic cash transfers through social pensions			
<b>Type of DLI</b>	<b>Scalability</b>	<b>Unit of Measure</b>	<b>Total Allocated Amount (USD)</b>	<b>As % of Total Financing Amount</b>
Outcome	Yes	Text	20,000,000.00	16.00
<b>Period</b>	<b>Value</b>		<b>Allocated Amount (USD)</b>	<b>Formula</b>
Baseline	1.02 million			
FY2022-23	Additional 20% of baseline beneficiaries of widows receiving pensions		10,000,000.00	See DLI Pricing Table
FY2023-24	NA		0.00	NA
FY2024-25	Additional 15% of baseline and Year 2021-22 beneficiaries of widows receiving pensions		10,000,000.00	See DLI Pricing Table
FY2025-26	NA		0.00	NA
FY 2026-27	NA		0.00	NA



<b>DLI 3</b>	Number of elderlies from Scheduled Castes and Scheduled tribes community receiving periodic cash transfers through social pensions			
<b>Type of DLI</b>	<b>Scalability</b>	<b>Unit of Measure</b>	<b>Total Allocated Amount (USD)</b>	<b>As % of Total Financing Amount</b>
Outcome	Yes	Text	20,000,000.00	16.00
<b>Period</b>	<b>Value</b>		<b>Allocated Amount (USD)</b>	<b>Formula</b>
Baseline	1.23 million			
FY2022-23	Additional 12% of baseline of SC elderly receiving pension Additional 20% of ST elderly receiving pension		10,000,000.00	See DLI Pricing Table
FY2023-24	NA		0.00	NA
FY2024-25	NA		0.00	NA
FY2025-26	Additional 10% of baseline + Year 2021-22 of SC elderly receiving pension Additional 11% of baseline + Year 2021-22 of ST elderly receiving pension		10,000,000.00	See DLI Pricing Table
FY 2026-27	NA		0.00	NA
<b>DLI 4</b>	Establish an interdepartmental institutional entity to lead public-private coordination on women's labor force participation and initiate at least one pilot on women's entry to the workforce			
<b>Type of DLI</b>	<b>Scalability</b>	<b>Unit of Measure</b>	<b>Total Allocated Amount (USD)</b>	<b>As % of Total Financing Amount</b>
Intermediate Outcome	Yes	Text	25,000,000.00	20.00
<b>Period</b>	<b>Value</b>		<b>Allocated Amount (USD)</b>	<b>Formula</b>



Baseline	No interdepartmental institutional entity exists			
FY2022-23	West Bengal Cabinet approves establishment of entity		5,000,000.00	NA
FY2023-24	Roll out pilot initiatives to facilitate women's entry to the workforce in at least two districts reaching at least 5,000 women beneficiaries total		10,000,000.00	See DLI Pricing Table
FY2024-25	Impact Study of roll-out completed with recommendations for scale-up		10,000,000.00	NA
FY2025-26	NA		0.00	NA
FY 2026-27	NA		0.00	NA
<b>DLI 5</b>	Improve capacity and coverage of social care services to offer home and community-based care for the vulnerable groups including elderlies and persons with disabilities			
<b>Type of DLI</b>	<b>Scalability</b>	<b>Unit of Measure</b>	<b>Total Allocated Amount (USD)</b>	<b>As % of Total Financing Amount</b>
Intermediate Outcome	Yes	Text	20,000,000.00	16.00
<b>Period</b>	<b>Value</b>		<b>Allocated Amount (USD)</b>	<b>Formula</b>
Baseline	No policy or program on home and community-based care for vulnerable groups			
FY2022-23	Government issues orders/circulars/memorandums for state-wide policy on social care services		5,000,000.00	NA
FY2023-24	Roll-out of social care services in one district		5,000,000.00	NA





FY2024-25	NA		0.00	NA
FY2025-26	Expand coverage of social care services to all districts		10,000,000.00	See DLI Pricing Table
FY 2026-27	NA		0.00	NA
<b>DLI 6</b>	Number of beneficiaries receiving at least one social protection benefit in agro-climatically and ecologically vulnerable regions			
<b>Type of DLI</b>	<b>Scalability</b>	<b>Unit of Measure</b>	<b>Total Allocated Amount (USD)</b>	<b>As % of Total Financing Amount</b>
Outcome	Yes	Text	10,000,000.00	8.00
<b>Period</b>	<b>Value</b>		<b>Allocated Amount (USD)</b>	<b>Formula</b>
Baseline	5.42 million			
FY2022-23	Additional 10% of baseline beneficiaries receiving social protection benefit		5,000,000.00	See DLI Pricing Table
FY2023-24	NA		0.00	NA
FY2024-25	Additional 10% of baseline + Year 2021-22 beneficiaries receiving social protection benefits		5,000,000.00	See DLI Pricing Table
FY2025-26	NA		0.00	NA
FY 2026-27	NA		0.00	NA



