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INTERNATIONAL DEVELOPMENT ASSOCIATION

PROJECT APPRAISAL DOCUMENT

ON A

PROPOSED CREDIT

IN THE AMOUNT OF US\$63.00 MILLION

TO THE

REPUBLIC OF INDIA

FOR A

TEJASWINI: SOCIOECONOMIC EMPOWERMENT OF ADOLESCENT GIRLS AND
YOUNG WOMEN PROJECT

May 27, 2016

Social Protection and Labor Global Practice
South Asia Region

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CURRENCY EQUIVALENTS
(Exchange Rate Effective March 18, 2016)

Currency Unit = Indian Rupees (INR)
INR66.55 = US\$1

FISCAL YEAR
April 1 – March 31

ABBREVIATIONS AND ACRONYMS

AGI	Adolescent Girls Initiative
AGYW	Adolescent Girls and Young Women
AWC	Anganwadi Center
BRAC	Bangladesh Rural Advancement Committee
BRIU	Block Resource and Implementation Unit
CDPO	Child Development Project Officer
CEO	Chief Executive Officer
COO	Chief Operating Officer
CPS	Country Partnership Strategy
CQS	Selection Based on Consultants' Qualifications
DBT	Direct Benefit Transfer
DC	Direct Contracting
DDO	Drawing and Disbursing Officer
DGS&D	Directorate General of Supplies and Disposals
DRIU	District Resource and Implementation Unit
DSWO	District Social Welfare Officer
DWCDSS	Department of Women and Child Development and Social Security
ELA	Empowerment and Livelihood for Adolescents
EMP	Environment Management Plan
EPAG	Economic Empowerment of Adolescent Girls and Young Women
ERR	Economic Rate of Return
FM	Financial Management
GoI	Government of India
GoJ	Government of Jharkhand
GRS	Grievance Redress Service
HR	Human Resource
ICB	International Competitive Bidding
IC	Individual Consultant
IE	Impact Evaluation
IEC	Information Education and Communication
IPF	Investment Project Financing
IRR	Internal Rate of Return
IUFR	Interim Unaudited Financial Report
JSDMS	Jharkhand Skills Development Mission Society
JWDS	Jharkhand Women Development Society

KPI	Key Performance Indicator
M&E	Monitoring and Evaluation
MIS	Management Information System
NCB	National Competitive Bidding
NFE	Non-formal Education
NGO	Nongovernmental Organization
NIOS	National Institute of Open Schooling
NPSDE	National Policy on Skill Development and Entrepreneurship
NPV	Net Present Value
NRLM	National Rural Livelihood Mission
NSDC	National Skill Development Corporation
NSQF	National Skills Qualifications Framework
NSS	National Sample Survey
NYP	National Youth Policy
OBE	Open Basic Education
PDO	Project Development Objective
PIU	Project Implementation Unit
QBS	Quality-Based Selection
QCBS	Quality- and Cost-Based Selection
RGSEAG	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA)
SBD	Standard Bidding Document
SC	Scheduled Caste
SITP	Social Inclusion and Tribal Plan
SSS	Single-Source Selection
ST	Scheduled Tribe
VTP	Vocational Training Provider

Regional Vice President:	Annette Dixon
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Task Team Leader:	Pravesh Kumar, Matthew H. Morton

INDIA

Tejaswini: Socioeconomic Empowerment of Adolescent Girls and Young Women (P150576)

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PAD DATA SHEET

Republic of India

Tejaswini: Socioeconomic Empowerment of Adolescent Girls & Young Women (P150576)

PROJECT APPRAISAL DOCUMENT

SOUTH ASIA

Social Protection and Labor Global Practice

Report No.: PAD1630

Basic Information			
Project ID P150576	EA Category B - Partial Assessment	Team Leader(s) Pravesh Kumar, Matthew H. Morton	
Lending Instrument Investment Project Financing	Fragile and/or Capacity Constraints []		
	Financial Intermediaries []		
	Series of Projects []		
Project Implementation Start Date 15-Aug-2016	Project Implementation End Date 31-Aug-2021		
Expected Effectiveness Date 15-Aug-2016	Expected Closing Date 31-Aug-2021		
Joint IFC No			
Practice Manager/Manager Pablo Gottret	Senior Global Practice Director Omar S. Arias Diaz	Country Director Onno Ruhl	Regional Vice President Annette Dixon
Borrower: Republic of India			
Responsible Agency: Department of Women and Child Development and Social Security			
Contact: Telephone No.: 91-651-2400757	Mr. Vinay Kumar Choubey Title: Secretary Email: swdjharkhand@gmail.com		
Project Financing Data(in USD Million)			
[] Loan	[] IDA Grant	[] Guarantee	
[X] Credit	[] Grant	[] Other	
Total Project Cost:	90.00	Total Bank Financing:	63.00
Financing Gap:	0.00		

Financing Source						Amount				
BORROWER/RECIPIENT						27.00				
International Development Association (IDA)						63.00				
Total						90.00				
Expected Disbursements (in USD Million)										
Fiscal Year	2016	2017	2018	2019	2020	2021	2022	0000	0000	0000
Annual	0.00	2.00	8.00	12.00	20.00	21.00	0.00	0.00	0.00	0.00
Cumulative	0.00	2.00	10.00	22.00	42.00	63.00	63.00	0.00	0.00	0.00
Institutional Data										
Practice Area (Lead)										
Social Protection & Labor										
Contributing Practice Areas										
Cross Cutting Topics										
<input type="checkbox"/> Climate Change <input type="checkbox"/> Fragile, Conflict & Violence <input checked="" type="checkbox"/> Gender <input checked="" type="checkbox"/> Jobs <input type="checkbox"/> Public Private Partnership										
Sectors / Climate Change										
Sector (Maximum 5 and total % must equal 100)										
Major Sector				Sector		%	Adaptation Co-benefits %		Mitigation Co-benefits %	
Health and other social services				Other social services		100				
Total						100				
<input checked="" type="checkbox"/> I certify that there is no Adaptation and Mitigation Climate Change Co-benefits information applicable to this project.										
Themes										
Theme (Maximum 5 and total % must equal 100)										
Major theme				Theme				%		
Social protection and risk management				Improving labor markets				50		
Social dev/gender/inclusion				Gender				30		
Human development				Education for the knowledge economy				20		

Total		100
Proposed Development Objective(s)		
To improve completion of market-driven skills training and secondary education for adolescent girls and young women in select districts of Jharkhand.		
Components		
Component Name	Cost (USD Millions)	
Expanding social, educational, and economic opportunities	61.00	
Intensive service delivery	20.00	
State capacity building and implementation support	9.00	
Systematic Operations Risk- Rating Tool (SORT)		
Risk Category	Rating	
1. Political and Governance	Moderate	
2. Macroeconomic	Moderate	
3. Sector Strategies and Policies	Moderate	
4. Technical Design of Project or Program	Substantial	
5. Institutional Capacity for Implementation and Sustainability	Substantial	
6. Fiduciary	Substantial	
7. Environment and Social	Low	
8. Stakeholders	Moderate	
9. Other		
OVERALL	Substantial	
Compliance		
Policy		
Does the project depart from the CAS in content or in other significant respects?	Yes []	No [X]
Does the project require any waivers of Bank policies?	Yes []	No [X]
Have these been approved by Bank management?	Yes []	No [X]
Is approval for any policy waiver sought from the Board?	Yes []	No [X]
Does the project meet the Regional criteria for readiness for implementation?	Yes [X]	No []
Safeguard Policies Triggered by the Project	Yes	No
Environmental Assessment OP/BP 4.01	X	
Natural Habitats OP/BP 4.04		X
Forests OP/BP 4.36		X

Pest Management OP 4.09			X
Physical Cultural Resources OP/BP 4.11			X
Indigenous Peoples OP/BP 4.10	X		
Involuntary Resettlement OP/BP 4.12			X
Safety of Dams OP/BP 4.37			X
Projects on International Waterways OP/BP 7.50			X
Projects in Disputed Areas OP/BP 7.60			X
Legal Covenants			
Name	Recurrent	Due Date	Frequency
Implementation Responsibility	X		CONTINUOUS
Description of Covenant			
Government of Jharkhand (GoJ) to vest overall responsibility for project coordination and implementation in the DWCDSS, acting through its JWDS			
Name	Recurrent	Due Date	Frequency
Implementation Units – I	X		CONTINUOUS
Description of Covenant			
DWCDSS and/or JWDS to maintain: (i) a Project Steering Committee, chaired by Chief Secretary, GoJ, to provide strategic guidance and policy directives; (ii) a Project Implementation Committee, chaired by the Principal Secretary/Secretary, DWCDSS, GoJ, to supervise/monitor Project implementation and resolve implementation bottlenecks; (iii) a Project Implementation Unit, headed by a Project Director and responsible for day-to-day implementation of Project activities; and (iv) Inter-departmental District Coordination Committees to coordinate convergence in each select district and oversee local interventions.			
Name	Recurrent	Due Date	Frequency
Implementation Units – II	X		CONTINUOUS
Description of Covenant			
Prior to commencing activities in a particular district/block JWDS to: (i) establish and maintain District Resource and Implementation Units in each select district to serve as nodal implementing unit in each such district; and (ii) establish and maintain in each Block of an Intense Pilot District, or cause the NGOs hired under service agreements to establish and maintain in each Block of a select district (other than the Intense Pilot Districts), Block Resource and Implementation Units to liaise and assist NGOs, community facilitators and training providers with the implementation of Project activities.			
Name	Recurrent	Due Date	Frequency
Audit	X		CONTINUOUS
Description of Covenant			
JWDS to submit financial statements for each fiscal year, audited by independent auditors, within 9 months after the end of the fiscal year.			
Name	Recurrent	Due Date	Frequency

Internal Audit	X		CONTINUOUS	
Description of Covenant				
JWDS to hire a firm or chartered public accountants, within 6 months after Effectiveness, to serve as internal auditor and carry out periodic internal audits of JWDS’s accounts as per the FM Manual.				
Name	Recurrent	Due Date	Frequency	
Field Guidelines	X		CONTINUOUS	
Description of Covenant				
JWDS to prepare field guidelines, within 3 months after Effectiveness, detailing the operational procedures and allocation of responsibilities to be followed in all community-based interventions and/or the provision of non-formal and skills training.				
Name	Recurrent	Due Date	Frequency	
Project Documents (including safeguards)	X		CONTINUOUS	
Description of Covenant				
GoJ to ensure that JWDS implements the Project in accordance with the Operations Manual and Implementation Plan, the Field Guidelines, the FM Manual, the Procurement Manual, the EMP and the SITP				
Name	Recurrent	Due Date	Frequency	
Grievance Redressal/Complaints Processing	X		CONTINUOUS	
Description of Covenant				
GoJ to maintain and operate a grievance redressal mechanism and processing protocol for the handling of any stakeholder complaints arising out of the project activities.				
Conditions				
Source Of Fund	Name		Type	
Description of Condition				
Team Composition				
Bank Staff				
Name	Role	Title	Specialization	Unit
Pravesh Kumar	Team Leader (ADM Responsible)	Social Protection Specialist	Social Protection & Labor Systems, Gender	GSP06
Matthew H. Morton	Team Leader	Social Protection Specialist	Social Protection & Labor System, Gender & Youth	GSP06
Balagopal Senapati	Procurement Specialist (ADM	Procurement Specialist	Procurement Management	GGO06

	Responsible)			
Papia Bhattacharji	Financial Management Specialist	Sr Financial Management Specialist	Financial Management	GGO24
Anastasiya Denisova	Team Member	Economist	Social Protection & Labor Systems	GSP06
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Maitreyi Das	Team Member	Lead Social Development Specialist	Social Inclusion	GWASP
Martin M. Serrano	Counsel	Senior Counsel	Senior Counsel	LEGES
Ritu Sharma	Team Member	Program Assistant	Program Assistant	SACIN
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Sangeeta Kumari	Safeguards Specialist	Senior Social Development Specialist	Social Safeguards	GSU06
Srinivas Varadan	Team Member	Social Protection Specialist	Social Protection & Labor Systems, Skills Training	GSP06
Victor Manuel Ordonez Conde	Team Member	Senior Finance Officer	Senior Finance Officer WFALN	WFALN
Extended Team				
Name	Title	Office Phone	Location	
Belmati Jonko	Consultant		Ranchi	
Binu Malhotra	Consultant		New Delhi	
Parimal Sadaphal	Consultant, Environment Safeguards		New Delhi	
Pooja Churamani	Consultant		New Delhi	
Soumi Saha	Consultant, Education & Skills Development		New Delhi	
Tapan Kapoor	Consultant		New Delhi	

Locations					
Country	First Administrative Division	Location	Planned	Actual	Comments
India	Jharkhand	State of Jharkhand	X		
Consultants (Will be disclosed in the Monthly Operational Summary)					
Consultants Required ? Consulting services to be determined					

I. STRATEGIC CONTEXT

A. Country Context

1. **While India has enjoyed relatively high economic growth, challenges remain to ensure needed progress in poverty reduction and realization of human capabilities.** India's gross domestic product growth (8.2 percent per annum during the 11th five-year plan period of 2007–2012)—supported by high rates of investment and savings and strong export growth—has generated substantial public and private resources. These resources have allowed for large investments in transportation, communication, education, health, and development programs to benefit the poor. However, more than 270 million people still live on less than \$1.90 a day at 2011 purchasing power parity¹, with the majority living in rural areas and dependent on agriculture or other land-based resources. While poverty and vulnerability are experienced by many in India, the outcomes of women and tribal populations are particularly lagging on multiple social and economic fronts.

2. **The state of Jharkhand presents an important subcontext for advancing social inclusion in India.** Created in 2000, Jharkhand has a 39.1 percent poverty headcount and gross state domestic product of US\$589 (National Sample Survey [NSS] round 2011–12). The state has a population of 33 million, of which 76 percent is rural, and the share of vulnerable groups is high at 12 percent of scheduled castes (SCs) and 26 percent of scheduled tribes (STs).² Jharkhand is among the most lagging states on rates of poverty, female literacy, and maternal mortality.³ While female labor force participation has declined nationally from 2004–05 to 2011–12, the drop has been even steeper for Jharkhand: participation among women in Jharkhand decreased by 18 percentage points, compared to 12 percentage points for India overall (NSS; see figure 1).

3. **Targeting youth is key to empowering women and addressing a major bottleneck to the state's competitiveness.** An estimated 62 percent of adolescent girls and young women (AGYW) (ages 16–24) were neither engaged in training, education, nor employment, compared to 14 percent of young men from the same households (World Bank 2015 survey⁴). This is especially concerning in light of the state's demographics. Adolescents and youth (ages 10–24) constitute nearly one-third of the state's population, and this stage presents an especially critical window for addressing gender inequality. Not only are adolescence and youth vital stages of the life cycle for human capital investments, but this is also a highly vulnerable period in which a lack of control over marriage and sexual and reproductive health decisions results in abruptly curtailed economic opportunities and incentives for human capital formulation. As such, interventions targeting this stage might have higher returns than later timed interventions.

¹ World Bank poverty estimates using the international poverty line based on National Sample Survey (NSS) round 2011–12.

² Census of India, 2011

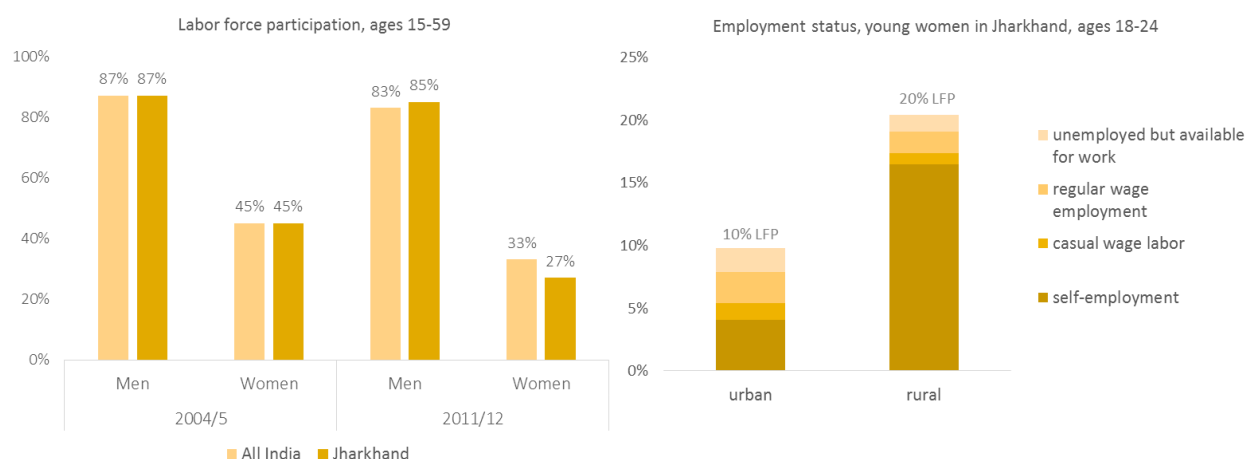
³ Census 2011 and Sample Registration System 2011–12.

⁴ In 2015, as part of technical assistance to the Government of Jharkhand, the World Bank conducted a statewide multi-stage survey of 3,942 households with adolescent girls and young women, ages 11–24, in Jharkhand. The sample was designed to be representative at the state level as well as for some subgroups (e.g., rural and urban and age groups).

4. **Lags in girls' educational attainment contribute to fewer opportunities.** School attendance drops significantly as girls enter adolescence, when marriage and domestic pressures predominate. Only 68 percent of girls ages 14–15, and 44 percent of those ages 16–17 are enrolled in school⁵. These outcomes belie girls' own aspirations, which are strongly oriented toward acquiring higher levels of skills through education and training. A lack of qualifications, such as a class 8 or 10 level education, also closes doors. Many training courses and jobs require secondary levels of education, and earnings prospects even in self-employment can be curtailed by poor literacy and numeracy. The reasons for girls dropping out of school change over time. Among younger girls, the key constraints are fees, domestic responsibilities, and quality and accessibility of schools. However, as girls grow older, marriage and lack of control over sexual and reproductive health become predominant constraints.

5. **Young women's underrepresentation in the labor force requires solutions oriented toward both self-employment and wage employment opportunities.** The vast majority (69 percent) of young women (ages 18–24) participating in the labor force are self-employed, largely driven by young women in rural areas (World Bank 2015 survey, see figure 1 for further breakdown). Much of this labor force is concentrated in subsistence agriculture and unpaid family work. Interventions are needed to expand young women's options, create value, and generate income through self-employment and microenterprises. Targeted human capital investments could also result in higher female wage employment in some sectors, but many young women who aspire to jobs and earnings would still depend on self-employment as a vital entry point. A Jharkhand skills gap study estimates that, over the period of 2012–17, there will be a demand for 890,000 skilled and semiskilled workers against an overall labor pool of 2.3 million workers.⁶ Additionally, due to family, cultural, and human capital constraints, self-employment near the home remains the preferred income-generation option for many young women—especially among those married.

Figure 1. Labor Force Participation in India and Jharkhand, and Employment Status of Young Women in Urban and Rural Jharkhand



Source: NSS (left) and World Bank 2015 Jharkhand survey (right), based on usual principal status and subsidiary status.

⁵ DISE Secondary Education Flash Statistics 2013-14

⁶ Deloitte. 2013. *District wise Skill Gap Study for the State of Jharkhand* (2012–17, 2017–22). New Delhi, National Skill Development Corporation (NSDC).

B. Sectoral and Institutional Context

6. **The Government of India (GoI) is committed to increasing adolescent girls' social and economic empowerment as demonstrated by various policies and strategies.** The National Youth Policy, 2014 (NYP-2014) provides a holistic vision “to empower the youth of the country to achieve their full potential” and identifies key areas for action. NYP-2014 identified youth belonging to poor and officially designated disadvantaged groups, adolescent girls, youth living in conflict-affected regions, including regions affected by left-wing extremism, and youth at risk of human trafficking as subpopulations requiring special policy attention. Skills development, employment, sexual and reproductive health, and elimination of gender-based violence were identified as particularly important areas of focus for adolescent girls under the NYP. The draft National Policy on Skill Development and Entrepreneurship, 2015 (NPSDE-2015) similarly identifies “promotion of skilling among women” as one of eleven “major directions and enablers to achieve India’s skilling objectives.” NPSDE-2015 lays emphasis on narrowing gender gaps in access to vocational education and training, promoting women’s training in nontraditional fields, encouraging safe and female-friendly skilling and employment environments, and creating Internet- and mobile-based platforms for connecting women to economic opportunities.

7. **In recent years, the GoI has prioritized the nutrition, empowerment, and skills development of adolescent girls, most prominently through the pilot Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) (commonly referred to as ‘SABLA’).** The non-nutritional elements of the scheme have centered on peer leadership, providing life skills education, and facilitating access to existing vocational training and non-formal education (NFE) providers. Evaluation work commissioned by the Government of West Bengal, has found that, where additional investments in implementation are made, both social and economic results for adolescent girls appear to be very positive. The proposed project takes lessons from this experience’s successes and difficulties into account to ensure more successful execution and uptake going forward.

8. **A number of state and central government schemes have the potential to contribute to the socioeconomic empowerment of adolescent girls in Jharkhand.** The recently formed Jharkhand Skills Development Mission Society (JSDMS) has the mandate of skilling at least 2 million people in the next five years. The Integrated Child Development Services scheme, through its network of 38,296 Anganwadi centers (AWCs), has the potential to serve as important infrastructure for delivering local activities and spreading awareness of new programs relevant to adolescent girls. The Adolescent Reproductive and Sexual Health Program involves stakeholder capacity building and community interventions to improve adolescents’ health and well-being in areas such as delaying marriage and pregnancy and reducing maternal deaths.