### DLI PRICING, SCALABILITY AND FORMULAE

DLI #	Total Financing Allocated to DLI	Year 0 FY2022-23	Year 1 FY2023-24	Year 2 FY2024-25	Year 3 FY2025-26
<b>DLI 1:</b> Development of a dynamic unified social protection delivery system under 'Jai Bangla' initiative for universal use of DBT (digital benefit transfers/payments) in all social protection schemes for vulnerable groups such as widows, persons with disabilities and elderlies.	<b>\$25,000,000</b>	<b>\$5,000,000</b>	<b>\$5,000,000</b>	<b>\$10,000,000</b>	<b>\$5,000,000</b>
	Scalable	No	Yes	Yes	Yes
			For a minimum of 15 percent increase over baseline \$3,500,000, plus \$300,000 for every additional percentage increase thereafter up to a maximum of 20 percent	For a minimum of 28 percent increase over baseline + Year 1 \$8,000,000, plus \$1,000,000 for every additional percentage increase thereafter up to a maximum of 30 percent increase	For a minimum of 25 percent increase over Year 2 \$3,500,000, plus \$300,000 for every additional percentage increase thereafter up to maximum 30 percent increase
<b>DLI 2:</b> Number of widows receiving periodic cash transfers through social pensions	<b>\$20,000,000</b>	<b>\$10,000,000</b>		<b>\$10,000,000</b>	
	Scalable	Yes		Yes	
		For a minimum of 15 percent increase over baseline 5,000,000, plus 1,000,000 for every additional percentage increase thereafter up to a maximum of 20 percent		For a minimum of 10 percent increase over baseline + Year 0 5,000,000, plus 1,000,000 for every additional percentage increase thereafter up to a maximum of 15 percent	
<b>DLI 3:</b> Number of elderlies from Scheduled Castes and Scheduled tribes community receiving periodic cash transfers through social pensions	<b>\$20,000,000</b>	<b>\$10,000,000</b>			<b>\$10,000,000</b>
	Scalable	Yes			Yes
		For a minimum of 10 percent increase over SC elderly			For a minimum of 5 percent increase over baseline + Year 0 2,500,000, plus 500,000 for every



		baseline 2,500,000, plus 1,250,000 for every additional percentage increase thereafter up to a maximum of 12 percent  For a minimum of 15 percent increase over ST elderly baseline 2,500,000, plus 500,000 for every additional percentage increase thereafter up to a maximum of 20 percent			additional percentage increase thereafter up to a maximum of 10 percent  For a minimum of 6 percent increase over ST elderly baseline + Year 0 2,500,000, plus 500,000 for every additional percentage increase thereafter up to a maximum of 11 percent
<b>DLI 4:</b> Establish an interdepartmental institutional entity mandated to lead public-private coordination, innovations and stocktaking to boost women's labor force participation in the state and initiate at least one pilot to facilitate women's entry to the workforce.	<b>\$25,000,000</b>	<b>5,000,000</b>	<b>\$10,000,000</b>	<b>\$10,000,000</b>	
	Scalable	No	Yes	No	
			For a minimum roll-out of one pilot in One (1) district covering 5000 women. 5,000,000 plus 5,000,000 for every additional district thereafter up to a maximum of 2 districts		
<b>DLI 5:</b> Improve capacity and coverage of social care services to	<b>\$20,000,000</b>	<b>5,000,000</b>	<b>5,000,000</b>		<b>\$10,000,000</b>
	Scalable	No	No	No	Yes



offer home and community-based care for the vulnerable groups including elderlies and persons with disabilities					For a minimum 100,000 households receiving home and community-based care 5,000,000, plus 50 for every additional household receiving home and community-based care thereafter up to maximum of 100,000 households.
DLI 6: Number of beneficiaries receiving at least one social protection benefit in agro-climatically and ecologically vulnerable regions	\$10,000,000	\$5,000,000		\$5,000,000	
	Scalable	Yes		Yes	
		For a minimum of 5 percent increase over baseline 2,500,000, plus 500,000 for every additional percentage increase thereafter up to a maximum of 10 percent		For a minimum of 5 percent increase over baseline + Year 0 2,500,000, plus 500,000 for every additional percentage increase thereafter up to a maximum of 10 percent	

#### Verification Protocol Table: Disbursement Linked Indicators

DLI 1	Development of a dynamic unified social protection delivery system under 'Jai Bangla' initiative for universal use of DBT in all social protection schemes for vulnerable groups such as widows etc.
Description	Year 0: Government issues Orders/ Circulars/ Memorandums to roll-out Unified Social Protection Delivery System and Government issues Orders/ Circulars/ Memorandums on Data Exchange Policy & Protocols and Data Sharing Guidelines Year 1: Cash transfers to 20% beneficiaries under all social protection schemes for vulnerable groups made through Unified Social Protection Delivery System Year 2: Cash transfers to 30% beneficiaries under all social protection schemes for vulnerable groups made through Unified Social Protection Delivery System Year 3: Cash transfers to 50% beneficiaries under all social protection schemes for vulnerable groups made through Unified Social Protection Delivery System
Data source/ Agency	Year 0: Government Orders/ Circulars/Memorandums or other relevant documents to be provided by the competent authorities And Government Orders/ Circulars/Memorandums or other relevant documents to be provided by the



	competent authorities Year 1: Unified Social Protection Delivery System User Manual, UAT certifications, Go-live reports, user logs and other system generated reports to be provided by the competent authorities And Data on successful cash transfer payments made to beneficiaries based on certified reports from PFMS/IFMS/Unified Social Protection Delivery System or relevant evaluation studies/reports to be provided by the competent authorities. Year 2: Data on successful cash transfer payments made to beneficiaries based on certified reports from PFMS/IFMS/Unified Social Protection Delivery System or relevant evaluation studies/reports to be provided by the competent authorities. Year 3: Data on successful cash transfer payments made to beneficiaries based on certified reports from PFMS/IFMS/Unified Social Protection Delivery System or relevant evaluation studies/reports to be provided by the competent authorities.
Verification Entity	IVA
Procedure	<p><b>Year 0:</b> The verification will involve review of relevant source documents such as Government Orders/ Circulars/Memorandums provided by the competent authorities <b>And</b> The verification will involve review of relevant source documents such as Government Orders/ Circulars/Memorandums provided by the competent authorities.</p> <p><b>Year 1, 2, 3:</b> The IVA will verify and validate the development of Unified Social Protection Delivery System through walkthrough of modules and review of relevant source documents such as Unified Social Protection Delivery System User Manual, UAT certifications, Go-live reports, user logs and other system generated reports provided by the competent authorities.</p> <p>For verifying and validating the no. of beneficiaries, the IVA will review relevant source documents such as certified reports/data from PFMS/IFMS/Unified Social Protection Delivery System or evaluation studies/reports provided by the competent authorities.</p> <p>Additionally, for verifying whether the social protection benefits were received by the intended beneficiaries and Unified Social Protection Delivery System was used to extend benefits to all the intended beneficiaries, the IVA will carry out telephonic verification on a sample of 5% of new beneficiaries.</p>
DLI 2	Number of widows receiving periodic cash transfers through social pensions
Description	Year 0: Additional 20% of baseline beneficiaries receiving widow pension Year 2: Additional 15% of baseline + Year 0 beneficiaries receiving widow pension
Data source/ Agency	Year 0, 2: Data on successful cash transfer payments made to beneficiaries based on certified reports from PFMS/IFMS/Unified Social Protection Delivery System or relevant evaluation studies/reports to be provided by the competent authorities.



Verification Entity	IVA
Procedure	<p><b>Year 0, 2:</b> For verifying and validating the no. of beneficiaries, the IVA will review relevant source documents such as certified reports/data from PFMS/IFMS/Unified Social Protection Delivery System or evaluation studies/reports provided by the competent authorities.</p> <p>Additionally, for verifying whether the social pensions were received by the intended beneficiaries through cash transfers, the IVA will carry out telephonic verification on a sample of XX%.</p>
DLI 3	Number of elderlies from Scheduled Castes and Scheduled tribes community receiving periodic cash transfers through social pensions
Description	<p>Year 0: Additional 12% of baseline of SC elderly receiving pension AND Additional 20% of ST elderly receiving pension</p> <p>Year 2: Additional 10% of baseline + Year 0 SC elderly receiving pensions AND Additional 11% of baseline + Year 0 ST elderly receiving pension</p>
Data source/ Agency	Year 0, 2: Data on successful cash transfer payments made to beneficiaries based on certified reports from PFMS/IFMS/Unified Social Protection Delivery System or relevant evaluation studies/reports to be provided by the competent authorities.
Verification Entity	IVA
Procedure	<p><b>Year 0, 3:</b> For verifying and validating the no. of beneficiaries, the IVA will review relevant source documents such as certified reports/data from PFMS/IFMS/Unified Social Protection Delivery System or evaluation studies/reports provided by the competent authorities.</p> <p>Additionally, for verifying whether the social pensions were received by the intended beneficiaries through cash transfers, the IVA will carry out telephonic verification on a sample of 5% of new beneficiaries.</p>
DLI 4	Establish an interdepartmental institutional entity to lead public-private coordination on women's labor force participation and initiate at least one pilot on women's entry to the workforce
Description	<p>Year 0: West Bengal Cabinet approves establishment of entity</p> <p>Year 1: Roll-out in at least two districts</p> <p>Year 2: Impact Study of roll-out completed with recommendations for scale-up</p>
Data source/ Agency	<p>Year 0: Government Orders/ Circulars/Memorandums or other relevant documents to be provided by the competent authorities.</p> <p>Year 1: Government Orders/ Circulars/Memorandums for roll-out districts to be provided by the competent authorities</p> <p>And Data related to programmes/events/ workshops for pilot launches, relevant pilot evaluation</p>



	studies/reports, minutes of the meeting of the established entity to be provided by the competent authorities. Year 2: Impact Study Report from an independent agency and/or Government Orders/ Circulars/Memorandums for scale-up to be provided by the competent authorities.
Verification Entity	IVA
Procedure	<p><b>Year 0:</b> The verification will involve review of relevant source documents such as Government Orders/Circulars/Memorandums provided by the competent authorities.</p> <p><b>Year 1:</b> The verification will involve review of relevant source documents such as Government Orders/Circulars/Memorandums/Minutes of the meeting/ pilot evaluation studies/reports provided by the competent authorities. Additionally, for validating the pilot implementation in the select districts, the IVA will physically visit the districts and carry out spot checks and interactions with the district officials and beneficiaries.</p> <p><b>Year 2:</b> The verification will involve study of the recommendations provided in the impact study report and/or review of relevant source documents such as Government Orders/ Circulars/Memorandums for scale-up.</p>
DLI 5	Improve capacity and coverage of social care services to offer home and community-based care for the vulnerable groups including elderlies and persons with disabilities
Description	Year 0: Government issues orders/circulars/memorandums for state-wide policy on social care services Year 1: Roll-out of social care services in one district Year 3: Expand coverage of social care services to all districts
Data source/ Agency	Year 0: Government Orders/ Circulars/Memorandums provided by the competent authorities. Year 1: Government Orders/ Circulars/Memorandums/minutes of the meeting identifying the roll-out district to be provided by the competent authorities. And Data related to no. of beneficiaries receiving and/or received social care services to be provided by the competent authorities. And Third party assessment report/study on the roll-out of social care services to be provided by the competent authorities. Year 3: Government Orders/ Circulars/Memorandums/minutes of the meeting for expanding the coverage to all districts to be provided by the competent authorities. And Data related to no. of beneficiaries receiving and/or received social care services to be provided by the competent authorities.
Verification Entity	IVA
Procedure	<p><b>Year 0:</b> The verification will involve review of relevant source documents such as Government Orders/Circulars/Memorandums provided by the competent authorities.</p> <p><b>Year 1:</b> The verification will involve confirmation of the roll-out based on review of relevant source documents such as</p>