9. **Project preparation involved a statewide mapping and capacity assessment of training and NFE providers and relevant nongovernmental organizations (NGOs).** The assessment identified 169 vocational training providers (VTPs) and 156 Industrial Training Institutes (ITI’s) and Industrial Training Centres (ITC’s) currently operating in Jharkhand, which are mostly government-aided private institutions. Mapping shows an uneven density of providers across the state, leaving access in many areas particularly challenging. The total current enrolment for all mapped training providers in the state combined is 79,355 of which 36 percent

is female. The training eligibility is generally that students should be at least 15 years of age and should have passed class 8 or 10. Some training providers are financed by the government while others charge a fee in the range of INR 2000–5000 per month. Importantly, the proposed project is expected to benefit from fortuitous timing regarding supply-side efforts.

10. The JSDMS has recently completed empanelment of 22 training providers for the *Saksham Jharkhand Kaushal Vikas* skills training scheme and plans to empanel additional providers under each of the 40 sector skill councils. The JSDMS expects to train 25,000 additional youths per year. There are 151 accredited institutions of the National Institute of Open Schooling (NIOS) in Jharkhand that provide NFE at the secondary level. About 107 of these institutions are currently operational with 5,066 students enrolled; this is very low considering the number of out-of-school youth in the state. The cost for NFE through NIOS is about INR 2500 at the secondary level. NIOS reports ability to educate much larger numbers if demand-side supports can be provided to address financial and awareness constraints. Over 50 NGOs working with youth in Jharkhand were identified, though they vary widely in coverage and capacity. A smaller but sufficient number of large NGOs, with potentially sufficient expertise and capacity to deliver the core community interventions planned under the proposed project, were identified and consulted. The NGOs consulted underscored the importance of additional capacity building under the project to ensure consistent implementation of the planned state program and good collaboration among providers. Many smaller NGOs and civil society organizations are likely to serve as important partners for specific interventions or subpopulations.

C. Higher Level Objectives to which the Project Contributes

11. **The proposed development objective fits squarely within the Country Partnership Strategy (CPS) for India (2013–17), which emphasizes gender equality in each of its three areas of engagement (integration, transformation, and inclusion) and a portfolio rebalanced toward low-income states.** Under the ‘integration’ strategic engagement area, the CPS highlights the need for “empowering youth, especially in rural areas, with skills that are better matched with the demands of the labor market—informal or formal” to “help facilitate migration to city centers where wage jobs are more readily available.” The proposed project will facilitate AGYW’s access to market-relevant skills which will catalyze their transition into productive adulthood. Under the ‘inclusion’ strategic engagement area, the CPS emphasizes ensuring benefits of faster growth, regardless of social grouping, age, or gender. The proposed project targets AGYW—one of the most excluded groups in the state of Jharkhand. The proposed project is a logical byproduct of non-lending technical assistance to the state and contributes to ‘inclusion’ in the CPS results framework. It is also in line with the World Bank’s Social Protection and Labor sector strategy⁷, which emphasizes the importance of engagements to support women’s productive inclusion.

⁷ World Bank. 2012. *Resilience, Equity, and Opportunity*. Social Protection and Labor Strategy 2012-2022. Washington DC.

II. PROJECT DEVELOPMENT OBJECTIVES

A. PDO

12. The project development objective (PDO) is to improve completion of market-driven skills training and secondary education for adolescent girls and young women in select districts of Jharkhand. Skills training under the project will comprise both vocational and business skills training and will be defined as ‘market-driven’ on the basis of skills offerings reflecting market assessments. Secondary education in this case focuses on attainment of secondary-level education among out-of-school adolescent girls and young women through non-formal education or bridge education supported through the project.

Project Beneficiaries

13. **The primary project beneficiaries are adolescent girls and young women in the age group of 14–24 in select districts of the state of Jharkhand.** The project will be delivered in 17 of the state’s 24 districts. The remaining districts are covered by a GoI pilot scheme for adolescent girls (SABLA);⁸ the state therefore made a decision to implement Tejaswini during this project period only in non-SABLA districts so as to avoid possible duplication. In the 17 project districts, there are about 2.1 million AGYW in the 14–24 age group, of which 13 percent belong to SCs and 25 percent belong to STs. The project expects to benefit about 680,000 AGYW as members of community-based clubs. Of these, different numbers are expected to benefit from foundational (‘soft’) skills training, market-driven (‘hard’) skills training, and educational interventions for out-of-school AGYW, taking both demand- and supply-side factors into consideration (see the results framework in annex 1). With younger AGYW (mainly those under 17), the project will focus on access to education (for out-of-school AGYW), and life skills and support that enhance empowerment and future employability. With older AGYW, the project will focus more on access to vocational and business skills training and support services along with life skills education.

PDO Level Results Indicators

14. The PDO will be measured by the following key performance indicators (KPIs):
- (a) Number of project beneficiaries (ages 16–24) who complete market-driven skills training
 - (b) Number of project beneficiaries (ages 14–20) who receive a secondary education certificate through bridge education or NFE
 - (c) Share of project beneficiaries having completed market-driven skills training or education (through mainstreaming or NFE) who are in paid employment or continued education six months after completion
15. Progress toward achievement of the PDO will be assessed using administrative data collected by the project's management information system (MIS) as well as through impact and process evaluation.

⁸ SABLA districts include Giridih, Sahibganj, Garhwa, Hazaribagh, Gumla, Paschimi Singhbhum, and Ranchi.

16. Progress toward achieving the PDO and the KPIs will be tracked through the following intermediate results indicators:

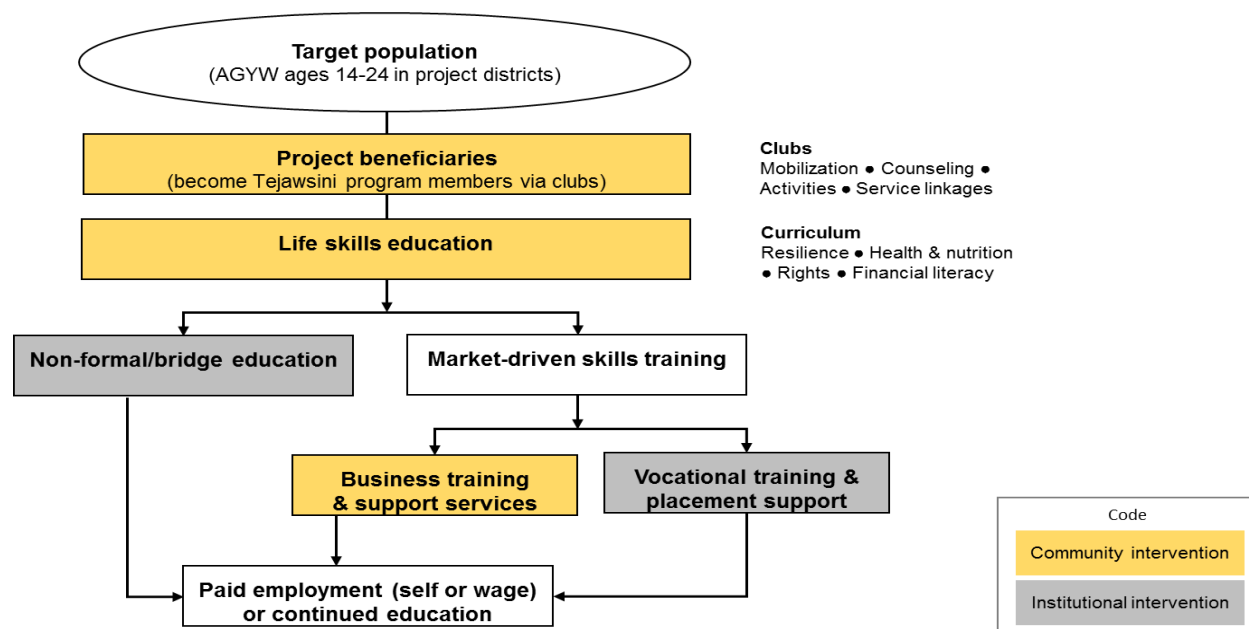
- (a) Direct project beneficiaries (core indicator)
- (b) Female beneficiaries (core indicator)
- (c) Share of project beneficiaries who complete life skills education
- (d) Number of operational clubs for adolescent girls and young women in select districts
- (e) Share of vulnerable and marginalized people (SC, ST) of the total project beneficiaries
- (f) State strategy and plan for convergent action on the empowerment of adolescent girls and young women developed and adopted
- (g) Project MIS established and producing periodic reports
- (h) Share of project beneficiaries that feel the project is responsive to their needs (core indicator on civic engagement)

III. PROJECT DESCRIPTION

A. Project Components

17. Adolescent girls and young women in Jharkhand face multiple constraints to education, training, and employment. Successful interventions focusing on the social and economic empowerment of this population typically employ several integrated interventions to effect measureable change in key outcomes.⁹ The proposed project targets some of the most binding constraints that can feasibly be addressed to make measureable gains in AGYW's participation in education, training, and employment (see Annex 2 for further details).

Figure 2. Tejaswini Interventions



⁹ World Bank. 2012. *How to Make Youth Employment Programs 'girl-friendly'*. The Adolescent Girls Initiative (AGI) learning from practice series. Washington DC; World Bank.

18. The Tejaswini Project emphasizes two basic levels of intervention to facilitate AGYW's completion of market-driven skills training and secondary education. The first is the community level: largely focused on demand-side mobilization and empowerment, this level involves formation of community-based platforms for AGYW to come together for regular activities and support, life skills education, localized business and livelihood skills training and assistance, and information on and access to broader services and opportunities. The second is the institution level: focused on the supply-side of training and education courses, this level involves working with partner institutions to deliver vocational training and NFE to a subset of AGYW, making it easier for them to complete courses and to be placed in jobs by addressing critical constraints.¹⁰ The interaction between community-level and institution-level interventions is illustrated in figure 2.

19. Given the different levels of intervention under the project, different levels of targeting, selection, and enrollment will be required. At the community level, all AGYW in the age group of 14-24 years will be eligible to become members of the Tejaswini Project through clubs. Selection processes (giving preference to AGYW from marginalized groups and poor households) will only be used in cases of unmanageable levels of oversubscription. Membership in the Tejaswini Project constitutes what this document also describes as 'project beneficiaries'; it is defined as AGYW (ages 14–24) having: registered in the project through a Youth Facilitator or other project personnel, entered a personal profile in the Tejaswini MIS (using modified 'Know Your Customer' standard form templates), and participated in program induction. Supported by local participatory vulnerability assessment and wealth ranking exercises, community mobilization will focus on increasing participation among marginalized groups. At the institution-level of intervention (vocational training and education courses), potential enrollees into specific training and courses will be identified and mobilized from members of the Tejaswini Project. Participants will be selected through a process that prioritizes and incentivizes representation of AGYW from marginalized groups and poor households according to the demographic composition of the given district. The selection process will involve employees and educators, service providers, and community representatives in the interest of balance and transparency. Precise selection criteria and processes will necessarily be course-specific and is further specified in the Operations Manual and Implementation Plan.

20. The proposed project consists of three components.

Component 1: Expanding Social, Educational, and Economic Opportunities (US\$61 million)

21. This component aims to support adolescent girls and young women of 15 districts in Jharkhand to achieve greater social, educational, and economic empowerment.

¹⁰ Critical constraints to AGYW's education, training, and employment identified in diagnostics broadly include (a) lack of skills (for example, minimum 'hard' and 'soft;' skills required to perform well in school, training, or work); (b) lack of opportunities (for example, constrained supply of accessible education or training, liquidity constraints, and limited labor demand for jobs that AGYW would or could pursue); (c) lack of information (for example, regarding schemes and labor market opportunities); and (d) social constraints (for example, limited control over life decisions and social norms that load AGYW's time with domestic responsibilities).

Subcomponent 1.1: Community-level Socioeconomic Empowerment of Adolescent Girls and Young Women

22. This subcomponent enacts community-based mobilization and mechanisms as the program's foundation for service delivery to AGYW. Activities will include: (a) formation and capacity building of community-level AGYW groups ('Tejaswini Clubs') with a modest annual participatory budget allocation of about US\$300 for social and productive activities planned and implemented by club members. One club will be established for every two AWCs.¹¹ Led by project-financed and trained Youth Facilitators with the help of peer leaders and community partners, the clubs will form the backbone of the project and serve as the entry point for AGYW into the Tejaswini Project; (b) life skills education delivered by trained Youth Facilitators and peer leaders through clubs over multiple months, based on an evidence-based curriculum comprising four key areas: resilience and soft skills, financial literacy, health and nutrition, and AGYW's rights and protections; (c) community-level business and livelihood skills training and support services for increasing AGYW's capacity to generate income through self-employment and microenterprises. This will be delivered through short-term courses (generally two to eight weeks) by qualified providers with an emphasis on combining skills that are specific to the type of income-generating activity of a given group of young women (informed by local preferences and market opportunities) and—for young women wishing to start or enhance ventures—core business skills for starting, planning, and carrying out a basic productive enterprise; and (d) community mobilization and communications with emphases on (i) leveraging technology to raise program awareness and (ii) engaging families and community leaders (especially men) in support of AGYW's access to educational and economic opportunities. The community mobilization and communication strategy will be designed and delivered with a particular focus on engaging marginalized and other hard-to-reach populations.¹² Community mobilization will be led by the trained Youth Facilitators with the engagement of community partners (for example, Anganwadi workers, self-help groups, gram panchayats, schools, and religious leaders). The NGO provider will enact community mobilization, and the State Government and NGO providers, with assistance from a third-party communications agency, will jointly implement the communications strategy.

Subcomponent 1.2: Institution-level Interventions for Completion of Vocational Skills Training and Education

23. This subcomponent will support two key interventions: (a) financing vocational skills training and NFE for a subset of project beneficiaries through qualified service providers. The focus will be on linking beneficiaries (ages 14–20) to enhanced bridge education and NFE (through the open schooling system) and beneficiaries (ages 16–24) to vocational skills training. The project will leverage existing institutions through performance-based contracts and capacity building to deliver these courses and related support services. VTPs will impart career guidance, course training, and job placement support or credit linkages. Market assessments will inform career guidance, course offerings, and job placement networks; and (b) cash transfers to the beneficiaries participating in these courses for incentivizing regular participation in and

¹¹ There is one AWC for every 400–800 population and thereafter in multiples of 800, another is added. In tribal/riverine/desert/hilly and other difficult areas, one AWC is set up for every 300–800 population.

¹² Santhals and primitive tribal groups were identified as especially marginalized groups during project preparation.

completion of courses. All AGYW partaking in vocational training or NFE courses through the project (an estimated 15 percent of the overall beneficiaries) will be eligible. Cash transfers will total about US\$150 per beneficiary and be paid over three installments: first on enrolment in vocational training or education courses; second on maintaining attendance (70 percent) to be monitored at midterm; and third on successful completion (obtaining a certificate). All transfers will be made to the beneficiary's bank account, which will be established with assistance from the project as needed.

Component 2: Intensive Service Delivery (US\$20 million)

24. This component will pilot and evaluate¹³ more intensive community-level service delivery models in two districts¹⁴ focused on increasing adolescent girls and young women's access to educational interventions, training, and employment opportunities.

Subcomponent 2.1: Enhanced Last Mile Service Delivery

25. This subcomponent will finance intensive service delivery models in two districts (Dumka and Ramgarh; these are in addition to the 15 districts under Component 1), to increase participation in and completion of training and educational interventions, and overall effect sizes for key project outcomes. This will be achieved by financing two core measures of intensification on top of the interventions outlined in Component 1: (a) local full-time designated safe spaces ('cluster centers') leased and operated by an NGO provider in about 200 sites; and (b) additional Youth Facilitators focused on increasing community outreach and delivering enhanced peer-led activities. With a dedicated space (a) contracted business or vocational training and NFE providers will be able to deliver courses more locally through the venue at no facility cost to the provider; (b) life skills education and other activities will be offered more frequently and at different times (thus increasing the program's flexibility to accommodate differential needs); (c) facilities such as Internet-enabled computers will be made available; and (d) enhanced counseling will be provided to allow for more individual planning and case management. The project will finance one Youth Facilitator for every Tejaswini Club, compared to one facilitator for every two clubs in the other 15 districts.

Subcomponent 2.2: Enhanced Outreach to Hard-to-reach Populations

26. Lack of access to services and resources in remote and rural areas is a critical challenge that reinforces the social exclusion of vulnerable groups like tribal populations. To encourage greater completion of market-driven skills training, this subcomponent will finance piloting of mechanisms to extend the outreach of skills training and informal credit support for productive self-employment to AGYW in select areas where the supply-side is particularly weak. The project will finance: (a) service contracts to pilot mobile training and resource units and other need-based innovative implementation arrangements to deliver training and educational courses and support services closer to communities—thereby enabling higher completion—in remote and rural areas; and (b) a top-up group cash grants pilot to clubs of AGYW that apply (with facilitator support) for the purpose of countering liquidity constraints to productive activities through a sustainable use of the grant. Operated by the NGO service provider, these will be

¹³ Financing for evaluation activities, including for Component 2 pilots, is allotted under Component 3.

¹⁴ Pilots under sub-component 2.2 can be extended to locations across the project districts based on actual need.

piloted in select blocks that comprise at least 50 percent vulnerable groups (for example, SC and ST), and applicant clubs must include the same minimum composition. A club will be able to obtain up to US\$500 over and above the group participatory fund allocated under Subcomponent 1.1. It is expected that clubs with better access to informal credit support will be more motivated to complete business and livelihood skills training and pursue self-employment.

Component 3: State Capacity Building and Implementation Support (US\$9 million)

27. This component aims to support strengthening of institutional capacity and outreach of the Department of Women and Child Development and Social Security (DWCDSS) and the Jharkhand Women Development Society (JWDS) to enable effective and efficient delivery of services for AGYW in the state. This will be achieved through the following subcomponents:

Subcomponent 3.1: Strengthening Systems and Convergence

28. This subcomponent will invest in strengthening systems and capacity of the DWCDSS and JWDS for improved delivery of programs and services—primarily for AGYW—in the state. The following key activities will be financed: (a) setting up state, district, and block level resource centers/implementation units in all 17 districts; (b) facilitating interdepartmental coordination and convergence by supporting formulation of a state strategy and plan of action for the socioeconomic empowerment of AGYW in Jharkhand; and (c) strengthening monitoring and evaluation (M&E) systems by supporting development of an automated program MIS as well as conducting systematic impact and process evaluation of key project interventions.

Subcomponent 3.2: Project Implementation Support

29. The objective of this subcomponent is to provide day-to-day implementation and operational support to the DWCDSS and JWDS in efficiently delivering the project. The following activities will be supported under this subcomponent: (a) development of manuals and guidelines for project implementation, partnerships, and human resource management led by the JWDS; (b) development of a capacity-building strategy and training of service providers and stakeholders; and (c) project implementation, including day-to-day operational support.

B. Project Financing

30. The project will be financed by an IDA Credit of US\$63 million through an Investment Project Financing (IPF) instrument.

Project Cost and Financing

31. The project will be financed by an IDA Credit of US\$63 million with an estimated Government of Jharkhand (GoJ) contribution of US\$27 million. IDA will retroactively finance eligible expenditures up to US\$5 million incurred by the government, on or after August 15, 2015. These expenditures will include those incurred in conducting the necessary environmental and social safeguard assessments, advance procurement action taken for large contracts, and recruitment of contractual staff for the implementing agency, among others. See table below for component-wise project cost estimates.

Total Project Cost and Financing (US\$, millions)

Project Components	Project Cost	IDA Financing	% Financing
1. Expanding Social, Educational and Economic Opportunities	61.00	43.00	70.5
2. Intensive Service Delivery	20.00	14.00	70.0
3. State Capacity Building and Implementation Support	9.00	6.00	67.0
Total Costs	90.00	63.00	70.0

32. In the first year of its implementation, the project will finance statewide system strengthening to lay the groundwork for planning, designing, and system setting through various output-based consultancy, goods, and service contracts. The project implementation will be rolled out in a phased manner with four districts beginning interventions toward the end of the first year. Another five districts will be added in the second year, and, by the end of the third year, all the 17 project districts would have begun implementing interventions.

C. Lessons Learned and Reflected in the Project Design

33. **The project design has drawn extensively on global, regional, and national experiences in socioeconomic empowerment of AGYW.** The design has also benefitted from extensive experience of the task team of working in Jharkhand over the past couple of years under the Jharkhand Capacity-building Technical Assistance program. Specific lessons integrated include the following:

- a) **Both the Jharkhand assessment and international evidence overwhelmingly demonstrate the importance of AGYW's educational and economic opportunities for their overall empowerment.**¹⁵ As such, this project's development objective emphasizes interventions and training that will increase AGYW's educational attainment, employability, and earnings.
- b) **Given that AGYW in developing contexts face multiple constraints, multicomponent interventions are often needed—particularly when the goal is not only to achieve economic outcomes but also to empower women.**¹⁶ The project offers all beneficiaries a flexible combination of interventions to address different constraints and provide options.
- c) **Lack of mobility is a perennial constraint for AGYW, due to a combination of domestic responsibilities tied to the home, safety concerns, and cultural norms.** The project design provides as many services as possible either in the community itself through Tejaswini Clubs, or closer to the community through Tejaswini Centers and incentivizes training and NFE providers to deliver services at the block level or lower levels.

¹⁵ World Bank. 2012. *World Development Report Gender Equality and Development*. Washington, DC.

¹⁶ Siddiki, Holmes, Jahan, Chowdhury, and Hagen-Zanker. 2014. *How Do Safety Nets Contribute to Social Inclusion in Bangladesh? Evidence from the Chars Livelihoods Project and the Vulnerable Group Development Program*.

- d) **Lack of guidance and information also constrain AGYW's access to opportunities.** Past studies have shown that providing women with information can increase their employment¹⁷ and reduce occupational gender sorting.¹⁸ The Bank's Jharkhand survey found that AGYW lacked information on social, educational, and employment opportunities. The project builds in basic counseling and individual planning—informed by service mapping and market assessments—to help AGYW make informed choices.
- e) **Economic and liquidity constraints could limit AGYW's ability to take up key interventions and self-employment.** To address opportunity and transaction costs that could prevent impoverished AGYW from participating in vocational training and NFE courses, the project will include a cash transfer for this subset of beneficiaries, conditioned on participation and completion requirements. To address liquidity constraints to self-employment and microenterprises, the project will coordinate with the National Rural Livelihood Mission (NRLM) to facilitate seed funding for group revolving funds and will pilot a top-up group cash grant intervention in areas where there are gaps.
- f) **Childcare can be a constraint for participation in activities, training, and employment among married young women in the project's target group.** Indeed, 39 percent of young women (ages 17–24) in Jharkhand have at least one child according to the World Bank 2015 survey. Given the complexity of establishing a childcare service and very little evidence on the effectiveness and uptake of such interventions in India, the project does not intend to establish childcare services. However, it does have several features to help mitigate this constraint, such as delivering training closer to the community at flexible hours, supporting local income-generating activities (especially through business and livelihood skills training and support services for self-employment) for young women who do not have the option of seeking work far from home, cash incentives that might encourage young women to arrange for informal childcare, and linking beneficiaries with locally available childcare services provided through AWCs and others.
- g) **Jharkhand has a high share of marginalized populations, including SC and ST citizens, who face particular constraints to accessing services.** The project will take specific measures to ensure inclusion of AGYW in these communities in the project's interventions. For example, given the higher concentration of tribal households in remote areas where training providers are scarce and harder to reach, the project places significant emphasis on delivering business and livelihood skills training at the community level and using performance-based contracts to incentivize more localized delivery of vocational training and NFE. The project will collaborate with the NRLM community infrastructure and also adopt social mobilization practices used under the National Rural Livelihoods Project that have

¹⁷ Jensen, R. 2010. "Economic and Gender Differences in Human Capital: Experimental Evidence for India." Working Paper 16021, National Bureau of Economic Research.

¹⁸ Hicks, J. H., M. Kremer, I. Mbiti, and E. Miguel. 2011. *Vocational Education Voucher Delivery and Labor Market Returns: A Randomized Evaluation among Kenyan Youth*. Washington, DC: World Bank.

worked for over four years to ensure inclusion of tribal, poor, and remote women in Jharkhand

- h) **Jharkhand survey research and focus groups underscore the importance of other decision makers in AGYW's lives.** Indeed, AGYW under the age of 18 named fathers as the main decision maker in matters affecting their lives, and those over 18 named husbands. The project plans to implement a concerted Information Education and Communication (IEC) campaign—with a particular focus on men and boys—and the group-level interventions will include community support councils and other forms of outreach to foster trust and ownership among families and community leaders in the program and its cause to help AGYW realize their potential.

IV. IMPLEMENTATION

A. Institutional and Implementation Arrangements

34. The Department of Women and Child Development and Social Security (DWCDSS) will implement the proposed project through its JWDS. The day-to-day implementation of the project would be carried out by the Project Implementation Unit (PIU) within the JWDS. The GoJ has appointed a full-time Project Director of the rank of a Deputy Secretary to lead project operations. The Project Director will be supported by a Deputy Project Director recruited externally. The PIU will also include technical specialists recruited externally for the entire duration of the project.

35. For implementation and supervision of the project at the district and block levels, the JWDS will set up its implementation support units in 17 project districts. The district level unit of the JWDS will be headed by a district coordinator hired externally. This unit will be the nodal team for project implementation at the district level. Apart from the District Coordinator, three personnel will be externally hired. Further, in the districts of Dumka and Ramgarh, where the project will undertake intensive service delivery, every block will have a Block Resource and Implementation Unit (BRIU) that will be part of the JWDS. In the remaining 15 districts, the project will contract NGOs that will undertake similar tasks through staff engaged and managed by them.

36. Further, in two districts (Dumka and Ramgarh) where intensive pilots will be undertaken, for a cluster of about eight Tejaswini Clubs, a full-time designated safe space ('cluster center') will be established. Centers will be leased and operated by the qualified NGO provider engaged by the project for the districts and will serve as a platform for augmented service delivery in these two districts. These centers will include a cluster coordinator, a bridge educator cum life skills trainer, and a counsellor. In addition, the provider operating these cluster centers will mobilize one community-level Youth Facilitator for each club.

37. The ongoing knowledge exchange and institutional assessment of the DWCDSS under the Jharkhand Capacity-building Technical Assistance enabled better understanding of the capacity needs of the DWCDSS. The JWDS was established in 2001 and has a lean organizational structure. However, the proposed project will create additional demands on the

planning, implementation, and supervision capacities. Therefore, the JWDS will need to hire additional staff and develop its management and technical capacity to support project preparation and implementation. It will also need to establish systems for financial management (FM) and procurement and build capacities of relevant staff in these areas. To achieve this, the GoJ has restructured the JWDS to include core staff positions pertaining to program and fiduciary management. A Project Director of the rank of Deputy Secretary and four specialists (one each for FM, procurement, communication, and program management) have been appointed. Recruitment of the rest of the JWDS staff for the PIU is underway.

B. Results Monitoring and Evaluation

38. Robust M&E will be critical to performance management and filling knowledge gaps. The government and project team are considering options for impact evaluation (IE) design that takes advantage of the rollout of the project in different districts and communities over time. The main IE will estimate and compare the effects of less-intensive (Component 1) and more-intensive (Component 2.1) intervention packages on key outcome areas (including employment, education, and empowerment). Based on the IEs, cost-benefit and cost-effectiveness analyses will further be conducted to help the government make decisions based on both what works and what is economically expedient in the context of limited fiscal space. In addition to IE of key project interventions, the project will also consider rapid, low-cost IEs of micro-interventions—or ‘tweaks’—that might optimize program effectiveness. These could include, for example, modified messages or incentives to implementing staff or partners intended to improve implementation quality, adjustments to intervention design, or intensity to compare effects.

39. Beyond IE, the project will establish a third-party arrangement by which regular and systematic information from the field can inform performance management and midcourse corrections, especially through an ongoing process evaluation of key aspects of project implementation and community and beneficiary feedback. Finally, supported by an e-governance platform, key information will be collected and tracked through an information technology-enabled MIS, including basic personal and demographic information of beneficiaries and vital project indicators. At the aggregate level, key indicators will be regularly updated and made publically available online through a program portal.

C. Sustainability

40. **Political ownership.** The state has shown a high level of commitment to the empowerment of AGYW. The state recognizes that the poor human development outcomes among AGYW is a serious concern and that a strong convergence strategy and action are required to address them. The GoJ has undertaken several measures toward this, including preparation of a strategy and plan of action for inter-departmental convergent action for the socioeconomic empowerment of AGYW as well as the Cabinet approval of the Tejaswini Project as a state scheme for empowerment of adolescent AGYW. The proposed strategy and plan of action will commit key actions, milestones, and timelines from various government departments. This plan will be reviewed, approved, and monitored by a committee led by the Chief Secretary of the state on a periodic basis.

41. **Financial sustainability.** Tejaswini is the first Bank-financed operation with the state of Jharkhand. During the initial stages of project preparation, the state cabinet approved financing for the entire project, including a 30 percent state contribution, underscoring the state's commitment. A recent decision by the GoI on center-state revenue sharing is anticipated to greatly enhance state finances, while giving the state additional flexibility to fund projects and schemes according to local priorities.

V. KEY RISKS

A. Risk Rating Summary Table

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

B. Overall Risk Rating Explanation

42. The overall risk rating for the project is considered to be **Substantial** based on the following:

- (a) **Technical design of project risk (Substantial).** While there is strong commitment and ownership of the project from the GoJ, the project design is innovative and new for the JWDS and DWCDSS. While the project design is robust and based on lessons learned from performance-based operations in India and other countries, the JWDS's lack of experience with implementing a Bank-supported project may pose challenges to implementation. The supply-side constraints of managing a large volume of contracts and other unforeseen risks that might arise during the course of implementation will be mitigated through a flexible approach for technical support to the JWDS and DWCDSS. Furthermore, contracting arrangements will be responsive to the JWDS's experience and learning over the project period.
- (b) **Institutional capacity for implementation and sustainability risk (Substantial).** The implementing agency, JWDS, is a relatively new entity without experience in preparing and implementing a Bank-financed operation. The JWDS's capacity for planning, managing, and monitoring implementation of performance-based and integrated activities for AGYW is limited. Component 3 of the project provides support to the JWDS and DWCDSS in strengthening the statewide system, implementation, and convergence for achieving the project objectives. Institutional

strengthening of the JWDS will be undertaken for it to serve effectively as the PIU and ensure adequate technical assistance for planning, implementation, and monitoring of the project activities. In addition, risks will be mitigated by intensive project support and monitoring by the Bank team to ensure results and adherence to established standards and procedures.

- (c) **Fiduciary risk (Substantial).** The fiduciary risk rating remains Substantial taking into account the spread of the project in 17 districts covering about 680,000 beneficiaries, and considering that the JWDS is a relatively young organization and does not have prior experience in managing a project of this magnitude. However, as part of strengthening the JWDS, steps have been initiated to bring in trained staff for managing the FM and procurement functions. The risk rating will be reviewed during project implementation based on performance of the project's fiduciary functions.

VI. APPRAISAL SUMMARY

A. Economic and Financial Analysis

43. **The economic viability of the project is examined through cost-benefit analysis and 'break even' calculations based on conservative assumptions derived from extensive review of IEs of similar interventions and relevant academic literature and adjusted to the labor market context of Jharkhand.** The analysis is simulated over a variety of scenarios. The details of the analysis, together with sensitivity analyses, can be found in Annex 5. Benefits are measured with regard to improvements in employability and increased earnings, which are expected to result—to varying degrees—from key project interventions such as community-based training and support for income-generating activities, access to vocational training, access to education for out-of-school AGYW, and access to extensive life skills education. Costs include initial setup and rollout costs, recurrent operational and administrative costs, and opportunity costs where applicable. Analysis also accounts for the costs of interventions under Component 3, such as the systems strengthening, technical assistance, and substate level implementation support, as it is assumed that these have cross-component effects that are eventually captured in the earnings and employment improvements from interventions under Components 1 and 2.

44. **In a base case scenario, the project is expected to generate about US\$8 million in benefits annually and fully recover its costs in the seventh year after the beginning of implementation.** Recovery of costs for some interventions, such as community-based business and livelihood skills training and institution-based vocational training, happens even before the close of the project. This can be partially explained by relatively high benefits with regard to increased earnings and employability expected from scaling up evidence-informed interventions that target a relatively disadvantaged group. Indeed, many evaluations of similar employment programs find higher returns with female participants (partly because they have greater scope for improvement). Additionally, the project's overall per beneficiary cost of about US\$125 is lower than per beneficiary costs of many comparable interventions due to a number of cost containment measures and economies of scale advantages over smaller pilots.

45. **The project is expected to affect other important empowerment and human capital outcomes that cannot be easily monetized.** Evidence from other contexts has shown that youth development and skills programs—as well as the jobs that they can lead to—have positive effects on AGYW’s psychosocial well-being (for example, mental health, confidence, social relationships, and sense of dignity), their children’s outcomes (especially with regard to human capital investments and children’s future orientations toward gender equity), and agency (with women enjoying greater autonomy and influence within their households and communities). Socioeconomic empowerment can also reduce risk factors for exposure to trafficking and domestic violence.

B. Technical

46. The proposed project design is based on national and international evidence on constraints to educational and economic opportunities faced by poor AGYW and approaches that can help them overcome these constraints. A statewide household survey conducted by the Bank provided valuable insights into the needs, bottlenecks, and aspirations of the AGYW in Jharkhand. Consultations with government and other stakeholders, focus groups with AGYW, and statewide mapping of relevant service providers also informed the project design. Additionally, the design builds on lessons learned from the Bank’s Adolescent Girls Initiative (AGI) pilots and evaluations from eight countries as well as from other international models. International evidence shows that employment and livelihood programs that provide complementary services and tailored recruitment strategies to AGYW are more effective in increasing earnings and employment than more traditional approaches that focus only on training. For example, international IEs have shown that the combination of safe spaces, soft skills training, and hard skills training can have very positive effects on AGYW’s social and economic empowerment (for example, BRAC’s Empowerment and Livelihood for Adolescents program).¹⁹ Please refer to Annex 5 for further information on relevant evidence.

47. Therefore, the Tejaswini Project will finance a comprehensive package of activities for beneficiaries, including community-based counseling and social supports, life skills education, community-based business and livelihood skill training, and access to incentivized educational and VTPs. Individual interventions, such as life skills education and business skills training, will be adapted wherever feasible from established and tested curricula and pedagogy. Indeed, the project intends to engage organizations that have implemented evidence-based models for specific interventions as advisors to the project at key junctures. Approaches under the project are specifically designed to be ‘girl-friendly’ and address common constraints identified for AGYW in Jharkhand. Each major intervention is informed by a similar approach which has shown positive results through rigorous IE in developing contexts.

C. Financial Management

48. The agreed FM arrangements for the project which are predicated on the state’s existing systems are adequate to account for and report the sources and uses of project funds and meet the Bank’s fiduciary requirements. The JWDS is a society under the administrative control of the

¹⁹ Bandiera, O., N. Buehren, R. Burgess, M. Goldstein, S. Gulesci, I. Rasul, and M. Sulaiman. 2012. “Empowering Adolescent Girls: Evidence from a Randomized Control Trial in Uganda.” Working Paper.

DWCDSS and runs on the budgetary grants of the State Government. The JWDS's budget is included in the budget of the DWCDSS. The process of annual planning for various schemes implemented by the DWCDSS and JWDS corresponds with the state's standard budgetary cycle and processes. Currently, a manual system of quarterly reporting of financial and physical progress of various schemes by the blocks, to their respective district-level units, and then by each district to the JWDS, exists. This system is being strengthened to meet the reporting requirements of the project. It is envisaged that the reporting system of physical and financial progress of the DWCDSS will be automated during the course of the project.

49. The internal control framework of the project will be based on the existing Treasury Code of the state, the Jharkhand State Financial Rules, operational guidelines laid down for the project, and other relevant Government Orders issued by the DWCDSS and JWDS. At present, there is no system of internal audit in the DWCDSS. The project will establish a system of periodic internal audit by a private firm of chartered accountants based on agreed terms of reference. A private firm of Chartered Accountants, empaneled with the C&AG and appointed through open competition, will conduct an annual audit of the project financial statements for each financial year (April to March). The audited financial statements for each financial year will be submitted to the Bank within nine months from the end of the financial year (that is, by end of December every year). The JWDS will share with the Bank a report on actions taken in response to the internal and external audit observations. Bank will disburse funds to the borrower on the basis of eligible project expenditures pre-financed by the GoJ and reported by consolidated quarterly interim unaudited financial reports (IUFRs) submitted by the JWDS in agreed formats.

50. The JWDS has recently appointed an experienced FM specialist in the PIU who will be managing all finance functions of the project. Please refer to Annex 3 for further information on financial management.

D. Procurement

51. Procurement for the proposed project will be carried out in accordance with the Bank's 'Guidelines: Procurement of Goods, Works, and Non-Consulting Services under IBRD Loans and IDA Credits and Grants by World Bank Borrowers', dated January 2011 and revised July 2014 (Procurement Guidelines); 'Guidelines: Selection and Employment of Consultants under IBRD Loans and IDA Credits and Grants by World Bank Borrowers', dated January 2011 and revised July 2014 (Consultant Guidelines); and the provisions stipulated in the Legal Agreement.

52. The JWDS, as the sole implementing agency, will be responsible for the procurement associated with all eligible activities supported by the project. All three components of the project will involve procurement of goods, non-consultancy, and consultancy services.

53. Procurement of civil works are not envisaged, as the project will not acquire any land, construct buildings, refurbish or retrofit existing ones, procure vehicles, or make investments in health care. Please refer to Annex 3 for further information on procurement.

E. Social (including Safeguards)

54. The project will not trigger the Bank's operational policy on involuntary resettlement. The project will not set up its own training or service facilities; it will rely on existing facilities in

the state created under existing programs, hence, no land acquisition nor displacement of people is involved. No adverse impact of the project is envisaged on tribal people. Rather, the project is proposed to be designed to positively affect communities in 17 districts of Jharkhand, and key beneficiaries will include tribal AGYW. There are other marginalized populations, such as dalits, as identified within the SC population, who are likely to require additional support under the project to enable them to access the project benefits due to the social norms, practices, and perceptions.

55. In the 17 project districts, there are about 2.1 million AGYW in the 14–24 age group, of which 13 percent belong to SCs and 25 percent belong to STs. Several of the districts in the state are dominated by tribal communities, which would require careful identification to benefit from the project. Among the project districts, Lohardaga (57 percent), Simdega (71 percent), and Khunti (73 percent) are tribal-dominant districts with more than 55 percent of tribal population. Chatra District has the highest (33 percent) SC population followed by Palamu (28 percent) and Latehar (21 percent) Districts. If the cumulative population of SC and ST is observed, Simdega, Khunti, Latehar, and Lohardaga are the districts with more than 60 percent vulnerable population.

56. An Environment Management Plan (EMP) and Social Inclusion and Tribal Plan (SITP) has been prepared to guide project implementation based on an environment and social assessment and review of existing primary and secondary data, along with stakeholder consultations at the village, district, and state levels, including the agencies working with tribal and dalit population groups, to ascertain their specific needs and barriers. The EMP-SITP has been prepared in response to variation in capacities, barriers, response to opportunities, resources, and so on, among the marginalized and vulnerable groups.

57. The project will provide and facilitate young women's access to market-relevant skills, which will catalyze their transition into productive adulthood. However, one of the major reasons for exclusion of potential beneficiaries under any scheme/intervention is the result of implementation gaps. Jharkhand ranks sixth in the abundance of ST population within India, out of which 91 percent reside in rural areas in difficult terrain, thereby making the outreach of various State Government interventions for socioeconomic development of tribal/vulnerable populations limited. Poor awareness, access to cash, mobility issues, and other household responsibilities were also cited as constraints. The project is designed to specifically focus its outreach on hard-to-reach areas to ensure inclusion of vulnerable groups such as tribal populations, which constitute about 25 percent of the target beneficiaries. Some of the key elements of the EMP-SITP include creation of an awareness and communication plan, sensitization of field functionaries and training, engagement of local NGOs as service providers, provision of seed money and a revolving fund, and so on, with youth clubs.

58. The project has made several provisions to reach out to the beneficiaries and other stakeholders for engaging them throughout the project cycle. To receive feedback on the design and implementation arrangements of the project, field-level consultations were organized during the project preparation phase with project beneficiaries, their parents/guardians, and other stakeholders, including services providers, local NGOs, and influential community leaders. Further, during the implementation phase the process of beneficiary and stakeholder engagement will continue in the following ways: (a) communication strategy and campaign for community

mobilization and awareness generation; (b) day-to-day community and beneficiary engagement through Youth Facilitators; (c) a robust MIS; (d) establishment of a grievance/feedback handling mechanism; and (e) third-party monitoring and process evaluation, including a strong emphasis on collecting beneficiary and community feedback on project implementation. Performance of the abovementioned beneficiary engagement activities will be tracked through a core indicator, namely, ‘Share of project beneficiaries that feel the project is responsive to their needs’.

59. The current capacity of the JWDS will need to be augmented to implement the EMP-SITP. A technical officer, who will be trained for this purpose, will need to be assigned the responsibility of implementing the EMP-SITP. The project MIS will track disaggregated data by vulnerable groups to enable tracking and preparation of an annual social inclusion action plan.

60. The EMP and SITP prepared by the borrower has been disclosed on both the country and Bank websites. A translated version of the executive summary, both in Hindi and Santhali, has also been publically disclosed at the district and block levels. Please refer to Annex 3 for further information on social safeguards.

F. Environment (including Safeguards)

61. Environmental impacts of most activities envisaged in this project are expected to be either of low intensity or insignificant. However, OP/BP 4.01 is triggered to enable value addition to various project components and for fostering enhanced sustainability. Consequently, an Environmental Assessment was carried out on the project comprising of an analysis of the intended project interventions for possible environmental impacts. Once possible impacts were identified, an EMP that provided requisite guidance for suitably and sustainably addressing causes responsible for these impacts, was prepared. The EMP provides for certain specific capacity-building modules featuring applicable environmental regulations, clean technologies, and waste management techniques for inclusion in these training programs. These will add substantial value to the knowledge and skills transferred to the beneficiaries and will also ensure that future ventures established by them through use of the skills and capacities acquired through this project will not pose any significant threat to the environment.

62. Although the project has no provision to finance construction activity of any kind, environmental guidelines pertaining to design and good construction practices have been included in the EMP to ensure compliance with all applicable environmental regulations, if any of the service providers in the project choose to undertake any small construction/renovation activities or related works through partial use of the remuneration they receive for their services. The EMP document has been disclosed on the DWCDSS and Bank websites as well as in the project districts. The DWCDSS, through the PIU at the JWDS, will be responsible for the EMP for ensuring compliance to safeguards requirements. The project will develop capacity of PIU staff in these aspects, thereby, further refining their overall management skills. Please refer to Annex 3 for further information on environmental safeguards.

63. Climate and Disaster Risk Screening: Using an exposure-sensitivity-adaptive capacity framework, the project components were screened to characterize any potential risks from climate and geophysical hazards. The screening tool results and subsequent analysis indicate no adverse impacts, in the present and in future, due to extreme temperature. This is primarily

because the project is not financing any significant infrastructure that may be impacted and any potential increase in temperature, as a result of climate change, will still be lower than observed temperature in other parts of the country. Therefore, the planned investments under the project would provide the desired outcomes, which will not be at risk due to climate change and geophysical hazards.

G. World Bank Grievance Redress

64. Communities and individuals who believe that they are adversely affected by a World Bank (WB) supported project may submit complaints to existing project-level grievance redress mechanisms or the WB's Grievance Redress Service (GRS). The GRS ensures that complaints received are promptly reviewed in order to address project-related concerns. Project affected communities and individuals may submit their complaint to the WB's independent Inspection Panel, which determines whether harm occurred, or could occur, as a result of WB non-compliance with its policies and procedures. Complaints may be submitted at any time after concerns have been brought directly to the 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 Grievance Redress Service (GRS), please visit <http://www.worldbank.org/GRS>. For information on how to submit complaints to the World Bank Inspection Panel, please visit www.inspectionpanel.org.