	<p>Government orders /Circulars/Memorandums/Minutes of the meeting/third party assessment reports/studies and beneficiary data provided by the competent authorities.</p> <p>Additionally, for validating the roll-out in the select district, the IVA will physically visit the district and carry out spot checks and interactions with the district officials, front line workers and beneficiaries.</p> <p><b>Year 3:</b> The verification will involve confirmation of the expansion of the coverage of social care services to all the districts based on review of relevant source documents such as Government orders /Circulars/Memorandums/Minutes of the meeting and beneficiary data provided by the competent authorities.</p> <p>Additionally, for validating the expansion of the social care services in all the districts, the IVA will physically visit the 5sample districts and carry out spot checks and interactions with the district officials, front line workers and beneficiaries.</p>
<b>DLI 6</b>	Number of beneficiaries receiving at least one social protection benefit in agro-climatically and ecologically vulnerable regions
<b>Description</b>	Year 0: Additional 10% of baseline beneficiaries receiving social protection benefits Year 2: Additional 10% of baseline beneficiaries + Year 0 beneficiaries receiving social protection benefits
<b>Data source/ Agency</b>	Year 0, 2: Data on successful cash transfer payments made to beneficiaries based on certified reports from PFMS/IFMS/Unified Social Protection Delivery System or relevant evaluation studies/reports to be provided by the competent authorities.
<b>Verification Entity</b>	IVA
<b>Procedure</b>	<p><b>Year 0, 2:</b> For verifying and validating the no. of beneficiaries, the IVA will review relevant source documents such as certified reports/data from PFMS/IFMS/Unified Social Protection Delivery System or evaluation studies/reports provided by the competent authorities.</p> <p>Additionally, for verifying whether the social protection benefits were received by the intended beneficiaries, the IVA will carry out telephonic verification on a sample of 5% of new beneficiaries.</p>



## ANNEX 3-5. COMBINED SUMMARY OF KEY ASSESSMENTS

### TECHNICAL ASSESSMENT

- 1. Improving Efficiency in Delivery of Benefits by way of employing a robust Social Protection Delivery Platform.** Direct Benefit Transfers (DBTs) are increasingly used by the GoI and GoWB to channel resources to households and individuals. DBTs are particularly important in West Bengal as it is India's 4th most populous State with 96 million people, a fifth of whom are poor. Although poverty reduction in the State was faster after 2005, pockets of high poverty persist within the State. Despite a decline in poverty levels, the State shelters pockets of deep poverty and these households are geographically clustered. These high-poverty districts will continue to need strong traditional safety nets programs to protect them. The major DBT programs are managed through Centrally Sponsored Schemes and approximately twenty (20) selected State Schemes. GoWB is actively managing several DBT programs, it is ranked 36th among all States/UTs in terms of DBT performance. Total expenditure on these schemes amounted to Rs. 22,901+ crores in FY2017-18.
- 2. Improved efficiency in delivery of benefits is critical, both to the well-being of the intended beneficiaries and to the GoWB to minimize the risks of misallocation and fraudulent loss of funds.** GoWB has encountered challenges related to manual data entry, inconsistent beneficiary data across departments, absence of data storage and data exchange protocols leading to threat to data privacy and lack of citizen centric data up-dating. Departments act in silos which leads to massive duplication of efforts. The Program will support systems automating most of the processing and payment of DBTs and facilitate departmental data interaction under secured protocols.
- 3. The critical importance of women's empowerment for development is well recognized.** India's low and declining women's employment rates are a major development challenge, the even lower rates in West Bengal are a greater challenge as the State is aging with a growing dependency burden and needs to mobilize women workers not just because it is good for development but to address the long term development challenge the dependency burden. This is puzzling that the below replacement fertility rates mean that women need less time for childcare and rising education.
- 4. Home and community care services can bring transformation changes in lives of elderly and persons with disabilities.** Globally, home and community care services are being seen as a cost-effective alternative to the institutional / nursing care. A recent World Bank Report<sup>24</sup> found that majority of elderly with long-term care needs preferred services in their home and community-based setting. Preferences for home and community care services was found to be universal among elderly, regardless of cultural difference. Over the years, many countries have successfully implemented and evaluated homecare pilots. For example, Singapore Program for Integrated Care for the Elderly (SPICE) centers operates integrated services and also has provision of need-based care services in home settings. Thailand piloted service models that integrate health and social care (known as the Bangkok 7 Model) for older persons through collaboration among local authorities, volunteers, and older people. In India too, there has been various model of homecare that has been piloted and evaluated over the years. A homecare pilot project implemented by HelpAge India in three locations had encouraging results and found transformational changes in the lives of elderly beneficiaries as well as their families.
- 5. The Social Protection Delivery Platform reform is aligned with agenda of the Government of India and are comparable to reforms underway in other states.** States are at various stages in this process and there are opportunities for States such as West Bengal to learn from their peers. The Program will take advantage of opportunities for peer learning – in part drawing on the experience of Bank-financed programs in other States – particularly on issues of change management and dealing with the complex political economy of reform.

<sup>24</sup> World Bank. 2016. Live Long and Prosper: Aging in East Asia and Pacific. Washington, DC:



6. **The emphasis on IT solutions along with strengthening of front-line workers proposed under the operation reflects on the GoWB's plans to improve efficiency through further process automation with the objective of digitizing service delivery chain.** GoWB has experience in implementing IT-led systems reforms. The Program supports the development of a centralized IT platform under the 'Jai Bangla' scheme of the finance department which will serve as a one-stop platform for beneficiary registration and update processes across the social protection schemes and will be an integrated social registry that would serve as a critical foundation for various program operations by facilitating seamless data sharing.
7. **The technical design of the Program is grounded in a context-specific analysis of the constraints to women's labor force participation.** It is also informed by international and national evidence on what works to overcome these constraints on both the supply and demand side of the labor market. The experience in West Bengal to support women's productive inclusion has manifested in a plethora of disjointed central and State schemes, implemented by various departments, as outlined in Annexure 1 of the Technical Assessment. The actions to be undertaken under this program will address this fragmentation as a first order priority, by establishing a nodal institutional entity to coordinate the government's policy actions with regard to women's empowerment. Over the period of the PforR Program, this platform will be responsible to enact a streamlined set of evidence-based policy reforms and pilot programs and measure their impact on the main outcome of interest: women's labor force participation.
8. **The PforR Program reflects needs and priorities identified for strengthening care and rehabilitation of elderly and persons with disabilities in consultation with the stakeholders in the Government of West Bengal.** Recognizing the rapidly growing elderly population and challenges faced by persons with disabilities in the State, the State Government has been exploring all possible options for strengthening social protection delivery systems. Over the years, the household case management and home-based care and rehabilitation of elderly and persons with disabilities have been well anchored in the respective national / State policies and related legal instruments. However, in most cases these enabling provisions lack execution in absence a robust implementation platform. The proposed PforR Program would provide this much needed implementation platform that will help bring together many line departments and programs for ensuring an integrated service provision for elderly and persons with disabilities in West Bengal.

#### **PROGRAM EXPENDITURE FRAMEWORK**

9. The expenditure relates to key programs in the Department of Women, Children Development and Social Welfare and one under the Department of Finance which hosts the Jai Bangla Social Protection Delivery platform.

#### **FIDUCIARY SYSTEMS ASSESSMENT**

10. Based on the IFSA, the fiduciary risk of the Program is assessed as 'Moderate.' Given the centralized nature of the Program, with activities being implemented by three primary departments at the State, district, and sub-district levels working largely within the public financial management and procurement framework of the State, the inherent risk is assessed as Moderate. The actions to mitigate the fiduciary risks have been included in the Program Action Plan (PAP) (Annex 6 to PAD). If any significant issues come to the knowledge of WB during the Program implementation, additional mitigation measures will be put in place in consultation with the Finance Department, GoWB. For the purposes of the project document, the section includes key findings, and a detailed Integrated Fiduciary Systems Assessment (IFSA) is available for download.
11. The findings of the assessment across the public financial management and procurement cycle, as will be applicable for the PforR Program is summarized as follows:



**11.1. Program Expenditure Framework composition:** Institutional arrangements for Program activities will follow the existing schema for implementing GoWB's constituent functions and is reliant on the use of country systems. The cost of the broad Government Reform Program 'p' for FY2021-2024 is estimated at US\$7.4 billion. The outlay of the selected programs that have been included within the boundary<sup>25</sup> for the World Bank PforR Program is estimated at US\$753 million, of which the IBRD Financing is US\$125 million.

**11.2. Procurement exclusions:** No civil work is expected to be included in this program. However, the procurable expenditure envisaged under the program is mainly various consultancy and non-consultancy services. The Program is not expected to procure any large contracts valued at or above the Operational Procurement Review Committee (OPRC) thresholds (US\$115 million for works, US\$75 million for goods, US\$60 million for non-consulting services, and US\$30 million for consultant services), which are based on "Moderate" risk rating.

**11.3. Program Budget and Fund Flow:** The Program expenditure will be budgeted in annual budget of the GoWB across multiple demand for grants and budget heads being operated by various implementing departments. The Program activities will be pre-financed by the GoWB's annual State budget and the Bank funds will be disbursed based on the achievement of annual Disbursement Linked Results (DLRs). For utilization of funds, the Program would follow the normal budgeting and treasury procedures. Budget will be allocated to the respective departments by the Finance Department after the clearance of the budget.

**11.4. Internal Control Framework:** The existing manuals which establish the contours of the financial management framework, policies and procedures are very comprehensive in nature. Given the extensive implementation of IFMS has also automated many controls and approvals as many approvals are being processed online instead of being approved manually.

**11.5. Procurement Planning & Methods:** Linkage between Budget and Procurement Cycle is absent. The Program will introduce a procurement plan against a monitorable format and use a list of annual procurement transactions and timelines for each stage of the procurement cycle. The procurement methods for goods as mentioned in West Bengal Financial Rules 1977, as amended at different points, are based on their value thresholds, which have been found adequate for procurement activities envisaged under the Program.

**11.6. Bidding and Tendering Processes:** As per West Bengal Financial Rules 1977 and amended from time to time, the potential opportunities are widely published in one or more national dailies for 7-21 days for various tender values exceeding Rs. 1 lakh. Although each department has its own model/reference tender documents, no Standard Bidding Documents exist for goods and services. The State plans to prepare model bidding documents for goods and services based on the broad guidelines issued in WBFR. The rules do not provide explicit guidelines for contract management. Development of a contract management system for all departments is a latent need for strengthening the procurement process. Barring some in-service trainings, GoWB officials have not received any formal procurement training and there is no dedicated cadre of procurement officials.

**11.7. Grievance Redressal and Anti-Corruption Measures:** West Bengal Government has a Toll-free Number, to inform the Chief Minister Program Implementation and Grievance Cell, to curb corruption. Directorate of Anti-Corruption Branch was established as an administrative department of the Personnel and Administrative Reforms Department with the mandate of conducting enquiry into such complaints of the administrative irregularities and complaints of corruption against Govt. employees, employees of Local Bodies, Public Sector Undertakings, Corporations, Societies, etc. under the

<sup>25</sup> Refer Annex 4 to IFSA for detailed list of GoWB's budget heads included in the Program expenditure framework.



administrative control of the Government as may be referred to it be the Government. Implementation of the Program will be aligned with the ACGs applicable to PforR operations, that is, 'Guidelines on Preventing and Combating Fraud and Corruption in Program for-Results Financing', dated February 1, 2012, and revised on July 10, 2015. The following mitigation measures as per Bank's Fraud and Corruption Guidelines will apply. The Office of the Comptroller & Auditor General (C&AG) of India which is the Supreme Audit Institution has the constitutional mandate under Article 151(2) of the constitution to audit all public funds and entities.