Annex 1: Results Framework and Monitoring

Country: India

Project Name: Tejaswini: Socioeconomic Empowerment of Adolescent Girls & Young Women (P150576)

Results Framework

Project Development Objectives

PDO Statement

To improve completion of market-driven skills training and secondary education for adolescent girls and young women in select districts of Jharkhand.

These results are at | Project Level

Project Development Objective Indicators

Indicator Name	Baseline	Cumulative Target Values									
		YR1	YR2	YR3	YR4	YR5	YR6	YR7	YR8	YR9	End Target
Number of project beneficiaries (ages 16-24) who complete market-driven skills training (Number)	0.00	0.00	27000.00	87000.00	136000.00	200000.00					200000.00
Number of project beneficiaries (ages 14-20) who receive a secondary	0.00	0.00	7000.00	24000.00	37000.00	50000.00					50000.00

education certificate through bridge education or NFE (Number)											
Share of project beneficiaries having completed market-driven skills training or education (through mainstreaming or NFE) who are in paid employment or continued education six months after completion (Percentage)	0.00	0.00	40.00	40.00	40.00	40.00					40.00

Intermediate Results Indicators

Indicator Name	Baseline	Cumulative Target Values									
		YR1	YR2	YR3	YR4	YR5	YR6	YR7	YR8	YR9	End Target
Direct project beneficiaries (Number) - (Core)	0.00	21000.00	121000.00	392000.00	611000.00	680000.00					680000.00
Female beneficiaries	0.00	100.00	100.00	100.00	100.00	100.00					100.00

(Percentage - Sub-Type: Supplemental) - (Core)											
Share of project beneficiaries who complete life skills education (Percentage)	0.00	0.00	60.00	60.00	60.00	60.00					60.00
Number of operational clubs for adolescent girls and young women in select districts (Number)	0.00	780.00	4200.00	9400.00	11000.00	11000.00					11000.00
Share of vulnerable and marginalized people (SC, ST) of the total project beneficiaries (Percentage)	0.00	38.00	38.00	38.00	38.00	38.00					38.00
State strategy and plan for convergent action on the empowerment of adolescent girls and young	No	Yes	Yes	Yes	Yes	Yes					Yes

women developed and adopted (Yes/No)											
Project MIS established and producing periodic reports. (Yes/No)	No	Yes	Yes	Yes	Yes	Yes					Yes
Share of project beneficiaries that feel the project is responsive to their needs (Percentage)	0.00	80.00	80.00	80.00	80.00	80.00					80.00

Indicator Description

Project Development Objective Indicators

Indicator Name	Description (indicator definition etc.)	Frequency	Data Source / Methodology	Responsibility for Data Collection
Number of project beneficiaries (ages 16-24) who complete market-driven skills training	A project beneficiary (Tejaswini member registered with a club) either (a) receives a skills training certificate by a provider accredited by NSDC and engaged by the project or (b) completes a business training course through a project-contracted provider.	Annual	Administrative Data (Program MIS)	JWDS M&E Team
Number of project beneficiaries (ages 14-20) who receive a secondary education certificate through bridge education or NFE	A project beneficiary (Tejaswini member registered with a club) achieves an 8th or 10th Class pass or certificate after having participated in (a) NIOS or (b) bridge education.	Annual	Administrative Data (Program MIS)	JWDS M&E Team
Share of project beneficiaries having completed market-driven skills training or education (through mainstreaming or NFE) who are in paid employment or continued education six months after completion	At six months following training or education completion through the project (according to the above two indicator definitions), the beneficiary shall be either (a) 'usually working' in any economic activity (self or wage employment) with earnings during a reference period of 30 days (following NSS usual principal and subsidiary status definition except for 30 vs. 365 day reference period) or (b) enrolled in further secondary or tertiary education or an accredited vocational training course.	Annual	Administrative data (Program MIS)	JWDS M&E Team

Intermediate Results Indicators

Indicator Name	Description (indicator definition etc.)	Frequency	Data Source / Methodology	Responsibility for Data Collection
Direct project beneficiaries	Direct beneficiaries are people or groups who directly derive benefits from an intervention (i.e., children who benefit from an immunization program; families that have a new piped water connection). Please note that this indicator requires supplemental information. Supplemental Value: Female beneficiaries (percentage). Based on the assessment and definition of direct project beneficiaries, specify what proportion of the direct project beneficiaries are female. This indicator is calculated as a percentage.	Semi Annual	Administrative Data (Program MIS)	JWDS M&E Team
Female beneficiaries	Based on the assessment and definition of direct project beneficiaries, specify what percentage of the beneficiaries are female.	Semi Annual	Administrative Data (Program MIS)	JWDS M&E Team
Share of project beneficiaries who complete life skills education	Number of project beneficiaries who attend at least 80% of sessions in the project's life skills education curriculum / total number of project beneficiaries.	Semi Annual	Administrative Data (Program MIS)	JWDS M&E Team
Number of operational clubs for adolescent girls and young women in select districts	Number of clubs having an active Youth Facilitator and recorded group activities, with participation of at least 8 enrolled beneficiaries, taking place at least twice monthly during the last full calendar month.	Semi-Annual	Administrative Data (Program MIS)	JWDS M&E Team
Share of vulnerable and marginalized people (SC, ST) of the total project beneficiaries	Share of enrolled beneficiaries belonging to a scheduled caste or a scheduled tribe according to census definition.	Semi Annual	Administrative Data (Program MIS)	JWDS M&E Team
State strategy and plan for	State strategy and plan of action approved	Annual	State Government	JWDS Team

convergent action on the empowerment of adolescent girls and young women developed and adopted	by the Project Steering Committee		communication confirmed by the Bank Team	
Project MIS established and producing periodic reports.	Project MIS developed and operational – providing tracking on membership, attendance, enrollment into training and courses, benefit payments, grievance management, periodic reporting, and so on.	Annual	MIS reports shared by the State Government and confirmed by the Bank team	JWDS Team
Share of project beneficiaries that feel the project is responsive to their needs	Number of beneficiaries surveyed as a random subsample of current beneficiaries reporting satisfaction with the responsiveness of the project to their needs / total number of beneficiaries surveyed	Annual	Beneficiary perception and satisfaction surveys implemented yearly by a third party firm contracted by the project.	JWDS Team

Annex 2: Detailed Project Description

INDIA: Tejaswini: Socioeconomic Empowerment of Adolescent Girls & Young Women Project (P150576)

1. Evidence on adolescent girls and young women's (AGYW's) exclusion from education, training, and employment in Jharkhand points to four key sets of factors: (a) lack of skills (for example, minimum hard and soft skills required to perform well in school, training, or work); (b) lack of opportunities (for example, constrained supply of accessible education or training, credit constraints, and limited labor demand for jobs that AGYW would or could pursue); (c) lack of information (for example, regarding schemes and labor market opportunities); and (d) social constraints (for example, limited control over life decisions and social norms that burden AGYW's time with domestic responsibilities).

2. The relative importance of different factors varies across subgroups and contexts within Jharkhand. Nonetheless, the challenge of AGYW's exclusion is clearly characterized by multiple constraints. For this reason, multicomponent programs addressing both AGYW's social and economic empowerment have generally shown better results than interventions focused only on one or the other.²⁰ The proposed project targets some of the most binding constraints, which can feasibly be addressed to make measureable gains in AGYW's participation in education, training, and employment (see table 2.1).

Table 2.1. Mapping of Project Activities against AGYW's Constraints to Education, Training, and Employment

Constraint	Project Activity	Project Financing
Lack of skills	Foundational (soft) skills training	A
	Market-driven (hard) skills training	B
Lack of opportunities	Increase access to education and training (closer, more flexible, and with cash incentives)	B
	Job placement supports	B
	Self-employment through business and livelihood training and credit access	A and B
Lack of information	Counseling (informed by market assessments)	A and B
	IEC campaign	C
Social constraints	Safe spaces and life skills to increase agency	A
	Community and family engagement	A

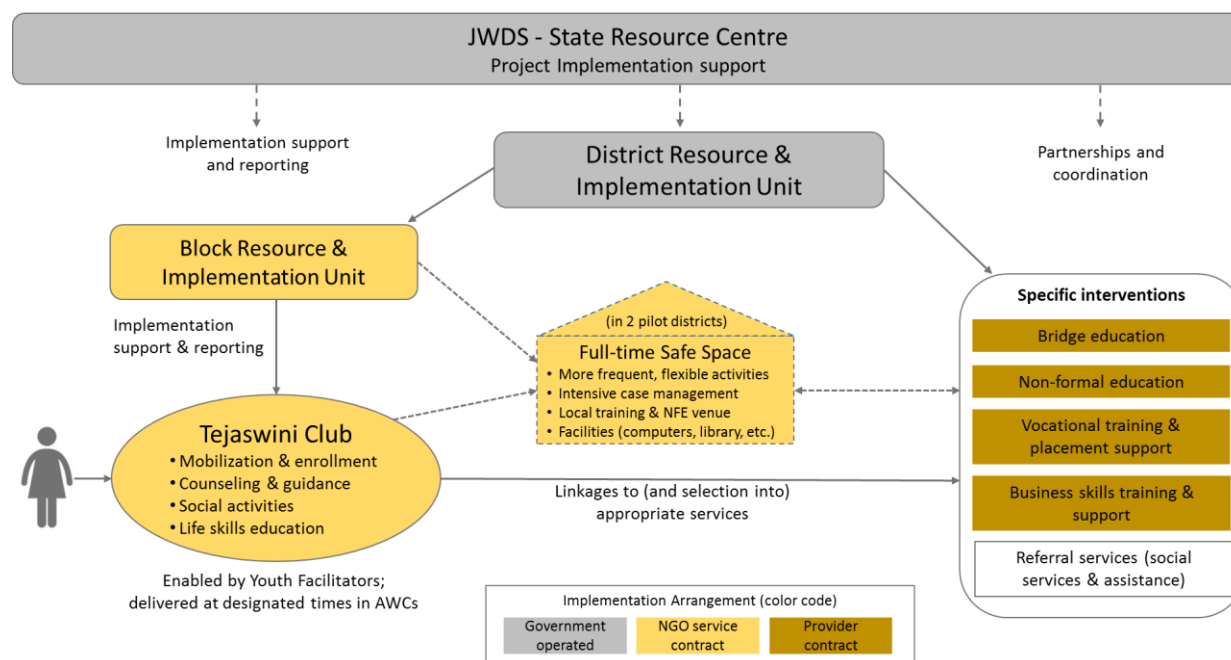
Note: A = Services through NGO provider contracts; B = Services through performance-based contracts with select vocational training/business training/NFE providers; and C = Other service contracts.

3. The Tejaswini Project emphasizes two basic levels of intervention. The first is the community level: community-based platforms for AGYW to come together for regular activities and supports, life skills education to support success in several life domains, localized business and livelihood skills training and assistance, and information on, and access to, broader services and opportunities. The second is the institution level: working with partner institutions to deliver vocational training and NFE to a subset of AGYW, and making it easier for them to participate.

²⁰ Bandiera, O., N. Buehren, R. Burgess, M. Goldstein, S. Gulesci, I. Rasul, and M. Sulaiman. 2015. "Women's Empowerment in Action: Evidence from a Randomized Control Trial in Africa." Working Paper.

In two districts, more intensive models will be piloted to assess the extent of value addition and cost-effectiveness when compared to the less intensive approach that will be rolled out in all other project districts. The interactions between key interventions from a beneficiary's perspective are illustrated in figure 2.1.

Figure 2.1. Continuum of Services from a Beneficiary's Perspective



4. The project will be implemented in 17 districts of Jharkhand, omitting seven districts²¹ that are covered under SABLA, the centrally sponsored scheme for the empowerment of AGYW. In two of these 17 districts, more intensive models will be piloted to enhance access and assess the extent of value added and cost-effectiveness when compared to the interventions rolled out in all other project districts. Targeting, selection, and enrollment processes for both community- and institution-level interventions are broadly outlined in box 1; further specifications are detailed in the Operations Manual and Implementation Plan as well as relevant provider contracts. The project will include three components.

Component 1: Expanding Social, Educational, and Economic Opportunities (US\$61 million)

5. This component aims to support AGYW of 15 districts in Jharkhand to achieve greater social, educational, and economic empowerment.

Subcomponent 1.1: Community-level Socioeconomic Empowerment of Adolescent Girls and Young Women

6. With the aim of ensuring participation of AGYW in household decision-making, community life, and social networks, this subcomponent will support interventions at the

²¹ SABLA districts include: Giridih, Sahibganj, Garhwa, Hazaribagh, Gumla, Paschimi Singhbhum, and Ranchi.

community level. The major activities supported under this subcomponent will include the following.

7. **Community-level groups for AGYW.** ‘Tejaswini Clubs’ will be voluntary groups of AGYW that come together in pursuit of solutions to common needs, aspirations, and challenges. These clubs will form the backbone of the project and serve as the entry point for AGYW into the Tejaswini Project. Clubs will be set up at the cluster of two AWCs (there are generally one to two villages per AWC) and will be led by the project-financed Youth Facilitators identified from the local community. The core functions of the club will be to (a) provide a safe space for AGYW to convene and interact at a predictable time and place; (b) organize positive social and skill-building activities; (c) impart life skills supported by an evidence-based curriculum; and (d) help AGYW gain information and access to services, programs, and training that fit their individual circumstances and aspirations. Club activities will operate out of existing Anganwadi facilities²² at no cost to the project during designated times each week. Every club will receive an annual cash grant of about US\$300 as seed money that will be used as a participatory budget for social and productive activities planned and implemented by the club members with assistance from the Youth Facilitator. The planning process, list of eligible activities, and other procedures are detailed out in the Operations Manual and Implementation Plan.

8. Against criteria and standards that apply across the project area (and that are outlined in the Operations Manual and Implementation Plan), community-level Youth Facilitators will be identified, trained, managed, and supported by the nongovernmental service provider contracted to deliver the community-based interventions and block implementation units for the given district(s).²³ Every Youth Facilitator will manage two Tejaswini Clubs. Similar programs across a range of contexts have found that extensive investments in facilitators are crucial for successful implementation. Before commencing work, the Youth Facilitator will receive thorough training in community engagement and recruitment, group facilitation, basic case assessment and individual guidance, and delivery of life skills education curricula. Refresher trainings and continuous support from block-level units will be provided to all facilitators. Every community Youth Facilitator will receive a cash stipend of about US\$23 per month for her services.²⁴ A peer leader will be identified in each club who will receive additional training and in-kind incentives for supporting group activities. The peer leader will provide additional support to mobilizing beneficiaries, organizing activities, and facilitating life skills education. Further details pertaining to selection, training, and management of Youth Facilitators and peer leaders are included in the Operations Manual and Implementation Plan.

9. **Life skills education.** To support a base level of empowerment and transferable skills among AGYW in the project area, Tejaswini will deliver life skills education to the majority of project beneficiaries. It is expected that even those AGYW who do not opt for pursuing market-driven skills training or NFE courses will enjoy some degree of social and economic empowerment because of only participating in club activities and life skills education. A recent

²² Alternatively, other existing community-level institutions such as schools, community centers, and so on, will be used to deploy program activities at the grassroots level.

²³ In two intensive pilot districts (Dumka and Ramgarh), these block units will be directly set up by the JWDS and will function as its field units responsible for implementation and supervision of the project.

²⁴ Precise stipend amounts will be determined early into implementation and will be outlined in the field guidelines for the community-based intervention. .

IE has shown positive results of a similar blended life skills curricula with adolescent girls in Bihar.²⁵ The bridge educator and life skills trainers from the block units will be trained as master trainers who will in turn organize intensive training for Youth Facilitators. The life skills sessions at the club level will be organized by Youth Facilitators, with assistance from peer leaders, at the community-level safe space during designated times agreed at the group level. The life skills package will include program induction and training over multiple months that will comprise four core modules (each with several sessions).

- (a) *Resilience and soft skills.* This module will cover topics such as self-efficacy and self-esteem, communication and problem-solving skills, goal setting, and techniques to maintain psychological well-being through adversity.
- (b) *Rights and protections.* This module will cover topics related to early marriage, child labor, safe migration, gender-based violence, and accessing services and entitlements.
- (c) *Health and nutrition.* This module will deal with topics such as sanitation and hygiene, nutritional habits for self and children, and sexual and reproductive health.
- (d) *Financial literacy.* This module will cover topics related to basic numeracy, saving, budgeting, and accessing credit and financial institutions.

10. **Business and livelihood skills training and support.** In highly informal economies such as Jharkhand, there are insufficient formal wage jobs available to cover the full labor supply. While institutional vocational training will be extended to many more AGYW under this project, support for productive self-employment and microenterprises will remain important for many AGYW interested in income-generating opportunities for the foreseeable future. Basic business skills are transferable across many sectors and industries. Even many AGYW completing vocational training in India and many other country contexts end up in self-employment. Further, recent IEs—for example, in India, Liberia, and Uganda²⁶—have demonstrated positive impacts of basic business and livelihood skills training (along with complementary supports) on women’s economic activities and earnings. Therefore, the focus of the business and livelihood training and support will be on imparting basic skills for productive activities and income-generation to all interested AGYW members of Tejaswini Clubs, particularly those of ages 16–24 and generally out-of-school. The focus of business and livelihood skills training will be on income-generating livelihoods, including self-employment and microenterprise, and strengthening young women’s value creation within these types of economic activity.

11. The business and livelihood skills training will include both skills specific to the type of income-generating activity and—for those young women interested in starting an enterprise—a core business skills module. The curricula will be derived from existing India Sector Skill

²⁵ Leventhal, K. S., J. Gillham, et al. 2015. "Building Psychosocial Assets and Wellbeing among Adolescent AGYW: A Randomized Controlled Trial." *Journal of Adolescence* 45: 284–295.

²⁶ Banerjee, A., et al. 2011. Targeting the Hard-Core Poor: An Impact Assessment. J-PAL.; World Bank. 2015. *Can Skills Training Increase Employment for AGYW?: The Case of Liberia*. Washington, DC: World Bank Group; Bandiera, O., N. Buehren, R. Burgess, M. Goldstein, S. Gulesci, I. Rasul, and M. Sulaiman. 2012. "Empowering Adolescent AGYW: Evidence from a Randomized Control Trial in Uganda." Working Paper.

Councils' curricula to ensure a basic level of standardization and quality, and the providers will customize it to meet local needs and market opportunities, contingent on the JWDS approval. Groups of trainees will be clustered around common types of self-employment or microenterprise. Typically, this type of training involves short-term modules (two to eight weeks) comprising livelihood-specific training for the cluster (for example, tailoring, catering, street vending, poultry rearing, animal husbandry, agriculture, and so on.) and core business skills modules—for those young women interested in starting their own ventures—including topics such as business planning; identifying business opportunities; designing, making, pricing, and selling products; basic accounting and record keeping; and accessing credit and capital. Business and livelihood²⁷ skills training will be delivered at the community level wherever possible, and minimally at the sub-block level. Wherever possible, agencies currently delivering training oriented toward youth self-employment and microenterprise will be engaged as providers to leverage existing experience and infrastructure (for example, Rural Self Employment Training Institutes and other training providers under the NRLM).

12. The providers will also support AGYW in accessing credit support when needed. To facilitate access to credit support, the provider will identify government and nongovernment credit options that are locally available and link the beneficiary, while guiding them on the related procedures, terms, and conditions. Further, strategic linkages with other schemes that have the potential to help groups of AGYW access revolving funds and other livelihood supports for productive activities (especially through the NRLM) will be pursued wherever appropriate.

13. **Community mobilization and communication.** The project will support design, development, and rollout of a comprehensive community mobilization and communications strategy and a campaign to increase program uptake, project empowering messages, and raise AGYW's awareness of their rights and entitlements. The communication strategy will make concerted use of information and communication technologies. The strategy and campaign will also focus on working closely with parents and other community groups for ensuring their active engagement with the program, with a particular focus on engaging men and boys²⁸ in support of AGYW's opportunities and empowerment. The design and development of campaigns and other communications tools and materials will be undertaken keeping in mind the specific needs of vulnerable populations, including SCs and STs. The project will facilitate setting up of local community-family support councils that will provide support and guidance to the Tejaswini Clubs, and will be a source of feedback for the program.

²⁷ Given that conventional employment and enterprise start-up are not necessarily appropriate or desired for every individual, the GoI maintains a focus on helping the poor achieve 'vulnerability reduction' and 'livelihoods enhancement' through deepening/enhancing and expanding existing livelihoods options and tapping new opportunities in farm and nonfarm sectors (NRLM). Similarly, in this project, some young women will wish to start enterprises and will be supported in doing so, while others will prefer to enhance their livelihoods without starting enterprises (for example, in farming, animal husbandry, masonry, and so on.) and so the community-level intervention encompasses both business and livelihood skills training and support so that beneficiaries have suitable options.

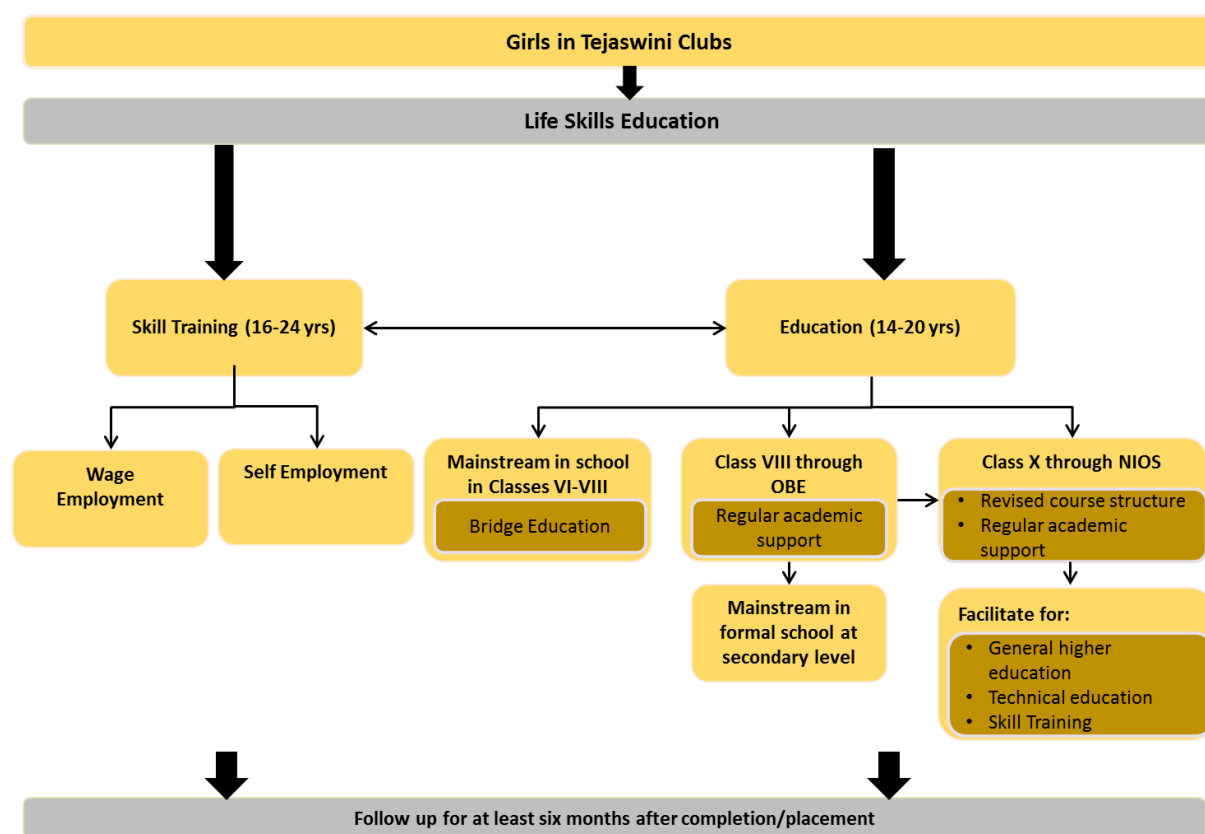
²⁸ The Bank's recent study in Jharkhand illustrates the important role men and boys play in AGYW's empowerment, or the lack thereof.

Subcomponent 1.2: Institution-level Intervention for Completion of Vocational Skills Training and Education

14. This subcomponent will support two major interventions: first, financing vocational skills training and NFE through qualified service providers for linking a subset of project beneficiaries with extant training and education opportunities, and, second, cash transfers to beneficiaries participating in these courses for incentivizing regular participation and completion of courses. The activities supported under this subcomponent will include the following.

15. **Performance-based financing for enhanced skills training and education.** Enhancement of vocational skills training will be delivered by linking the eligible AGYW with qualified providers while educational opportunities will be achieved either by facilitating mainstreaming into the regular schooling system or linking them with the open schooling system. This will be achieved through performance-based contracts between the select providers and JWDS with the aim to link funding to desired outcomes. Key interventions and pathways for beneficiaries for market-driven vocational training and education are illustrated in figure 2.2.

Figure 2.2. Vocational Training and Education from a Beneficiary's Perspective



Note: OBE = Open Basic Education

16. Performance-based contracts will pay for course fees, capacity upgrades to provide ‘girl-friendly’ training and education, and incentives to providers for desired outcomes. The contracts will include the scope and areas of intervention for skills training and education. They will also include a set of clearly defined, time-bound performance and outcome indicators for the

providers. Payments against these contracts will be made upon achievement of relevant indicators. Selection and shortlisting of qualified providers will be undertaken by the project. The performance-based contracts will be signed between the JWDS and selected agencies for one or more of the following activities: (a) imparting bridging/additional coaching to beneficiaries to prepare them for NIOS examinations for obtaining a class 8 or 10 certificate; (b) undertaking assessment and facilitating enrolment of AGYW in formal education/NFE; (c) imparting Modular Employable Skills/National Skills Qualifications Framework (NSQF) compliant vocational and entrepreneurship training leading to productive employment; (d) ensuring gender-informed enhancements of education and training facilities, curricula, and faculty; (e) providing job placement and business development services; and (f) following up with beneficiaries after completion of education or training for at least six months to reduce numbers of those who are not in education, employment, or training. Through these performance-based contracts, the project will undertake the following activities.

17. Market-driven vocational training. The project will accommodate the needs and circumstances of different subgroups of AGYW. It is anticipated that facilitating access to quality vocational training, employment services, and labor market information will help some AGYW obtain wage employment. Where labor supply outpaces labor demand, support for self-employment and job creation are expected to pay greater dividends.

18. This will be achieved by financing vocational training for eligible beneficiaries in the age group of 16–24 years. The training will be delivered by qualified providers engaged by JWDS through performance-based contracts. The focus will be on imparting Modular Employable Skills/NSQF compliant vocational training and certification catering to productive employment. Thus, these providers will impart vocational and entrepreneurship training, job placement, postplacement support, and related services, based on local market assessments. The providers will also support AGYW in preparing their business plans and accessing credit support for starting their self-employment ventures. To facilitate access to credit support, the provider will identify government and nongovernment credit options that are locally available and appropriately link the beneficiary, while educating them on the related procedures, terms, and conditions of the same.

19. The project will support a labor market assessment across all districts of Jharkhand to identify high-potential wage and self-employment opportunities and skills requirements for AGYW (ages 16–24) in the project districts. Young and vulnerable women in Jharkhand face specific and unique challenges to entering the labor market. To help close gender gaps in the labor market, the market assessment will diagnose the specific constraints that AGYW face in accessing productive work, and identify new demand-driven entry points into the labor market. The market assessment will also help identify those nontraditional higher-productivity and higher-wage employment opportunities trainees can pursue.

20. Non-formal and bridge education. The opportunity for out-of-school AGYW to complete education till class 8 or 10 and obtain a matriculation certificate is expected to improve their ability to participate in further skills training, obtain employment, and increase their income. Based on needs and aspirations identified through counseling, AGYW in the age group of 14–20 years and interested in continuing education, will be linked with education service providers to receive (a) appropriate bridge education for mainstreaming into the regular schooling system or

(b) support for enrollment in the open schooling system²⁹ with provision of additional coaching and guidance to obtain a class 8 or 10 certificate. Thus, this subcomponent will finance bridge education and NFE through performance-based contracts, on the basis of the number of out-of-school AGYW enrolled and obtaining a class 8 or 10 certificate.

21. For AGYW who have dropped out of school before class 8, the focus will be on providing bridge education to mainstream them into formal schools for secondary education. To ensure that beneficiaries are at par with other students in class when mainstreamed to a regular school, the project will finance bridge education for up to 12 months. Bridge education will be delivered through qualified service providers through OBE level C.

22. For AGYW who have completed the class 8 level and cannot attend formal schools, the focus will be to support them to complete the class 10 level through NFE. While current NIOS enrollment and completion in Jharkhand are low, a combination of demand-side mobilization and assistance through Tejaswini's community-based interventions and cash transfers and supply-side actions through performance-based contracts to incentivize providers is expected to result in substantially higher uptake and completion. The target group of NIOS is disadvantaged groups and underprivileged sections of the society who could not continue formal education, many of whom have dropped out at an early age. The current NIOS curriculum is challenging for such out-of-school youth. Further, the emphasis on self-study under NIOS and lack of regular academic support leads to high dropout rates of enrolled students. To address these issues, the project will collaborate with NIOS to revise the course structure at the secondary level. The project will finance NFE for up to 12 months for eligible beneficiaries, who cannot attend conventional schools, for secondary level education, and will be delivered in study centers of qualified service providers.

23. **Cash transfers to encourage participation and completion of courses.** The diagnostics undertaken before and during project preparation identified economic constraints as a significant barrier to AGYW's participation in training and education, even beyond course fees, due to transaction and opportunity costs. Therefore, the project will finance modest cash transfers to all AGYW partaking in vocational training or NFE courses through the project (an estimated 15 percent of the overall beneficiaries) to support greater participation and completion of courses.

24. Cash transfers will total about INR 10,000 (about US\$150) per beneficiary and will be paid over three installments—first on enrolment in vocational training or education courses; second on maintaining attendance (minimum 70 percent) to be monitored at midterm; and third on successful completion (obtaining a certificate). Details pertaining to eligibility, co-responsibility, benefit amount, and frequency of payment are given in table 2.2. Beneficiary compliance will be monitored through the BRIUs as well as the project MIS.

²⁹ Open schooling was set up to provide education to all with special concern for AGYW, rural youth, working men and women, SCs and STs, differently abled persons and other disadvantaged persons who could not continue their education in the formal education system. At the secondary level, there is NIOS or State Open School. Below the secondary level, NIOS has an OBE Program. The OBE Program is offered at three levels: level A (equivalent to class 3), level B (equivalent to class 5) and level C (equivalent to class 8). The project aims to link out-of-school AGYW with open schooling accredited centers. AGYW under the project will undergo either the OBE level C course or the secondary level course of NIOS, depending on their eligibility. For certification, AGYW will undertake the assessment process of NIOS.

Table 2.2. Eligibility, Frequency, and Benefit Amount

Eligible Beneficiary	Co-responsibility	Benefit Amount (INR)	Frequency	Payment Condition
A. NFE				
AGYW participating in educational courses	Enroll with education provider for obtaining a class 8 or 10 certificate	1500	First tranche at enrollment	Proof of enrollment verified by project
	Maintain regular attendance (minimum 70%)	2500	Second tranche at midterm of the course	Attendance verified by project through providers and program MIS
	Successful completion (obtaining a class 8 or 10 certificate)	6000	Third tranche at completion	Completion certificate verified by the project
B. Vocational Skills Training				
AGYW participating in vocational skills courses	Enroll with skills provider for obtaining vocational training certificate	1500	First tranche at enrollment	Proof of enrollment verified by project
	Maintain regular attendance (minimum 70%)	2500	Second tranche at midterm of the course	Attendance verified by project through providers and program MIS
	Successful completion (obtaining certificate)	6000	Third tranche at completion	Completion certificate verified by the project

25. All transfers will be made to the beneficiary's bank account, which will be established with assistance from the project as needed. Detailed guidelines for implementation of the cash transfers, particularly procedures pertaining to verification, benefit transfer, and case management, are described in the Project Operations Manual and Implementation Plan.

Box 1. Targeting, Selection, and Enrollment into Project Interventions

Given the different levels of intervention under the project (community and institution levels), different levels of targeting, selection, and enrollment processes will be required. The overarching principles that will inform these processes will be simplicity, making processes as implementable and scalable as possible; flexibility, accounting for differential requirements of specific courses and the demographics of different coverage areas; and inclusion, so as to ensure that participation at each level of intervention is actively inclusive of marginalized groups and the poor. While the Operations Manual and Implementation Plan includes further specifications, an outline of relevant processes is provided in the following paragraphs.

Community level: Membership into the Tejaswini Project (becoming a 'project beneficiary')

- **Eligibility.** Eligibility at the program level is simple and categorical. Any AGYW in the age group 14–24 years and resident of the project districts may enroll in the program and participate in club activities. This population as a whole is taken by the state to represent a vulnerable group.
- **Mobilization.** Community mobilization will disproportionately focus on attracting AGYW from marginalized groups and poor households to the program. As part of the community mobilization exercise, the Youth Facilitators and block units will facilitate rapid participatory local vulnerability assessments and wealth rankings (engaging women's self-help groups and other local bodies and adopting good practices already used by interventions under the NRLM) to assist with targeting priority households for mobilization.
- **Selection.** At the community level, the project generally does not plan to conduct selection, as this is a state program intended for all in the target population. If club numbers are higher than expected, the implementing partner could segment the clubs into subgroups based on different needs so that group sizes are manageable for quality facilitation of activities. However, in specific cases of unmanageable levels of oversubscription (defined in the Operations Manual and Implementation Plan), the provider may use selection to limit the number of members for particular clubs based on (a) priority given to AGYW from vulnerable groups and the poorest households (according to the aforementioned vulnerability assessment and wealth ranking exercise) and (b) the

provider's assessment of AGYW's motivation to participate regularly in club activities (apart from constraints that should be addressed by the program).

Institution level: Enrolling in vocational training and NFE courses (and associated cash transfers)

- Eligibility. Eligibility will broadly include out-of-school members of the Tejaswini Project and within the appropriate age group for the respective course. Many vocational training courses will also have minimum prerequisite levels of education.
- Mobilization. Potential course participants (applicants) will be mobilized by course providers from Tejaswini Clubs with referral and assistance from the clubs' Youth Facilitators and other NGO program staff and volunteers. AGYW mobilized will meet basic eligibility criteria and have indicated interest in course participation. In some cases, training and education providers could also mobilize AGYW directly from the community and work with Youth Facilitators to register them as members with the Tejaswini Club and program.
- Selection. Selection of course participants (from applicants identified in mobilization) will necessarily be course-specific, but it will ensure that representation of AGYW from marginalized groups is at least proportional to their population size in the given district. To ensure transparency and representativeness in the selection process, it will involve potential employers and educators, service providers, and community representatives. Performance-based contracts with course providers will also incentivize enrollment and completion of AGYW from marginalized groups.

Component 2: Intensive Service Delivery (US\$20 million)

26. This component will support piloting and evaluation³⁰ of intensive community-level service delivery models focused on increasing AGYW's access to educational interventions, training, and employment opportunities. Accordingly, this component will support the following two subcomponents.

Subcomponent 2.1: Enhanced Last Mile Service Delivery

27. This subcomponent will finance intensive service delivery models in two districts (Dumka and Ramgarh) to increase program participation, access to and completion of educational and training interventions, and overall effect sizes of the project in socioeconomic empowerment. This will be achieved by financing two core measures of intensification on top of the interventions outlined in Component 1.³¹

28. **Local full-time designated safe spaces, 'cluster centers'**, are leased and operated by the qualified NGO provider in about 200 locations across two districts. With a dedicated space, contracted business or vocational training and NFE providers will be able to deliver courses more locally through the venue at no facility cost to the provider; life skills education and other activities will be offered more frequently and at different times (thus increasing the program's flexibility to accommodate differential needs); facilities such as Internet-enabled computers will be made available; and enhanced counseling will be provided to allow for more individual planning and case management.

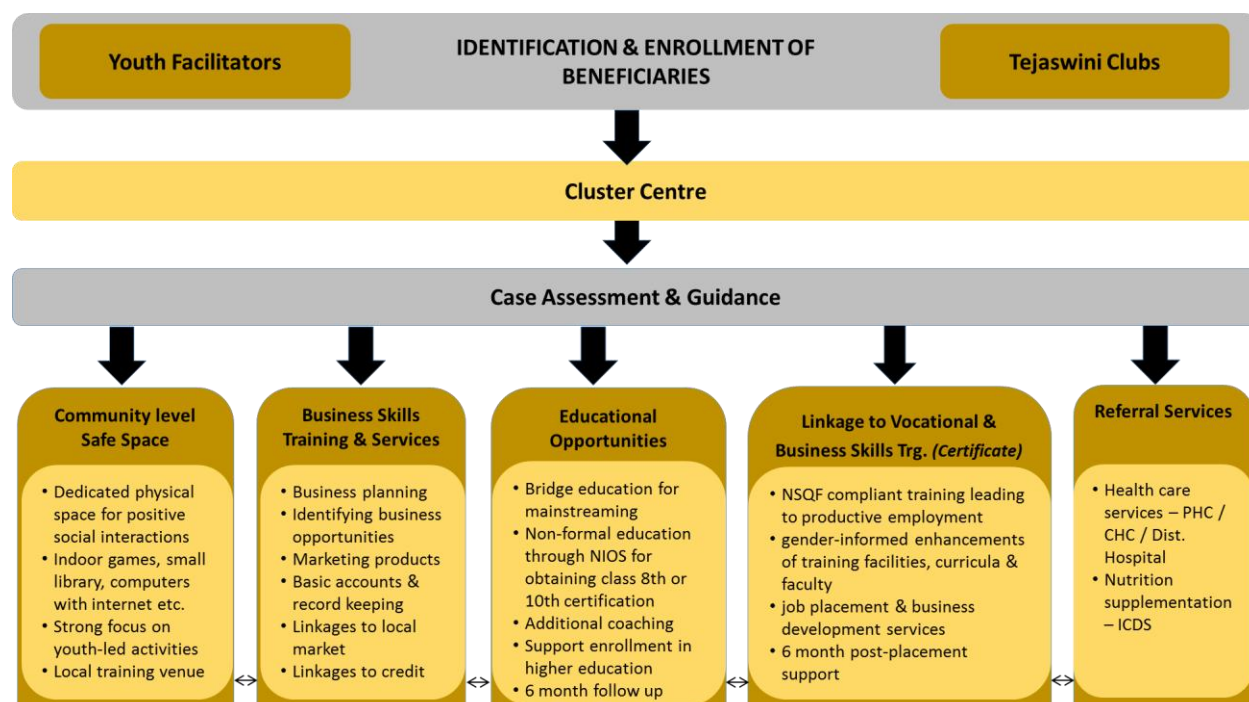
³⁰ Financing for evaluation activities, including for Component 2 pilots, is allotted under Component 3.

³¹ This includes costs of community-level interventions described under Subcomponent 1.1 plus the additional costs of interventions outlined under Component 2.

29. **Additional Youth Facilitators** will be focused on increasing community outreach and delivering enhanced peer-led activities. The project will finance one Youth Facilitator for every Tejaswini Club, compared to one facilitator for every two clubs in the other 15 districts. This will help increase the level of presence and accessibility of Youth Facilitators at the clubs for more regular guidance and motivation to AGYW. The dedicated Youth Facilitator at every club will also help intensify the community-level interventions, particularly mobilization of AGYW, increased program participation, and better linkages of AGYW to courses and services.

30. Under a common NGO contractor for a given district, the Youth Facilitators and cluster centers will coordinate closely for mutual reinforcement: the Youth Facilitator will mobilize center users, while the centers and associated staff will provide support and back up to Youth Facilitators. Every center will ensure safe and gender-friendly space at the community level for AGYW. Additionally, these centers will conduct local market assessments and serve as platforms for training, entrepreneurial development opportunities, and employment (see figure 2.3).

Figure 2 3. Service Provision at Cluster Center



Subcomponent 2.2: Enhanced Outreach to Hard-to-reach Populations

31. Lack of access to services and resources in remote and rural areas is a critical challenge that reinforces the social exclusion of vulnerable groups such as tribal populations. This subcomponent will finance piloting of mechanisms to extend the outreach of skills training and informal credit support for productive self-employment and microenterprise, to AGYW in select areas where the supply-side is particularly weak. The project will finance the following activities.

32. **Service contracts to pilot mobile training and resource units** will be awarded to increase the coverage and outreach of training and business support services, especially for hard-to-reach populations in rural Jharkhand. The focus will be on providing an opportunity to marginalized groups to improve their access to short-term courses and economic opportunities with assistance closer to their doorstep. These units will facilitate mainstreaming of out-of-school AGYW from tribal communities through select short- and medium-term courses in educational, vocational, and life skills training, designed and approved by appropriate government authorities. In addition, other need-based innovative implementation arrangements to deliver training and business support services in remote and rural areas will also be supported.

33. **Top-up group cash grants to clubs of AGYW** will be piloted in select blocks which comprise at least 50 percent of marginalized groups (for example, SC and ST), and applicant clubs must include the same minimum composition to be eligible to apply. Interested clubs will apply (with facilitator support) for addressing the liquidity constraints to productive activities through a sustainable use of the grant. The selection process will involve a proposal review and scoring with representation from the NGO, community leaders/successful local entrepreneurs, and the government. A club will be able to obtain up to US\$500 over and above the group participatory fund allocated under Subcomponent 1.1. The respective NGO service provider will be responsible for the administration of this top-up grant on the basis of the criteria and process detailed in the Project Operations Manual and Implementation Plan. This type of intervention has shown positive results for increasing AGYW's employment and earnings in other contexts but will be piloted and systematically evaluated for the first time in Jharkhand.

Component 3: State Capacity Building and Implementation Support (US\$9 million)

34. The DWCDSS under the GoJ has a mandate for protecting and promoting the rights of women, children, persons with disabilities, older persons, and other vulnerable sections of the society. In doing so, the department is responsible for implementing a range of policies and programs including Integrated Child Development Services, Integrated Child Protection Scheme, RGSEAG-SABLA, Project DULAR, and social security pension schemes for women, older persons, and persons with disabilities, among others.

35. This component aims to support strengthening of the overall institutional capacity and outreach of the DWCDSS and JWDS to ensure efficient delivery of its mandate, with a particular focus on ensuring coordinated delivery of services for AGYW in the state. These investments are expected to contribute to an enabling policy environment for interdepartmental convergent action, efficient service delivery through improved state systems, and stronger accountability relationships through clearly defined, standardized, and simplified procedures. This will be achieved by financing the following subcomponents.

Subcomponent 3.1: Strengthening Systems and Convergence

36. This subcomponent will invest in strengthening the systems and capacity of the DWCDSS and JWDS for improved delivery of its programs and services in the state. The following key activities will be financed.

37. **Setting up state, district, and block level resource centers/implementation units.** The project will support strengthening of the JWDS as the state nodal agency for empowerment of AGYW. The JWDS will function as the technical wing of the DWCDSS and provide ongoing support in evidence-based policy and program development, process and IEs, knowledge management, and need-based program augmentation. It will also support the department in designing and implementing innovative models for development of business and vocational skills; networking opportunities; management of knowledge resources; designing user-friendly information to drive policy change; and building awareness among staff, volunteers, and stakeholders associated with the project.

38. To ensure smooth implementation and supervision of project activities at the district, block, and local levels, the project will finance setting up and operation of district and block implementation support units in all 17 districts. The district implementation support unit will be directly set up and operated by the JWDS. However, the BRIUs will be outsourced to the qualified providers and will be responsible for facilitating community-level activities of AGYW's groups and related training under the overall management of the JWDS.