## ENVIRONMENTAL AND SOCIAL SYSTEMS ASSESSMENT

12. **Objectives, Scope, Bank requirements:** The assessment focused on the social and environmental risks, benefits, impacts and opportunities of the PforR program. It covered social and environmental checks and balances that exist in the national and State policy, legal and regulatory framework governing the program; and mapped the corresponding risks and gaps. The ESSA recommendations offers suggestions to further enhance inclusion, access, participation, accountability within the overall program.
13. **ESSA Methodology:** The ESSA was prepared during the Covid-19 pandemic that limited the opportunity to collect primary data. The assessment drew upon desk based secondary literature review, telephonic Key Informant Interviews and virtual stakeholder consultations. The assessment focused on the borrower's institutional assessment and systems to manage environmental and social risks. Secondary literature review covered analysis of existing policy, operational procedures, institutional capacity, and implementation effectiveness relevant to the activities under the Program. Further, legal and regulatory requirements including those on environmental conservation, pollution control, occupational health and public safety, labor welfare and rights, social inclusion, gender, and citizen engagement were analyzed. Assessments conducted by other technical agencies, documents and reports received from government counterparts, data, websites and other reports by research institutes, academics, and NGOs were relied upon.
14. **Stakeholder engagement, consultations, and disclosure: Stakeholder mapping:** During the preparation a list of stakeholders, covering those who will get directly or indirectly impacted by the program and those who will directly and indirectly impact the program was prepared. **Consultations** with government officials, non-governmental organizations, civil society organizations, and other relevant stakeholders were held, either virtually or in-person Detailed checklists were prepared to guide the same. In addition, the following consultations have been planned:
  - (i) Consultation to share the findings of the ESSA, seek clarifications, and agree on the recommendations with the Department of Finance and the Women and Child Development Department are planned in November though positive press comments have already started following publication of ESSA on State Government website.
  - (ii) The final draft of ESSA report has been shared in a virtual multi-stakeholder workshop on scheduled in the month of November, as currently the State is under a Code of Conduct to seek comments and suggestions and finalize the report.
  - (iii) Roadmap for future consultations: With limitations on organizing consultations with the direct beneficiaries for qualitative analysis of implementation of the program and it's outcomes, a road map is detailed out in ESSA and in the Program guideline to complete the consultations within 6 months of ease on travel. In view of the current pandemic consultations would be conducted taking into consideration national Covid-19 protocols as well as WHO guidelines.
15. **Disclosure:** The draft ESSA was disclosed online on the West Bengal Department of Finance website(2<sup>nd</sup> November 2021) and Bank's external website (18<sup>th</sup> October 2021). It will be updated to include consolidated feedback received via



different sources and will be re-disclosed online on respective implementing agency websites and World Bank external website.

16. **E&S Assessment as per PforR Core Principles:** The program is targeted at supporting the needs of the poor and most vulnerable sections of the population in West Bengal and is, by nature both inclusive and gender responsive. It does not include any activities that are likely to result in adverse, irreversible environmental or social risks that cannot be mitigated. **Consequently, both the environmental and social risks of the program are rated as low.** The institutional capacity of DWCDSW to manage social risks relevant to the program is adequate. The national and State level E&S policy, legal and regulatory framework covering the program are adequate and do not need any change or modifications. Policies, mechanisms required to facilitate achievement of specific social development outcomes of the program are embedded in the Results Framework and PAPs. The mechanism established to address complaints from program beneficiaries / potential program beneficiaries and other stakeholders of the program is fairly robust, responsive and grounded in law (the West Bengal Right to Public Services Act, 2013) and implemented through the West Bengal Right to Public Services Rules, 2013. In addition, residents of the State (including stakeholders of the program) can register their grievances through various means (in writing – through letters, email or text messages and also over telephone (through a dedicated toll free number)) with the Program Implementation and Grievance Cell set up under the Office of the Chief Minister, GoWB and seek to resolve their grievances within 7 days.
17. **Key Findings and Recommendations:** The assessment found that the awareness about the Jai Bangla platform and what it covered was fairly low across stakeholders (including even different government departments). While direct beneficiaries were aware of the existing old age, widow and disabled pension schemes, their understanding of how the Jai Bangla platform could deliver DBTs more efficiently and actions required by them to access / register at the platform was found to be low. On the other hand, NGOs, CSOs and other government departments agreed that increasing FLFP in the State was extremely critical and offered to partner with / support GoWB's initiatives to address this issue. An overarching framework addressing issues related to FLFP, domestic and gender based violence, women's health and nutrition needs, needs of widows and aged women among others would help in guiding the State's efforts towards building on and sustaining the achievements / outcomes of this operation. Similarly, mechanisms such as social audits would inform the DWCDSW about the efficiency and coverage of the social protection schemes implemented by the department and help making the monitoring of these schemes more inclusive and citizen responsive. These recommendations are included in the PAP and shall be further detailed in the Operation Manual.



## ANNEX 6. PROGRAM ACTION PLAN

Action Description	Source	DLI#	Responsibility	Timing		Completion Measurement
Government issues Orders/ Circulars/ Memorandums on Data Exchange Policy & Protocols and Data Sharing Guidelines	Technical	DLI 1	DWCDSW	Other	Year 1	Copy of Data Exchange Policy & Protocols and Data Sharing Guidelines shared by the government
Coordinate policy dialogue on effective solutions to increase FLFP with relevant partners and stakeholders	Technical	DLI 4	DWCDSW	Other	Year 2	Copy of minutes of the meeting and report to increase FLFP
Redeployment of frontline workers (AWW & ASHA) as the Household Case Management Worker	Technical	DLI 5	DWCDSW	Other	Year 1	Copy of notification on re-deployment of frontline workers obtained.
Training of frontline workers in household case management, home and community-based care and rehabilitation	Technical	DLI 5	DWCDSW	Other	Year 1 & 2	Copy of training schedule, training content obtained
Training of frontline workers in remote care & rehabilitation assistance using teleconsulting system	Technical	DLI 5	DWCDSW	Other	Year 1 & 2	Copy of training schedule, training content obtained
Community mobilization and awareness campaigns to ensure citizens are aware of opportunities and entitlements	Technical	DLI 5	DWCDSW	Other	Year 1 & 2	Copy of Information, Education and Communication campaign materials obtained
Establish a	Fiduciary		Department of Finance	Other	By end of	A copy of office order or