39. **Facilitating inter-departmental coordination and convergence.** The agenda of social, educational, and economic empowerment of AGYW is jointly shared by various line departments within the GoJ. Therefore, to achieve the PDO, it is imperative to bring together all line departments on a common platform through a well-defined inter-departmental coordination and convergence strategy. This will be done by supporting formulation of a state strategy and plan of action for the socioeconomic empowerment of AGYW in Jharkhand. Such a state strategy and plan of action, developed in a consultative manner and approved by the State Government, will provide a platform for convergent action of existing programs and institutions for socioeconomic empowerment of AGYW in Jharkhand.

40. **Strengthening the M&E system.** A robust M&E system will be critical to assess progress in achieving the project's objectives and providing a basis for constant learning and program optimization. The project will thus provide necessary inputs to the DWCDSS to monitor beneficiary mobilization, participation, case management, and payments as well as any grievances or appeals. To facilitate these activities, the project will finance design, development, and operation of an automated program MIS for the DWCDSS. In addition, an effort will be made to develop an interface with the MIS built and/or operated by other line departments to facilitate a central review of beneficiary information.

41. To produce reliable evidence on what works and what does not, the project will support rigorous impact and process evaluations, especially of key interventions and pilots under Components 1 and 2. IEs will take advantage of the staged rollout of project implementation to create robust comparison conditions to estimate the true effects of key project interventions on AGYW's social and economic outcomes of concern. Process evaluation will be conducted through a third party and will involve both qualitative and quantitative methods to assess implementation fidelity according to key expectations of the Operations Manual and Implementation Plan across project areas and activities and to collect regular feedback from beneficiaries, families, and other stakeholders on the quality of program delivery. This subcomponent will finance the department's M&E systems and capacity building as well as contracts for third-party impact and process evaluation.

Subcomponent 3.2: Project Implementation Support

42. The objective of this subcomponent is to provide day-to-day implementation and operational support to the DWCDSS and JWDS to efficiently deliver the project. The following activities will be supported under this subcomponent.

- (a) **Guidelines and manuals for project implementation.** The project will support development of relevant manuals and guidelines for project implementation. These will broadly include (i) Project Operations Manual and Field Implementation Guidelines; (ii) Guidelines for Partnership Management with service providers and vendors engaged in project implementation and supervision; and (iii) a Human Resource Manual for human resource and performance management for the staff engaged by the JWDS in implementation and supervision of the project.
- (b) **Capacity-building strategy and training of service providers and stakeholders.** The training and capacity building of service providers and stakeholders will be crucial for achieving the project objectives. Therefore, the project will finance regular assessments of training needs, development of the training strategy and plans, and facilitation and monitoring of training delivery. With the help of a qualified vendor, the JWDS will be responsible for developing standardized training and learning materials on core thematic areas pertaining to socioeconomic empowerment of AGYW.
- (c) **Operational support.** The project will finance day-to-day operational costs of the PIUs at the state, district, block, and cluster levels for ensuring effective implementation and supervision of project activities. Additionally, the project will support the JWDS in hiring short-term consultants for specialized assignments and any other necessary operational expenditure related to the project that is not covered under the above components.

Annex 3: Implementation Arrangements

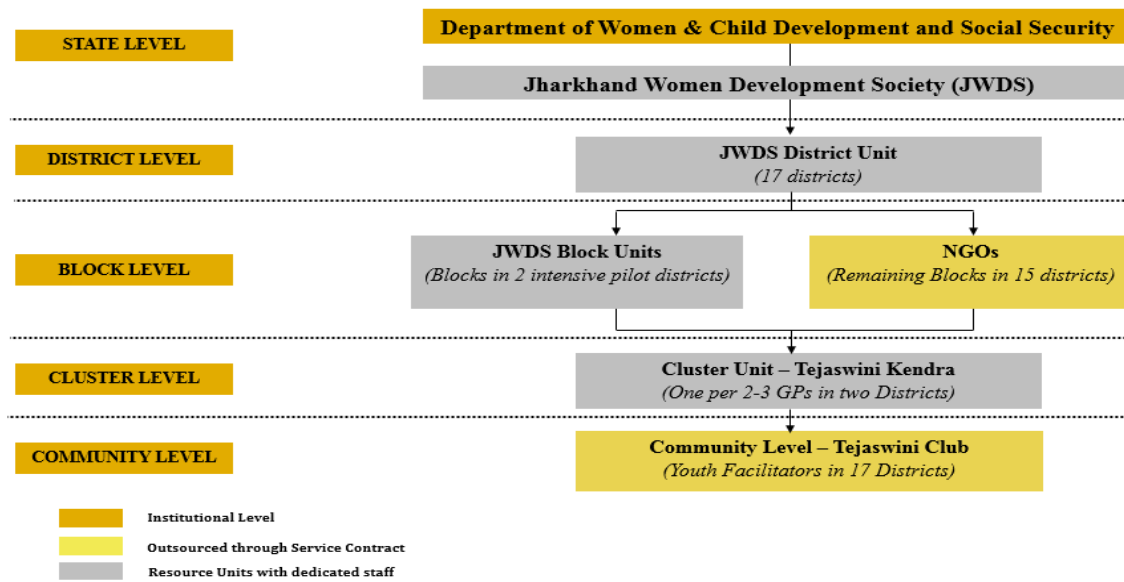
INDIA: Tejaswini: Socioeconomic Empowerment of Adolescent Girls & Young Women (P150576)

Overview

1. The project emphasizes two basic levels of intervention, namely, (a) community level and (b) institution level. A suitable institutional arrangement at both levels is required to support the implementation of the project. The proposed institutional arrangement is aimed toward the following: (a) beneficiary identification; (b) service delivery; (c) project supervision and monitoring; (d) coordination with line departments at the state and district levels; (e) contract management and quality assurance; and (f) benefit payments, among others. The project on one hand develops community-based platforms for AGYW and on the other hand works with partner institutions to deliver NFE and vocational training to a subset of AGYW. In Dumka and Ramgarh, more intensive models will be piloted to assess the extent of value added and cost-effectiveness compared to the less intensive approach that will be rolled out in all other project districts.

2. As part of the initial engagement with the DWCDSS, an institutional assessment of the department was carried out. This assessment reviewed in detail the functions, human resources, financial resources, strengths, and weaknesses, among others. The assessment also studied the schemes implemented by the department as well as relevant initiatives implemented by other key departments. Further, stakeholder consultations were also held to understand the institutions as well as the potential institutional structure toward program delivery for AGYW. Focus group discussions were also held with AGYW and communities at large to understand, among others, the reach and access of programs for AGYW. As a result, it has been proposed that the DWCDSS implement the project through its JWDS. The JWDS will have 17 district-level units followed by block-level resource units in two intensive pilot districts where the project will undertake intensive pilots. Figure 3.1 describes the implementation structure at various levels.

Figure 3.1. Implementation Structure



Note: GP = Gram Panchayat

Project Administration Mechanisms

Oversight Arrangements

3. The project will rely on the existing institutional mechanisms for management oversight and operations of the JWDS. The governing body of the JWDS is headed by the Chief Secretary and the development commissioner is a member. It also comprises the Principal Secretary/Secretary of key departments such as Finance; Health, Medical Education and Family Welfare; Welfare; Labor, Employment, Training and Skill Development; Human Resource Development; Rural Development; and Industries, and the JSDMS, as members; and the Principal Secretary/Secretary, DWCDSS is the member secretary. The governing body of JWDS will play the supervisory and oversight role for the project and will act as the Project Steering Committee. The governing body will provide the overall policy advice and guidance for effective implementation of the project.

4. At an operational level, a Project Implementation Committee headed by the Principal Secretary/Secretary, DWCDSS will be constituted in the state. This committee will comprise the following members:

- (a) Principal Secretary/Secretary, DWCDSS - Chairperson
- (b) Principal Secretary/Secretary, Labor, Employment, Training and Skill Development - Member
- (c) Principal Secretary/Secretary, Education - Member
- (d) Project Director, JSDMS - Member

- (e) State Representative, NIOS - Member
- (f) Chief Executive Officer (CEO), State Rural Livelihood Mission - Member
- (g) Project Director, JWDS - Member
- (h) Director, DWCDSS - Member

5. The Project Implementation Committee will be responsible for the following: (a) supervising the implementation team; (b) monitoring and reviewing project progress including financial and physical progress; (c) resolving any implementation bottlenecks; (d) providing advice for timely implementation of scheduled activities; (e) providing any other necessary directions for effective implementation; and (f) keeping the Project Steering Committee apprised on overall performance and other key issues relating to the project.

6. At the district level, an existing Inter-departmental District Coordination Committee headed by the District Magistrate will supervise the implementation of the project. This committee will comprise officials from various departments including the DWCDSS, education, labor, health, JSDMS, and SRLM, among others. For the purpose, it could also be any existing multi-sectoral committee headed by the district magistrate comprising members as mentioned above who meet at least once a month. One of the agenda of the committee meeting should include the review of Tejaswini. As part of the review of Tejaswini, the committee will undertake the following: (a) monitor and review the progress of the project; (b) coordinate and converge various departments; (c) oversee the block and local-level intervention; and (d) ensure the support of local administration for carrying out the project activities.

Jharkhand Women's Development Society

7. The JWDS under the DWCDSS will be the implementing agency of the Tejaswini Project. The JWDS was registered under the Societies Registration Act, 1860 on April 30, 2001. The JWDS was formed by the DWCDSS to support the implementation of programs for women and AGYW. The JWDS has been restructured to include in its scope project-related activities and staffing for the same. The JWDS is headed by a CEO, not below the rank of secretary. The day-to-day implementation of the project will be carried out by the PIU based within the JWDS. Chaired by a full-time Project Director, the PIU will be responsible for:

- (a) Carrying out the day-to-day implementation of project activities including administering the project procurement and FM functions in accordance with the Operations Manual & Implementation Plan;
- (b) Preparing project budgets and annual plans;
- (c) Monitoring the progress of the project's components and preparing project reports;
- (d) Identifying implementation bottlenecks and corrective actions;
- (e) Preparing the project's financial statements and IUFRRs;

- (f) Ensuring the project's adherence to/compliance with the Safeguard Documents and the Operations Manual & Implementation Plan; and
- (g) Designing, developing, and implementing community outreach and mobilization activities.

8. The GoJ has appointed a full-time Project Director at the rank of a Deputy Secretary for the day-to-day operations of the project. A Deputy Project Director working under the Project Director will be externally hired to lead a team of technical specialists also recruited externally for the entire duration of the project. With the aim to strengthen the institutional capacity of the JWDS, the project will finance the staffing of its state and district units.

9. Besides, project support to the JWDS will provide financing for program management, skilling, establishment of partnerships, outreach and awareness, development of policy and guidelines, linking AGYW with vocational skills training, bridge education or NFE, and cash transfer for those participating in skills development and education courses. In addition, the project will finance goods, services, and operating costs. Table 3.1 describes the structure of the state unit along with core staff positions and service contracts to be financed by the project.

Table 3.1. Structure of the State Unit of the JWDS

Function	Position	Service Provision (Contract to Agencies)
Senior management (program implementation)	CEO - Secretary DWCDSS* Chief Operating Officer (COO) - Director/Deputy Secretary level* Deputy COO (1)	
Social empowerment	State Program Manager (1) Program Manager (2)	NGOs for community-level service delivery Agency for foundational skills
Education	State Program Manager (1) Program Manager (2)	NFE providers/NIOS
Skills and employment	State Program Manager (1) Program Manager (2)	Market assessment Business skills/VTPs
Policy, IEC, and research	State Program Manager (1) Program Manager (2)	Agency for mobilization and IEC strategy, design, and rollout
Training and capacity building	State Program Manager (1) Program Manager (1)	Agency for training needs analysis and capacity building
M&E	State Program Manager (1) Program Manager (2)	Agency for MIS design and rollout
Administration and finance	Senior Finance Officer (1) Senior Admin Officer (1) FM Specialist (1) Procurement Specialist (1) Accountant (1) Procurement Assistant (1)	Agencies for external and internal audit
<i>*Financed by, or on deputation from, the Government of Jharkhand</i>		

District-level Structure

10. For implementation and supervision of the project at the district and block levels, the JWDS will set up a District Resource and Implementation Units (DRIU) in every project district. These DRIUs will be responsible for overall implementation and supervision of the project in the respective district. The DRIUs will coordinate with the BRIUs of their district to ensure that all community-level interventions undertaken by the NGO service provider, skills and education providers, and Youth Facilitators at the community level are carried out on time and efficiently. The district level structure of the JWDS will be headed by a District Coordinator hired externally. DRIU will be the nodal team for project implementation at the district level. Apart from the District Coordinator, three technical specialists, including one Bridge Educator cum Life Skills Master Trainer and two Program Officers, will be hired for the each DRIU. One of the key tasks of the DRIU will be to oversee and monitor the block- and community-level interventions of the project. DRIU will also provide handholding support to the contracted agencies in the district that will undertake project interventions.

Block-level Structure

11. The JWDS will set up its Block Resource and Implementation Units (BRIUs) only in two intensive pilot districts: Dumka and Ramgarh. These units will work under the overall guidance and supervision of the district-level unit and be responsible for implementation and supervision of the project. These BRIUs will have three Field Coordinators for (a) bridge education and life skills; (b) vocational skills and entrepreneurship; and (c) community mobilization. The BRIUs will be led by the Community Mobilization Field Coordinator and will work intensively with the NGO service provider operating community-level interventions and service delivery under the project. The BRIU will provide technical handholding support to the full-time community-level safe spaces, 'cluster centers', planned to be set up in 200 locations on a cluster of two to three gram panchayats.

12. In the remaining 15 project districts, the project proposes to contract NGOs for supporting activities at the block level. The project will enter into performance-based contracts with local NGOs to operate these BRIUs. NGOs will be selected through a competitive process and depending on their capacity and experience, they could be selected to operate in one or more districts. The selected organizations will lead the implementation of the project under the guidance and supervision of the DRIU of the JWDS. They will be responsible for (a) community mobilization; (b) identification and registration of AGYW and the formation of clubs; (c) linking of AGYW to education through mainstreaming or NFE; (d) provision of coaching/bridge education; (e) providing of life skills education; (f) market relevant skills development and entrepreneurship development; and (g) other project-related activities.

Cluster-level Unit (Two to Three Gram Panchayats)

13. In Dumka and Ramgarh, where intensive pilots are to be undertaken, it is proposed to establish a cluster-level resource center for AGYW. Each cluster will comprise two to three gram panchayats. This unit will form the base of project intervention in these two districts. These resource centers will be supported by Youth Facilitators for all community-level activities. Every Cluster Center will have the following staff: (a) Cluster Coordinator; (b) Counsellor; (c) Bridge Educator cum Life Skills Trainer; and (d) Youth Facilitators (one per AGYW club).

Service Provision through NGOs and Other Agencies

14. The project envisages engagement of NGO service providers and other specialized education and vocational skills training providers at the community, block, and district levels. Particularly, in two intensive pilot districts, NGO service providers will be engaged to implement the community-level interventions with regard to mobilization, engagement of Youth Facilitators, club formation, counselling and guidance to AGYW, and setting up of community-level full-time safe spaces (cluster centers), among others. In the remaining 15 districts, the NGO service providers will be tasked with establishing block-level technical support systems as well as implementing a similar package of community-level interventions as required for the two intensive pilot districts, except setting up the cluster center. Day-to-day management and handholding of the Youth Facilitator will be undertaken by the contracted NGO service provider with the support of the BRIU. The state and district units of the JWDS will undertake supervision and provide technical inputs for implementation of the project. Besides engaging NGO service providers, the project will engage qualified vocational skills training and NFE providers through performance-based contracts for delivering vocational training and education courses. Further, the project will engage other agencies for specific tasks such as developing the MIS, design and implementation of the public education and communication strategy, and training needs assessment and plan, among others.

Public Education and Communication

15. The project will design and implement a community mobilization and communication strategy. This targeted strategy will be designed and delivered with the aim to reach out to specific population groups at various levels, with specific focus on Santhals, primitive tribal groups, and other hard-to-reach populations. At the state level, the state unit of the JWDS will hire an agency to develop a comprehensive strategy and action plan that will identify measures to be adopted at the state, district, and community levels. The state level measures will be led by the JWDS and will also include key actions on public education and communication committed by other Departments of the State Government as agreed through the Inter-departmental Coordination and Convergence Plan. At the district level, the JWDS with the support of the District Social Welfare Officer and the District Information Officer will implement the public education and communication campaign aimed toward sensitizing key stakeholders on the issues related to AGYW and Tejaswini. One of the important functions at the district level will also be the mobilization of the district administration to actively support public education and communication within the district.

16. At the community level, the focus will be on targeting specific population groups within the village setting, including Community Support Councils. Sensitization and mobilization of parents, adult males and boys, village-level functionaries of government programs, and AGYW will be undertaken. The Youth Facilitator will lead the community-level engagement including mobilization. Apart from sensitization and mobilization, the focus will be on providing information regarding Tejaswini, participation processes, options for education and skills training, benefits payments and eligibility, grievance redress mechanisms, and so on. The Youth Facilitator will be supported by a specialized agency hired for public education and communication. The support of panchayat members especially women panchayat members will

also be enlisted for the purpose. Local and traditional communication mechanisms, such as posters, brochures, and banners, along with newspapers, radio, and television will be adopted.

Beneficiary Registration and Enrolment

17. The project envisages beneficiary selection at two levels: (a) the initial selection and registration of AGYW in Tejaswini Clubs at the community level and (b) enrolment of select AGYW from registered members of the Tejaswini Club in NFE and skills training courses under the project. The clubs will form the basic community-level unit and also the entry point for registration and enrolment of beneficiaries. The Youth Facilitator will be responsible for the initial selection and registration of beneficiaries as members of the Tejaswini Club. All AGYW in the age group of 14–24 years will be eligible to register in the program. For NFE and skills training, potential enrollees will be identified and mobilized from registered Tejaswini members. From those that opt for either NFE or vocational skills training, the NGO service provider will conduct an initial assessment that will be followed by a detailed assessment by the education and vocational skills training provider engaged in the area. This is to ensure that AGYW are linked with an appropriate course based on their interest and aptitude.

Benefit Payments to AGYW for Completion of Vocational Skills Training and Non-formal Education

18. The project envisages making cash transfers to beneficiaries for encouraging participation and completion of NFE and vocational skills training courses. The project will finance cash transfers to all AGYW partaking in NFE or vocational training to ensure improved participation and completion of these courses. The beneficiaries who are assessed and join either of the two will be eligible for the cash transfer, only after completion of the eligible course. The BRIU will be responsible for the verification of beneficiary compliance linked to payment milestones. The BRIU will be responsible for the verification of enrollment certificates, attendance records, and course completion certificates, as well as data entry into the program MIS.

19. The NGO service provider will be responsible for collecting the KYC (Know Your Customer) form for each AGYW member at the time of registration into the project. It will also facilitate opening of a bank account. Beneficiary compliance will be monitored through cluster centers in Dumka and Ramgarh and by the BRIU in the remaining 15 districts through the project MIS and other means of verification.

Grievance/Feedback Handling Mechanism

20. The project will set up a grievance/feedback handling mechanism that will receive and respond to beneficiary queries/feedback and grievances. Grievance and beneficiary feedback will be received and managed through a telephone helpline linked with the program MIS, the DWCDSS/JWDS website, as well as cluster centers (in two districts), BRIUs, DRIUs, and the PIU in the JWDS. Further, the project MIS will also have a module to handle grievances/feedback. This module will maintain records for cases through a rule-based system. The designated Grievance Redress Officers (GRO) through the MIS will be able to monitor the

cases along with the status of resolution. A rule-based system will also enable monitoring, review, and escalation as and when required. At the block level, the Child Development Project Officer (CDPO) will be designated as the GRO. At the district level, the District Social Welfare Officer will be designated as the GRO, while the District Magistrate will be the Appellate Authority. At the state level, the Project Director will act as the GRO, while the Project Implementation Committee will be the Appellate Authority.

Financial Management, Disbursements, and Procurement

Financial Management

21. The FM arrangements for the project will be predicated on the state's existing systems, with suitable strengthening. The JWDS is a society under the administrative control of the DWCDSS and runs on budgetary grants of the State Government. The JWDS budget is included in the budget of the DWCDSS. The JWDS is primarily responsible for coordinating with all district and block level personnel of the DWCDSS, implementing state and central plan schemes, consolidating their budget requests, collecting information on their financial and physical progress, and consolidating them for the DWCDSS, as well as analyzing and monitoring the physical and financial progress of the plan schemes.

22. Assessment of the current system reveals that the process of annual planning for various schemes implemented by the DWCDSS corresponds with the state's standard budgetary cycle and processes. There is a system of feedback from the field-level functionaries of the DWCDSS to the JWDS in standard formats, which is then consolidated by the JWDS (for schemes) and by the DWCDSS (overall) for preparation of the annual budget of the DWCDSS. Once the State's budget is approved by the State Legislature, funds for the majority of the schemes as well as nonplan expenditures are allotted from the State Secretariat of the DWCDSS through the online budget allotment module of the State Treasury System. A separate budget head with required subheads for the Tejaswini Project has been created under the budget of the DWCDSS. The Secretary of the DWCDSS is the budget control officer. DWCDSS will transfer funds to the Personal Ledger Account of the JWDS.

23. In Tejaswini, flow of funds to the expending units will be from JWDS through Personal Ledger / Commercial Bank accounts. JWDS will transfer funds to the Bank accounts of DRIUs and BRIUs for their operational costs through RTGS. The JWDS will maintain accounts in Tally for a detailed breakup of project expenditures.

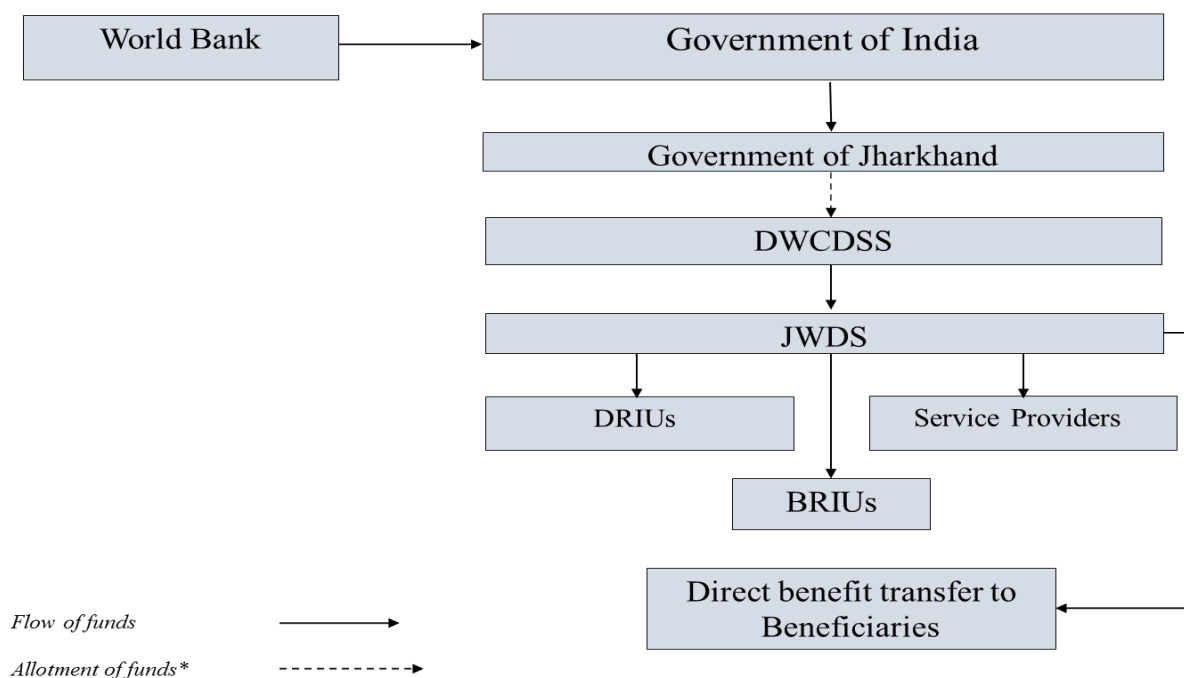
24. Contracts with service providers will be awarded by the JWDS and payments against services will be made directly to their bank accounts, provided the District Social Welfare Officers (district level functionaries of the DWCDSS) approves the release of payments after ensuring delivery of agreed services. Service providers will submit invoices in duplicate, one copy each to the DSWO and to the Project Director JWDS. Approval of bills by DSWO should take no more than 14 days after the receipt of the invoice unless there are defects in the bills and the same has been conveyed to the service providers within 7 days of its receipt. JWDS will consider the invoice as approved by DSWO and make payments to the service provider if the official approval from DSWO is not conveyed within the said 14 days. Upon receipt of DSWO's approval JWDS will release payment to the service providers within three working days.

25. This apart, at the district level, an existing Inter-departmental District Coordination Committee headed by the District Magistrate will supervise the implementation of the project. Thus, the lowest spending and accounting unit for all major project expenditures will be the DRIU, except for the two intensive pilot districts, Dumka and Ramgarh, where it will be the BRIU. It is envisaged that only petty expenses for day-to-day functioning will be incurred at block levels and cluster levels.

26. The Annual Work Plan preparation and budgeting processes for the project will need to be strengthened to ensure that there is adequate detailing and rigor in the planning of activities at each level of implementation. Through the DRIUs and BRIUs and NGOs, it will be ensured that there is adequate manpower and capacity on the ground to execute the planned activities and absorb the budgeted expenditures.

27. JWDS will make payments directly into bank accounts of the suppliers/contractors/service providers through the RTGS. Salaries of employees will be credited to their respective bank accounts, while conditional cash transfers to the project beneficiaries will be made through Direct Benefit Transfers (DBT) to their bank accounts.

Figure 3.2. Fund Flow



28. An estimated US\$15 million representing 17 percent of the total project cost will comprise conditional cash transfers to beneficiaries. Cash transfers of US\$150 per beneficiary to an estimated 100,000 beneficiaries are expected to be made. The details are laid down under sub-component 1.2. Based on the available infrastructure at the point of payment, DBT will be made through bank accounts, business correspondents, or post office accounts. An exercise to map the available financial institutions and business model of the service providers will be undertaken by JWDS for the 17 project districts to decide the optimal mode of cash transfer. It is important that

adolescent girls reside within walking distance to the payment point and that they are aware of the modalities of receiving funds. To the extent possible, Aadhar or biometric authentication of beneficiaries will be done at the time of payout. All beneficiaries will be given training in financial literacy as part of the life skills training in Tejaswini Clubs.

29. Funds amounting to US\$300 annually will be transferred to approximately 12,000 Tejaswini Clubs for their planned activities. This apart, top-up group cash grants of US\$500 will be given to each club of AGYW that applies for the purpose of addressing the liquidity constraints to productive activities through a sustainable use of the grant. These funds will be transferred directly by the JWDS to the bank accounts of the Tejaswini Clubs based on the list of eligible clubs, bank accounts details, etc. Transfers to Tejaswini Clubs will be treated as expenditure for the purpose of reimbursement by the Bank. Each Tejaswini Club will report fund utilization in given formats to the JWDS as part of the monthly MIS. Thus, the lowest accounting unit for the project will be the district-level unit except for the two intensive pilot districts, Dumka and Ramgarh, where it will be the block-level unit.

30. **Financial reporting.** Tejaswini clubs will report expenditures on a monthly basis to the BRIUs. BRIUs in turn will report to the DRIUs, which will report consolidated expenditures to JWDS on a monthly basis. The reporting system is being strengthened to meet the purposes of the project. It is envisaged that the reporting system of physical and financial progress of the DWCDSS will be automated during the course of project implementation.

31. JWDS will submit Annual Utilization Certificates to DWCDSS, which will be a condition for withdrawal of funds in the next FY.

32. **Internal control framework.** The internal control framework of the project will be based on the existing Treasury Code of the state, the Jharkhand State Financial Rules, operational guidelines laid down for the project, and other relevant Government Orders issued by the DWCDSS and JWDS. At present, there is no system of internal audit of the DWCDSS. The project will put in place a system of quarterly internal audit by a private firm of chartered accountants. Internal audit will ensure that adequate internal controls exist to provide assurance that project funds are being used efficiently for intended purposes and the controls are operating as intended.

33. **Audit.** A private firm of Chartered Accountants empaneled with the C&AG and appointed through open competition will audit the consolidated Project Financial Statements prepared by JWDS on an annual basis, (that is, April to March). The audited financial statements for each financial year will be submitted to the Bank within nine months from the end of the financial year— that is, by end December every year. The JWDS will also share with the Bank a report on actions taken in response to the internal and external audit observations.

34. **Staffing.** Recently, the JWDS has appointed an experienced FM specialist in the PIU through a firm and the process for creation of a post for a full-time finance staff is under way.

35. A FM Manual for the project has been prepared and adopted by DWCDSS with Bank's inputs. The manual lays down the FM arrangements and procedures covering budgeting, fund

flows, accounting and financial reporting, the internal control framework, and audit arrangements.

Disbursements

36. The Bank will disburse funds to the borrower on the basis of eligible project expenditures pre-financed by the GoJ and reported by consolidated quarterly IUFRs submitted by the JWDS in pre-agreed formats. The IUFRs should be submitted within 45 days from the end of the reporting period. The applicable disbursement method will be reimbursement. Funds will be disbursed by the Bank according to table 3.2.

Table 3.2. Fund Disbursement

Disbursement Categories	Amount of Credit (US\$, millions)	Percentage of Expenditure to Be Financed (including Taxes)
Goods, non-consulting services, consultants' services, participatory grants, top-up grants , facilitators stipends, beneficiary stipends, , incremental operating costs, and workshops and training under the project	63.00	70

Procurement

37. The procurement activities will be carried out by the JWDS, the sole implementing agency under the DWCDSS. Procurement under the project will be conducted only at state level and no decentralized procurement is envisaged.

38. Procurement capacity assessment of the JWDS was carried out as part of project preparation. The JWDS has no previous experience in implementing projects following the Bank's Procurement Guidelines and has very limited exposure to public procurement. The procurement capacity of the JWDS is noted to be very weak and will require substantial strengthening to manage the implementation of the project.

39. The Procurement Risk Assessment and Management System was carried out during the preparation process. Procurements in JWDS are regulated through the use of a very basic Procurement Manual designed for procurement of simple goods and does not provide any details of procurement methods, conditions, systems, and service levels for procurement. To mitigate the risk, a Procurement Manual for the implementing agency with formats to guide procurement and threshold-linked methods for goods, non-consulting services, and consultancy services has been prepared and adopted by DWCDSS with Bank inputs. The manual, among others, provides details of the proposed systems, delegated authorities, and the limits of financial delegation, Standard Bidding Documents (SBDs), various protocols and formats to be used in decision making and contract management, and the capacity development needs

40. JWDS has recently appointed an experienced short-term Procurement Specialist and is in the process of engaging a full-time Procurement Specialist for the PIU. There is a lack of appropriate training and capacity building for other technical and administration staff on procurement requirements. However, to strengthen procurement administration and ensure transparent criteria for evaluation, selection, and award process, the following additional measures will be undertaken by the JWDS to mitigate the risks:

- (a) To enhance its capacity, the implementing agency will hire an adequately experienced procurement specialist at the state level for the entire duration of the project.
- (b) Officers responsible for administrative control/procurement management will undergo training on Bank procurement procedures.
- (c) Transfer of procurement staff after they have undergone training is a possibility. The implementing agency will endeavor that the trained procurement staff will normally not be transferred during the project's life.
- (d) A complaints and dispute resolution mechanism has to be put in place, and a half yearly report of all complaints received and action taken will be submitted to the project director, for review by implementing agencies. This will also be submitted to the Bank and disclosed in the public domain.
- (e) The implementing agency will be trained at the beginning of the project on record keeping, documentation, and contract management.
- (f) The Bank will provide close monitoring of tenders/selections and during post review.
- (g) All specific procurement notices will be published in the project website in addition to a national newspaper, the procurement plan will be published on the website, and there will be an agreement to disclose all contract awards on the implementing agency's websites, as well as to publish a list of purchase orders/contracts placed every month.
- (h) There will be a quarterly report of all the ongoing contracts—a detailed status report including contract management issues such as delays, payments, and so on, which will be reviewed by the Project Director.
- (i) Individual consultants (ICs) will be hired by the implementing agency for any technical support required in the project implementation.

41. After these mitigation measures, the overall procurement risk is assessed as Substantial.

42. All records pertaining to award of tenders, including bid notification, register pertaining to sale and receipt of bids, bid opening records/minutes, bid evaluation reports, and all correspondence pertaining to bid evaluation, communication sent to/with the Bank in the process, bid securities, and approval of invitation/evaluation of bids will be maintained in the

respective agencies in electronic and physical files. For each contract, a separate file will be maintained.

43. **Procurement plan.** For contracts to be financed by the Bank, the different procurement methods or consultant selection methods, the need for prequalification, estimated costs, prior review requirements, and time frames are agreed between the borrower and the Bank in the procurement plan. No civil works are planned to be taken up under the project. The goods, non-consulting services, and consultancy services have been identified and indicated in the procurement plan for the first 18 months of project implementation. The procurement plan is enclosed as appendix 1 to this annex. The procurement plan will be updated at least annually or as required to reflect the actual project implementation needs and improvements in institutional capacity. It will also be available on the society/department website and on the Bank's external website. The use of procurement monitoring software for monitoring the procurement plan will be tried out.

44. The following procurements scenarios are foreseen under the project:

- a) **Procurement of works.** No civil works will be procured under this project.
- b) **Procurement of goods and non-consulting services.** Procurement of goods for the proposed project will include the purchase of office equipment such as computers, software, lab equipment, furniture, and so on. While some software being proprietary in nature may be procured through direct contracting, other goods and software will be procured by International Competitive Bidding (ICB), National Competitive Bidding (NCB), and Shopping methods. Framework Agreements using directorate general of supplies and disposals (DGS&D) rate contracts can be used to procure goods up to the NCB threshold subject to the suitability of using DGS&D rate contracts being established and appropriate incorporation of right to audit and fraud and corruption clauses in the purchase orders/undertakings. The SBDs of the Bank as agreed with the GoI task force (as amended from time to time) will be used for all procurement under NCB. For ICB contracts, the Bank's latest SBDs will be used.

45. For the NCB method for procurement of goods and works, the value of thresholds will be conducted in accordance with paragraph 3.3 and 3.4 of the Bank's Procurement Guidelines and the additional provisions as agreed with the GoI task force and detailed in the procurement plan.

46. **Domestic preference.** The provisions of paragraphs 2.55 and 2.56 of the Procurement Guidelines, providing for domestic preference in the evaluation of bids, is not applicable.

47. **Selection of consultants.** The project includes hiring of a number of consultancy services as indicated in the procurement plan. For selection of consultants for providing services, the project will use Quality- and Cost-Based Selection (QCBS), Quality-Based Selection (QBS), Selection Based on Consultants' Qualification (CQS), Fixed Budget Selection, Least Cost Selection, Single-Source Selection (SSS), and selection of ICs as appropriate, subject to approval by the Bank. The Bank's Standard Request for Proposal Document will be used for selection/hiring of all consultancy services to be procured under the project. The short list of

consultants for services estimated to cost less than US\$800,000 equivalent per contract may entirely comprise national consultants in accordance with the provisions of paragraph 2.7 of the Consultant Guidelines.

48. **Procurement method thresholds and prior-review thresholds.** The thresholds and methods of procurement decisions subject to prior review by the Bank are indicated in the procurement plan attached in appendix 1. The thresholds are based on the procurement capacity assessment. The thresholds will be reviewed and updated in case of changes in procurement capacity during the life of the project.

49. **Disclosure.** The following documents shall be disclosed in the society's/department's websites (and until the website is ready, on the notice boards): (a) procurement plan and updates, (b) invitation for bids for goods for all ICB and NCB contracts, (c) request for expression of interest for selection/hiring of consulting services, (d) contract awards of goods procured following ICB/NCB procedures, (e) list of contracts/purchase orders placed by Implementing Agencies following shopping procedure on quarterly basis, (f) short list of consultants, (g) contract award of all consultancy services, (h) list of contracts following direct contracting (DC), CQS, or SSS on a quarterly basis, and (i) action taken report on the complaints received on a half-yearly basis.

50. The following details shall be sent to the Bank for publishing in the Bank's external website and United Nations Development Business: (a) invitation for bids for procurement of goods/non-consulting services using ICB procedures; (b) request for expression of interest for consulting services with estimated cost more than US\$300,000; (c) contract award details of all procurement of goods and non-consulting services using ICB procedure; (d) contract award details of all consultancy services with estimated cost more than US\$300,000; and (e) list of contracts/purchase orders placed following SSS, CQS, or DC procedures on a quarterly basis. Further, the implementing agencies will also publish in their websites any information required under the provisions of *suo moto* disclosure as specified by the Right to Information Act.

51. **Complaint handling mechanism.** To deal with the procurement complaints received by the implementing agency, a complaint handling mechanism will be developed at an appropriate level. On receipt of complaints, immediate action will be initiated to redress the grievances. All complaints will be dealt at levels higher than that of the level at which the procurement process was undertaken. Any complaint received will be forwarded to the Bank for information and the Bank will be kept informed after the complaint is redressed.

52. **Frequency of procurement supervision.** Given the large number of contracts, and the general risks involved, a minimum of two missions in a year, each at an interval of six months, are envisaged for procurement supervision of the project. In addition, the Bank will also carry out an annual ex post review of procurement that falls below the prior-review threshold. The Bank will also carry out small thematic and focused missions depending on the need and as required with agreement from the DWCDSS.

Environmental and Social (including Safeguards)

53. The project is planned to be executed in 17 districts of the state. These districts house 8 primitive tribal groups among 32 STs in Jharkhand. This presence of primitive tribes and the substantial share of ST population of the state and country will require application of the country legislations and the Bank's Operational Policy on Indigenous People. No adverse impact of the project is envisaged on the tribal people. Instead, the project is proposed to be designed to positively affect the community in 17 districts of Jharkhand and key beneficiaries will include tribal AGYW. There are other marginalized population such as dalits as identified within the SC population, which are likely to require additional support under the project to enable them to access the project benefits owing to the social norms, practices, and perceptions. The project will also need to pay specific attention to AGYW and women from the tribal and other marginalized communities who have been exposed to several adversities and stresses such as trafficking, violence, and so on in the past, which has kept them out of the formal systems of education, training, and empowerment.

54. **Institutional arrangement.** The DWCDSS will be the key implementation agency for the project. A technical officer from the PIU will be assigned the responsibility of implementing the EMP-SITP. The existing resources such as child development project officers and district welfare officers of the department and their role in relation to the project implementation strategy will be defined.

Monitoring and Evaluation

55. This project involves a host of innovations, and robust M&E will be critical to policy learning and performance management. The following key M&E activities will be incorporated into the project.

56. **IE.** An experimental or high-quality quasi-experimental research design will be employed to test the relative effectiveness of key project interventions compared to each other and to no intervention. Key interventions to be tested include: (a) cluster centers—an enhanced approach to AGYW's socioeconomic empowerment with community-level dedicated physical spaces and additional human resources; and (b) the lighter variant involving a combination of groups without dedicated physical spaces, but, like cluster centers, with a package of soft and hard skills training and linkages to education and training opportunities.

57. Beyond the primary IE, IE methods, such as randomized trials, will also be used to test micro-interventions that can optimize implementation or service delivery outcomes. These often fall into the domain of behavioral economics or 'nudges.' These types of trials tend to be relatively simple and cheap to implement. Micro-interventions under consideration for evaluation and learning in this project include, for example, testing different types and intensities of field monitoring to strengthen implementation fidelity and quality of delivery and testing different types or presentation of messaging through the IEC campaign to influence attitudes and behaviors.

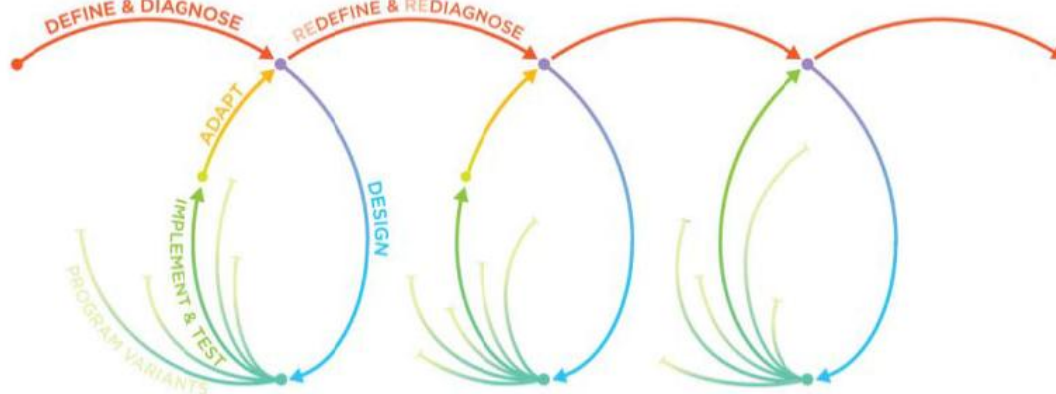
58. During the first year of the project—as capacity building is taking place and before intervention rollout to beneficiaries—a baseline survey will be conducted with adequate

statistical power and inclusion of a range of primary outcomes (for example, education, employment, and earnings) and secondary outcomes (for example, social-emotional well-being, gender norms, child marriage, access to services, and exposure to exploitation or violence) of policy interest as a basis for estimating differences between groups and intervention impacts over time. Multi-disciplinary experts will be engaged in designing the IEs and related research.

59. **Field-based assessment.** The project will establish a third-party arrangement by which regular and systematic information from the field can dynamically inform performance management and midcourse corrections. These will primarily involve at least yearly rapid district-level assessments of beneficiary, family, and community feedback on satisfaction with the programming implemented. This will keep beneficiary satisfaction front and center. Field-based assessments will also involve spot checks and observations of key processes to provide regular ratings on implementation fidelity according to key expectations outlined in the Project Operations Manual and Implementation Plan, and this information will be used as a basis for providing additional handholding and capacity building to project staff and implementing partners as needed to achieve optimal performance.

60. Regularly updated and user-friendly satisfaction and implementation performance reports will be made available to project personnel and partners at all levels, and high-performing areas will be spotlighted statewide through newsletters or other mechanisms to further encourage excellence. The overall objective of the dynamic field-based assessment is to encourage a culture of adaptive learning in the project, which defines and diagnoses the key constraints and opportunities, designs the intervention specifications accordingly, implements and tests the interventions, adapts them based on learning, and repeats the cycle for constant policy optimization (see figure 3.3).

Figure 3.3. Adaptive Learning



Source: World Bank. 2015. *World Development Report 2015: Mind, Society and Behavior*. Washington, D.C.: World Bank, p. 193.

61. **MIS-based tracking.** Supported by an e-governance platform, key information will be collected and tracked, including basic personal and demographic information of beneficiaries and vital project indicators. Project indicators will include beneficiaries' project participation (for example, attendance of group activities and enrollment in training and education programs) and key outcomes (for example, training, education completion, and job placements). At the

aggregate level, key indicators will be regularly updated and made publicly available through a program portal online.