mechanism for conducting annual post review of contracts by an independent Firm and act on their recommendation.	Systems				Year 1 from Program Effectiveness	notification obtained
Set-up a centralized procurement complaint redressal system in Jai Bangla Unit which shall have a clear protocol and web interface to receive complaints and clearly defined rules and authorities to resolve/process the complaint/suggestions	Fiduciary Systems		Department of Finance	Other	By end of Year 1 from Program Effectiveness	A copy of Standard Operating Procedure obtained on centralized procurement redressal system
Develop a State Action Plan for Women	Environmental and Social Systems	DLI 4	DWCDSW	Other	Year 4 (implementation to be in accordance with timelines indicated in SAPW)	A copy of approved State Action Plan by competent authority obtained
Conduct annual Social Audits of the program	Environmental and Social Systems		DWCDSW and Social Audit Committees	Other	Year 3 onwards	Annual copy of Social Audits obtained
Develop guidelines and protocols for Social Audit of the program	Environmental and Social Systems		DWCDSW	Other	Year 2	An approved copy of guidelines and protocols obtained from the competent authority.



## ANNEX 7. IMPLEMENTATION SUPPORT PLAN

### Strategy and Approach for Implementation Support

1. The strategy for implementation support has been developed based on the nature of the Program and its risk profile. The World Bank's approach to implementation support strongly emphasizes open and regular communication with all actors directly involved in the Program, constant information exchange, and adequate flexibility to accommodate the requirements of the Program.
2. Although the overall responsibility of the Program's implementation rests with GoWB, the World Bank will provide necessary support on an on-going basis in the following areas during the project tenure
  - Reviewing implementation progress and achievement of Program Results, and compliance with legal covenants including PAP.
  - Resolving implementation issues and carrying out capacity building through guidance in technical, fiduciary, social and environmental issues.
  - Monitoring program risks
  - Managing technical assistance under the IPF component
3. Considering that the Program involves technical assistance, support for the Program will be significant. Formal review Missions will be carried out twice a year. The Bank will conduct a mid-term review jointly with the Government of West Bengal to review and update the Program design, results framework and disbursement linked indicators considering implementation progress and changing priorities, if any. The Bank will also provide regular support as needed in development of terms of reference and in solving problems related to achievement of Program results. The Bank will review semi-annual program implementation reports submitted by GoWB as well as Annual Financial Audit Reports of the Program.
4. The World Bank will provide timely implementation support to the Program's Results Areas, as well as guidance to the relevant agencies regarding technical, fiduciary, social, and environmental issues. Formal implementation support and field visits will be carried out as required, and will focus on the following:
  - i. **Technical inputs.** The World Bank will solicit inputs from Global Delivery Systems Group to support the Results Areas under the Program.
  - ii. **Fiduciary requirements and inputs.** Finance Department will manage the overall project. However, under Finance Department there will be Jai Bangla Technical Support Unit, they will receive training from World Bank staff before the Program's effectiveness in the area of procurement and project management. This will allow building capacity among implementing agencies especially in matters of financial management and procurement in a PforR Program as well as for IPF component. Supervision of financial management arrangements will be carried out as required as part of the Program supervision plan and support will be provided on time to respond to Program needs. Procurement supervision will be carried out on time as required by the country.
  - iii. **Safeguards.** The World Bank will monitor compliance with the Social Management Framework and environment-related courses during the implementation support missions, and technical guidance will be provided accordingly.

Time	Focus	Role	Resource Estimate	Partner Role
First twelve months	Task Team Leadership	TTL/Co TTL	15 staff weeks	N. A
	PFM Specialisation	FM Specialist	3 staff weeks	N. A



	Jai Bangla Platform Development	Senior Social Protection Specialist	4 staff weeks	N. A
	Female Labor Force Participation	Social Protection Specialist, Gender Specialist	3 staff weeks	N. A
	Women Economic Empowerment Platform	Social Specialist	2 staff weeks	
	Procurement	Procurement Specialist	2 staff weeks	N. A
	IT related aspects	IT specialist	4 staff weeks	N. A
12-48 months				N. A
	Task Team Leadership	TTL/Co TTL	30 staff weeks	N. A
	FM Specialists	PFM Specialist	6 staff weeks	N. A
	Social Protection Specialist	Jai Bangla Platform Development	10 staff weeks	N. A
	Female Labor Force Participation	Social Protection Specialist, Gender Specialist	8 staff weeks	N. A
	Women Economic Empowerment Platform	Social Specialist	3 staff weeks	N. A
	IT Specialization -Software	IT specialist	3 staff weeks	N. A
	Procurement	Procurement Specialist	4 staff weeks	N. A
Beyond 48 months				N. A
	Task Team Leadership	TTL/Co TTL	5 staff weeks	N. A
	PFM Specialization	FM Specialist	1 staff week	N. A
	Roll-out of Jai Bangla Platform	Social Protection Specialist	2 staff weeks	N. A
	Female Labor Force Participation	Social Protection Specialist, Gender Specialist	1 staff week	N. A
	Women Economic Empowerment Platform	Social Specialist	2 staff week	
	Procurement	Procurement Specialist	1 staff week	N. A



## ANNEX 8. INVESTMENT PROJECT FINANCING COMPONENT

1. The investment project financing component will finance technical assistance and training needed to achieve the PDO. A rolling work plan will be agreed with the borrower and it will be adjusted as needed. This includes the overall support to manage the program and technical support for the implementation of the Social Protection Delivery Platform (Jai Bangla). Technical support and training will be required for the Women's Empowerment Platform and the transform of social care services to a household case management approach. The Financial Management unit at the Jai Bangla will be responsible for the fiduciary responsibilities for the IPF component including: (a) compliance with all financial covenants in the IPF legal agreements; (b) overall management of payments and accounting function; (c) interim financial reports (IFRs) and obtaining funds from the IBRD loan on a regular basis; and (d) annual financial statements and managing the internal/ external audit process; including submission of the AFS to the World Bank within nine months of close of each Financial Year. Key aspects of the FM arrangements are summarized as follows:

- The Jai Bangla Technical Support Unit will project the required resources to be budgeted for the IPF component on an annual basis; these projections will be included in FD, DWCDWS and DHFW budget/s, submitted to the Finance Department for incorporation into the State annual budget. A separate budget code (line item) will be set up in a manner that will allow for all project related expenditures to be identified, accounted, and reported.
- All payments will be made by the implementing departments using the West Bengal Treasuries (IFMS). These WBFR provide the required control framework for transaction control over individual items of expenditure.
- The Jai Bangla will submit semi-annual IFRs to the World Bank within 45 days of the end of each semester; based on which the loan will finance 100 percent of eligible expenditures for consulting, non-consulting services and incremental operating costs including taxes.
- Through the State Principal Accountant General, the Comptroller and Auditor General of India (CAAG) will conduct an external audit of departmental level project-related expenditures. Statements of expenditure at all project levels will be submitted to the Comptroller and Auditor General by June 30 each year to allow adequate time for the audit, to be conducted in accordance with terms of reference agreed by the CAAG for audit of Bank-financed projects. Audit reports will be submitted within nine months of the end of each financial year.

2. IPF technical assistance (TA) component will allow specific and targeted support for capacity building activities to individual line agencies implementing the project. Overall environment and social risk associated is Low. An Environment and Social Commitment Plan has been prepared and GoWB through Department of Finance will implement material measures and actions, so that the Project is implemented in accordance with the Environmental and Social Standards (ESSs).

3. Procurement for the proposed TA component of the project will be carried out in accordance with Procurement Regulations for IPF Borrowers for Goods, Works, Non-Consulting and Consulting Services, dated July 1, 2016, Revised Nov 2017 and Aug 2018; hereinafter referred to as 'Regulations' and the provisions stipulated in the Legal Agreement. The TA will be subject to the World Bank's Anti-Corruption Guidelines, dated October 15, 2006, as revised in 2011 and 2016.

4. **Procurement risk assessment and mitigation.** All procurement under the TA will be undertaken in finance Department, GoWB by its procurement cell, which is headed by the Joint Secretary/finance. The procurement capacity assessment of FD noted that its staff has limited experience in World Bank procurement process and hence, procurement arrangements need to be strengthened. Finance Department is in the process of strengthening its procurement cell by establishing Jai Bangla Technical Support Unit (Project management Unit) for managing the Program. Jai Bangla Technical Support Unit will develop a comprehensive training program to be implemented over the life of the Program, including on procurement and contract management.

5. **Project Procurement Strategy for Development (PPSD).** As per the requirement of the Regulations, a document has been prepared by FD which the Procurement Plan is developed indicating procurement methods and approaches for



procurement. The first Procurement Plan includes all procurement to be taken up during the first 18 months of project implementation, which has been agreed and submitted with the World Bank through the Systematic Tracking of Exchanges in Procurement (STEP) system. It will be updated at least annually or as required to reflect the actual project implementation needs and improvements in institutional capacity.

6. Major procurement under TA component is strengthening Finance Department to manage the Program and strengthening the Social protection Delivery platform. This involves procurement of consultancy, non consultancy and hardware procurement. Finance Department will use NIC e procurement system for all procurement.

7. **National procurement procedure (NPP) conditions.** National competition for the procurement of goods, works, and non-consulting services according to the established thresholds will be conducted in accordance with paragraphs 5.3–5.5 of section V of the Regulations and the provisions of NPP, agreed with government of India.

*Table 1 Procurement Review arrangements as per Moderate risk rating*

Type of Procurement	Prior Review Threshold (US\$, millions)
Works	15
Goods and non-consulting services	4
Consultant firms	2
Direct selection	0.05

8. **Record keeping.** All records pertaining to award of tenders, including bid notification, register pertaining to sale and receipt of bids, bid opening minutes, bid evaluation reports and all correspondence pertaining to bid evaluation, communication sent to/with the World Bank in the process, bid securities, and approval of invitation/evaluation of bids would be retained by the Department.

9. **Disclosure requirements.** The project shall comply with the disclosure requirements stipulated in the World Banks' Procurement Regulations for IPF Borrowers effective July 1, 2016. Accordingly, the following documents shall be disclosed on the project's website: (i) Procurement Plan and all subsequent updates; (ii) invitations for bids for goods; (iii) requests for expression of interest (REOIs) for selection/hiring of consulting services; (iv) short list of consultant; (v) details of contract awards; (vi) lists of contracts following Direct Contracting, CQS, or Single-Source Selection on a quarterly basis; and, (vii) action-taken reports on the complaints received on a quarterly basis.

10. The following details shall be published by Finance Department through STEP on the World Bank's external website and United Nations Development Business online: (i) GPN; (ii) Request for Expression of Interest (REOI) for consulting services estimated to cost more than US\$300,000; and, (iii) contract award details of all consulting services, with estimated cost of more than US\$300,000. The project shall also publish on its website any information required under the provisions of disclosure, as specified by the Right to Information (RTI) Act of India. Further, FD will also publish on their websites any information required under the provisions of 'suo moto' disclosure as specified by the RTI Act.

11. **Oversight and monitoring by the World Bank.** All contracts not covered under prior review by the World Bank will be subject to post review during implementation support missions and/or special post review missions, including missions by consultants hired by the World Bank. To avoid doubts, the World Bank may conduct, at any time, independent procurement reviews of all the contracts financed under the loan.

12. **Complaint handling mechanism.** Finance department will establish a complaint handling mechanism to address complaints/grievances from contractors/suppliers more effectively. On receipt of complaints, immediate action will be initiated to acknowledge the complaint and redress within a reasonable timeframe, say within 30 days. All complaints during bidding/award stage as well as complaints during the contract execution along with the analysis and response of FD shall invariably be submitted to the World Bank for review.