DRAFT PROCUREMENT PLAN

I. General

1. Project Information

Country : India
Borrower : Government of India
Project Name : **Tejaswini: Socioeconomic Empowerment of Adolescent Girls & Young Women**
Loan/Credit No. :

2. Bank's Approval Date of the Procurement Plan :

3. Date of General Procurement Notice : 09.02.2016

4. Period Covered by this Procurement Plan : 18 Months

II. Prior Review Thresholds and Thresholds for Procurement methods:

1. The following methods of procurement shall be used for procurement under the project.

Category	Method of Procurement	Threshold (US\$ Equivalent)	Threshold for Prior Review by the Bank (US\$ Equivalent)
Goods and non-consultant services	ICB	= or > 1.0 million	All
	NCB	Less than 1.0 million	First contract
	Shopping	Up to 50,000	
	DC	According to paragraph 3.7 of the Procurement Guidelines, wherever agreed and with prior agreement with the Bank	50,000
	Framework Agreements (goods and equipment)	According to paragraph 3.6 of the Procurement Guidelines, wherever agreed and with prior agreement with the Bank	500,000 and first contract
Consultants' services	CQS	Up to 300,000 per contract	300,000
	SSS	As per paragraphs 3.8 to 3.11 of Consultant Guidelines	50,000
	Individuals	As per paragraphs 5.1 to 5.6 of Consultant Guidelines	100,000
	Use of NGO	As per paragraph 3.16 of Consultant Guidelines	200,000

Category	Method of Procurement	Threshold (US\$ Equivalent)	Threshold for Prior Review by the Bank (US\$ Equivalent)
	QCBS/QBS/Fixed Budget Selection/Least Cost Selection (a) International shortlist (b) Shortlist may comprise national consultants only	No limit ≥ 800,000 Up to 800,000	200,000 and first two contracts

The prior-review thresholds will be reviewed during the implementation of the project and modified, based on the risk assessment.

In the case of contracts subject to prior review, before granting/agreeing to (a) a material extension of the stipulated time for performance of a contract; or (b) any substantial modification or waiver of the scope of services or other significant changes to the terms and conditions of such contract, including issuing; or (c) any change variation order or orders under such contract amendment (except in cases of extreme urgency), which will in aggregate, singly or combined with all variation orders or amendments previously issued, increase the original contract amount of the contract by more than 15percent; or (d) the proposed termination of the original price contract, the borrower shall seek the Bank's no objection to the proposed extension, modification, or change order.

A copy of all amendments to the contract shall be furnished to the Bank for its record.

2. Prequalification

Not applicable

3. Domestic Preference:

The provisions of paragraphs 2.55 and 2.56 of the Procurement Guidelines, providing for domestic preference in the evaluation of bids are not applicable.

4. Reference to Project Operations/Procurement Manual

SBDs agreed between the project and Bank will be used for all goods, consultancy, and non-consultancy procurements.

5. Any Other Special Procurement Arrangements:

The NCB method for procurement and goods and non-consultancy according to the above value thresholds will be conducted in accordance with paragraphs 3.3 and 3.4 of the Bank Procurement Guidelines and the following provisions:

- (a) Only the model bidding documents for NCB agreed with the GoI task force (and as amended from time to time) shall be used for bidding.
- (b) Invitations to bid shall be advertised in at least one widely circulated national daily newspaper (or on a widely used website or electronic portal with free national and international access along with an abridged version of the said advertisement published in a widely circulated national daily, among others, giving the website/electronic portal

details from which the details of the invitation to bid can be downloaded), at least 30 days before the deadline for the submission of bids.

- (c) No special preferences will be accorded to any bidder either for price or for other terms and conditions when competing with foreign bidders, state-owned enterprises, small-scale enterprises, or enterprises from any given state.
 - (d) Extension of bid validity shall not be allowed with reference to contracts subject to the Bank prior review without the prior concurrence of the Bank (i) for the first request for extension if it is longer than four weeks; and (ii) for all subsequent requests for extension irrespective of the period (such concurrence will be considered by the Bank only in cases of *force majeure* and circumstances beyond the control of the purchaser/employer).
 - (e) Rebidding shall not be carried out with reference to contracts subject to the Bank prior review without the prior concurrence of the Bank. The system of rejecting bids outside a predetermined margin or 'bracket' of prices shall not be used in the project.
 - (f) Rate contracts entered into by the DGS&D will not be acceptable as a substitute for NCB procedures. Framework Agreements using DGS&D rate contracts can be used to procure goods up to the NCB threshold subject to the suitability of using DGS&D rate contracts being established and appropriate incorporation of right to audit and fraud and corruption clauses in the purchase orders/undertakings. DGS&D contracts will be acceptable, however, for any procurement under the Shopping procedures.
 - (g) Two or three envelope system will not be used (except when using an e-procurement system assessed and agreed by the Bank).
 - (h) No negotiations are conducted even with the lowest-evaluated responsive bidders.
6. The bid evaluation will be carried out according to agreed timelines in the procurement activity schedule.
- 7. Summary of the procurement packages planned during the first 18 months after project effectiveness (including those that are subject to retroactive financing and advance procurement):**

Tejaswini Project: Procurement Plan (April 2016– October 2017)

Ref. No.	Contract Description	Estimated Cost (INR)	Estimated Cost (US\$)	Procurement Method	Prior Review	Bid Advertisement Date	Bid/Proposal Opening Date	Contract Signing Date	Delivery/ Completion Date	Remarks
GD-1	Office equipment (laptops, desktops printers, and so on)	2,500,000	38,462	Shopping	No	June 1, 2016	June 30, 2016	July 15, 2016	Upon requirement	After commencement, depending on the requirement, procurement will be undertaken.
GD-2	Hardware for MIS package	48,750,000	750,000	NCB	Yes	September 15, 2016	October 17, 2016	December 19, 2016	March 31, 2017	–
	WORKS : No works envisaged under Tejaswini									
	None									
	Non-Consulting Services									
	None									
	Consultant Services									
CS-1	Hiring of agency for the program MIS package	65,000,000	1,000,000	QCBS	Yes	September 1, 2016	November 30, 2016	December 30, 2016	December 31, 2019	Periodic maintenance of package is also included
CS-2	Hiring of agency for the IEC strategy development	3,000,000	46,153	QCBS	Yes	September 1, 2016	November 30, 2016	December 31, 2016	December - 31, 2017	–
CS-3	Hiring of agency for content development and rollout of IEC campaign	130,000,000	2,000,000	QCBS	Yes	January 1, 2017	March 01, 2017	May 30, 2017	May 30, 2019	Two-year contract
CS-4	Hiring of agency for training needs assessment	5,000,000	76,923	QCBS	No	March 15, 2016	June 30, 2016	July 30, 2016	December 30, 2016	–

Ref. No.	Contract Description	Estimated Cost (INR)	Estimated Cost (US\$)	Procurement Method	Prior Review	Bid Advertisement Date	Bid/Proposal Opening Date	Contract Signing Date	Delivery/ Completion Date	Remarks
CS-5	Hiring of agency for rollout of training needs analysis	48,750,000	750,000	QCBS	Yes	January 1, 2017	March 1, 2017	May 30, 2017	May 30, 2019	Two-year contract
CS-8	Hiring of agency for the market assessment	32,500,000	500,000	QCBS	Yes	April 1, 2016	June 30, 2016	August 1, 2016	February 28, 2017	Six-month contract
CS-9	Hiring of ICs through firm (two program specialists, one FM specialist, and one procurement specialist)	50,40,000	77,538	ICs (Firms)	Yes	March 15, 2016	June 30, 2016	July 30, 2016	December 30, 2016	INR 50,000–70,000 per person for 18 months for four ICs
CS-10	NGO contract for two districts	130,000,000	2,000,000	QCBS	Yes	March 15, 2016	June 30, 2016	July, 2016	June 30, 2019	Three-year contract
CS-11	Hiring of agency for designing IE	4,550,000	70,000	QCBS	Yes	March 1, 2016	April, 30, 2016	May 30, 2016	August 31, 2016	–
CS-12	Hiring of agency for baseline for IE and process evaluation	19,500,000	300,000	QCBS	Yes	July 15, 2016	September 5, 2016	October 31, 2016	June 30, 2017	–
	Total Estimated Costs:	494,590,000	7,609,076							

US\$1: INR 65

Annex 4: Implementation Support Plan

INDIA: Tejaswini: Socioeconomic Empowerment of Adolescent Girls & Young Women Project (P150576)

Strategy and Approach for Implementation Support

1. The Implementation Support Plan (ISP) has been developed based on the nature of the project and its risk profile. It lays out the support required for implementation of the mitigation measures of the risks identified in the SORT, particularly in the following areas: (a) technical design; (b) institutional capacity for implementation and sustainability; and (c) fiduciary. The ISP aims to make implementation support to the client flexible and efficient. The design of the project contains safeguards against each of the risks and the ISP is designed to review and ensure that those safeguards are effective and to reinforce them where necessary.
2. The Task Team's approach to implementation support strongly emphasizes open and regular communication with all actors and stakeholders directly involved in the project, constant information exchange, and adequate flexibility to accommodate the specificities. The implementation support strategy is based on several mechanisms that will enable enhanced implementation support to the Government of Jharkhand along with timely and effective monitoring.
3. Implementation activities under the project are based at the state, district, block and local levels and will require adequate support in terms of personnel and resources. The project will put in place additional institutional mechanisms in terms Project Implementation Unit (PIU) at JWDS as well as implementation teams / qualified providers at the in the district, block and cluster levels. The PIU will ensure compliance with and achievement of project development objectives. In addition, an Operations Manual & Implementation Plan has been developed to provide clear definitions of rules and guidelines on program implementation, monitoring and supervision as well as the roles and responsibilities of institutions / personnel at all levels of implementation.

Implementation Support Plan

4. The Bank's supervision team (Task Team) will include the Task Team Leader, Co-Task Team Leader, the country-based team, including fiduciary, procurement and safeguards staff, and international experts. The Task Team will provide timely implementation support to the Project's Components as well as guidance to the relevant agencies regarding technical, fiduciary, social, and environmental issues. Formal implementation support missions and field visits will be carried out as required, and will focus on:
 - a. *Technical Inputs:* The Task Team will solicit inputs from an international expert on adolescent girls' empowerment / youth development aspects whose support will focus on the Component 1 and 2 of the project. Besides, an international MIS expert will also be engaged to advise and facilitate design, development and deployment of Tejaswini MIS.

- b. *Fiduciary Requirements and Inputs:* Training will be provided by the World Bank's financial management specialist and the procurement specialist before Project effectiveness and during project implementation. This will allow building capacity of the implementing agency in matters of FM and procurement, particularly regarding World Bank procedures. Supervision of financial management arrangements will be carried out as required as part of the project supervision plan and support will be provided on a timely basis to respond to project needs. Procurement supervision will be carried out on a timely basis as required by the country.
- c. *Safeguards:* The Bank safeguard team will monitor compliance with the EMP and SITP, particularly the implementation of the Social Inclusion Tribal Plan (SITP) during the course of implementation support missions, and provide technical guidance to JWDS, as needed.

5. The main focus of implementation support is summarized below.

Time	Focus	Skills Needed	Resource Estimate
First twelve months	Technical Review/Support	Community Mobilization Specialist	10 Staff Weeks
		AGI Specialist	4 Staff Weeks
		Non-Formal Education Specialist	10 Staff Weeks
		TVET Training Specialist	10 Staff Weeks
		MIS Specialist	4 Staff Weeks
		M&E Specialist	5 Staff Weeks
	Procurement Training and supervision	Procurement Specialist	4 Staff Weeks
	FM training and supervision	FM Specialist	4 Staff Weeks
	Environment and Social monitoring & reporting	Environment Specialist	2 Staff Weeks
		Social Development Specialist	4 Staff Weeks
	Institutional arrangement and project supervision coordination	TTL and Co-TTL	16 Staff Weeks
12-48 months	Technical Review/Support	Community Mobilization Specialist	4 Staff Weeks
		AGI Specialist	2 Staff Weeks
		Non-Formal Education Specialist	4 Staff Weeks
		TVET Training Specialist	4 Staff Weeks
		M&E Specialist	4 Staff Weeks
	Procurement management	Procurement Specialist	4 Staff Weeks
	Financial management disbursement and reporting	FM Specialist	4 Staff Weeks
	Environment and Social monitoring & reporting	Environment Specialist	1 Staff Week
		Social Development Specialist	2 Staff Weeks
	Institutional arrangement and project supervision coordination	TTL and Co-TTL	12 Staff Weeks

	and Team Leadership		
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6. Staff skill mix required is summarized below.

Skills Needed	Number of Staff Weeks	Number of Trips	Comments
Community Mobilization Specialist	10 Staff Weeks	Field trips as required	Country office based
AGI Specialist	4 Staff Weeks	Two	Externally based
Non-Formal Education Specialist	10 Staff Weeks	Field trips as required	Country office based
TVET Training Specialist	10 Staff Weeks	Field trips as required	Country office based
M&E Specialist	4 Staff Weeks	Field trips as required	Country office based
MIS Specialist	5 Staff Weeks	Two	Externally based
Procurement Specialist	4 Staff Weeks	Field trips as required	Country office based
FM Specialist	4 Staff Weeks	Field trips as required	Country office based
Environment Specialist	2 Staff Weeks	Field trips as required	Country office based
Social Development Specialist	4 Staff Weeks	Field trips as required	Country office based
TTL and Co-TTL	16 Staff Weeks first year, then 12 Staff Weeks annually in the following years	Field trips as required	Country office based

Annex 5: Economic and Financial Analysis

INDIA: Tejaswini: Socioeconomic Empowerment of Adolescent Girls & Young Women Project (P150576)

1. The beneficial impact from the Tejaswini Project will come from providing AGYW with bundled interventions that include, in different combinations: community-based business skill training, vocational training, access to secondary education, life skills education, and other community-based activities. Primarily, these activities will contribute to increased economic opportunities for the beneficiaries through wage and self-employment and for those acquiring a formal education certificate, possible better job prospects in the longer term. However, while benefits of interventions such as skills training are relatively easily quantifiable, estimation of benefits of improved socioemotional skills and increased agency can prove much more challenging and imprecise. Thus, the analysis will use the best evidence available from literature to compare the costs and expected benefits of each intervention quantitatively, but will be supplemented by a qualitative approach where needed.

Method

2. For each component, the methodological approach starts with an estimation of the program costs per beneficiary. The costs are defined as the average of total expenses per beneficiary including administration costs.³² Expenditures associated with the implementation of this component occur over the span of all of the five years of project implementation. Thus, the present value of the entire series of expenditures is used with the real interest rate in the Indian economy serving as a discount factor. For the purposes of capturing the overall project costs, costs from Component 3 are also included, as even though this component does not directly affect the beneficiaries it is essential for the proper functioning of the other two components that do.

3. Second, the expected benefits of the program to the beneficiary are computed, taking the estimated baseline earnings of participants into account and simulating the anticipated increase in earnings resulting from the intervention. The hypothesized percent increase in earnings is derived from the best available experimental evidence of similar interventions or the most credible econometric estimations of impact where no experimental evidence exists. For estimation of the impacts of vocational and business skills training, the team extensively consulted literature on the impacts of such programs in South Asia and globally with particular attention to IEs of programs that offer bundled interventions. For the secondary education component, findings from experimental and quasi-experimental literature on the returns to education in India were used. The estimated percent increase is compounded with each additional year of education. To obtain the projected earnings, the hypothesized percent increase in earnings is applied to the average baseline earnings of beneficiaries. It is assumed for estimation purposes that the increase in earnings persists at the same level throughout the working life of a beneficiary.

³² Administrative costs associated with Component 1 such as NGO contracts for administration of groups, block-level delivery infrastructure and group activities are added to the costs of the vocational and entrepreneurial trainings but not to the costs of bridge education and NFE programs to avoid double counting.

4. For this second step, an estimate of the average baseline earnings of participants was obtained using NSS 2014 data.

5. In the third and final step, the NPV of the investment in each beneficiary is computed by comparing the estimated program cost to the projected earnings of the beneficiary. After this, the number of years needed to recover costs, the economic rate of return (ERR) and the internal rate of return (IRR) are calculated for each one of the interventions.

Performance-based Skill Training and Community-based Business Skills Training

6. This subcomponent will finance market-driven vocational and business skills training and job placement and related services through performance-based contracts with qualified providers. It is anticipated that facilitating access to quality vocational training, employment services, and labor market information will help some AGYW obtain wage employment. Where labor supply outpaces labor demand, support in self-employment and job creation are expected to pay greater dividends.

7. While the benefits of vocational and business training are estimated separately, they are eventually combined for the final cost-benefit analysis (adjusting for the number of beneficiaries in each intervention). This allows the analysis to account for (a) administrative costs associated with the programs that are overlapping and (b) additional benefits that come from combining vocational/business skills training with life skills education.

8. Estimating ex ante return to an entrepreneurship-training program is not straightforward, especially when it is combined with other interventions such as cash grants and life skills education. Several experimental evaluations of women's livelihoods/entrepreneurship support interventions conducted in recent years serve as a starting point and provide estimates of the potential benefits of this component. Table 5.1 presents some of the evidence reviewed.³³

Table 5.1. Evidence from Business Skills Training Programs

Country, Program and Evaluation Period	Beneficiaries Eligibility	Principal Intervention(s)	Number of Beneficiaries	Cost per Beneficiary (US\$)	Impact on Outcomes of Interest
1. Uganda ³⁴ Women's Income Generating Support 2009–2012	Poor AGYW	Business skills training, start-up grant of US\$150, follow up by community workers	1,800 beneficiaries	–	Doubled cash earnings household consumption by 33%.
2. Uganda ³⁵ Youth Opportunities	Young adults ages 16–35	Unconditional cash grant (averaging US\$382 per	2,675 individuals	382	Beneficiaries had 41% higher income; effects stronger for

³³ World Bank. 2015. Zambia Rural Women Empowerment Project.

³⁴ Blattman, C., E. Green, J. Annan, and J. Jamison. 2013. *Building Women's Economic and Social Empowerment through Enterprise: An Experimental Assessment of the Women's Income Generating Support Program in Uganda*.

³⁵ Blattman, C., N. Fiala, and S. Martinez. 2012. "Employment generation in rural Africa: Mid-term Results from an Experimental Evaluation of the Youth Opportunities Program in Northern Uganda."

Country, Program and Evaluation Period	Beneficiaries Eligibility	Principal Intervention(s)	Number of Beneficiaries	Cost per Beneficiary (US\$)	Impact on Outcomes of Interest
Program 2008–2013		member); no follow up			women (73% versus 29% higher incomes).
3. Uganda ³⁶ ELA Program 2008–2010	AGYW ages 14–20	Vocational, business, and life skills education, led by peer mentors	150 communities, 100 in the treatment group and 50 in the control group.	87	Increased participation in paid employment by 72% and raised income by 41% ; teen pregnancy fell by 26% and early marriage fell by 58%.
4. Liberia ³⁷ Adolescent AGYW Employment Program (EPAG) 2010–2011	Women ages 16–27 with basic literacy and numeracy skills, currently not in school	Vocational, business, life skills education, follow-up support by professionals	1273 trainees	1221	Increased employment by 47% and earnings by 80% ; benefits larger for business skills training.
5. Ghana ³⁸ Grants to entrepreneurs 2008–2010	Male and female entrepreneurs in Accra	Grants of US\$120 either in cash or in-kind	793 firms (479 female and 314 male entrepreneurs)	120	No gain in profits for women with subsistence business; in-kind grants had an impact only on women with larger firms.

Note: ELA = Empowerment and Livelihood for Adolescents; EPAG = Economic Empowerment of Adolescent Girls and Young Women.

9. As evidenced in table 5.1, there is a large variation in the degree of success of various programs. Outcomes from the IE of Uganda BRAC ELA might be the most informative as the design of the program is the most similar to Tejaswini's. Furthermore, this is the only IE that estimates the results of group-based business skills training in combination with life skills education for AGYW. However, given that the pilot program was more expensive and intensive than the intervention to be delivered in most of the Tejaswini districts, the trial's effect sizes could only be seen as an upper bound for the estimation.

10. Appropriate adjustments and the assumptions were made that underlie the analysis summarized in table 5.2. In particular, 48 percent of beneficiaries are assumed to be engaged in

³⁶ Bandiera, O., N. Buehren, R. Burgess, M. Goldstein, S. Gulesci, I. Rasul, and M. Sulaiman. 2015. "Women's Empowerment in Action: Evidence from a Randomized Control Trial in Africa." Working Paper.

³⁷ Adoho, F., S. Chakravarty, D.T. Korkoyah, M.K. Lundberg, and A. Tasneem, A. 2014. "The Impact of an Adolescent Girls Employment Program: The EPAG Project in Liberia." World Bank Policy Research Working Paper 6832.

³⁸ Fafchamps, M., D. McKenzie, S.R. Quinn, and C. Woodruff. 2011. "When is Capital Enough to get Female Microenterprises Growing? Evidence from a Randomized Experiment in Ghana." Working Paper w17207, National Bureau of Economic Research.

income-generating activities after the completion of training.³⁹ Different scenarios for increase in returns to these activities are used. In particular, the team uses 40 percent and 80 percent changes in income for those engaged in entrepreneurship post completion of the training, which is consistent with findings in the literature. Lastly, because business skills training is delivered at the community level, is likely to lead to greater returns, and is less constrained on the supply side, it is assumed that 75 percent of AGYW enrolled in market-driven skills training will be enrolled in this activity.

Table 5.2. Community-based Business Skills Training Intervention Analysis Summary

Assumptions and Parameters	
Cost per beneficiary (bundled) ⁴⁰	INR 6,816 (~US\$102.23)
Length of intervention	9–16 months
Coverage	17 districts
Number of beneficiaries	150,000
Exchange rate	US\$1 = INR 66.47
Discount rate	7%
Hypothesized increase in earnings for business skills training	40%,
Percent of women participating in paid employment (mainly self-employment) after completion of business skills training	48% ⁴¹
Results of the analysis	
Benefit per beneficiary	INR 8,593 (~US\$123)
Average annual benefit ⁴²	INR 260 million (~US\$3.9 million)
Break-even point	4 years after beginning of the project
IRR	33%
ERR	25%

11. Results of the analysis based on 40 percent assumed increase in income are presented in table 5.2. They show that this intervention recovers costs associated with it even before the close of the project. Furthermore, it provides an average annual benefit of almost US\$4 million per year of project operation and an associated IRR of 33 percent.

12. **Sensitivity analysis.** Assuming the same percent of women participating in wage employment after completion of the training, the IRR will be negative for any increase in earnings below 30 percent. Alternatively holding the increase in earnings steady at 40 percent at least 36 percent of those completing the program should be employed for the IRR to be above 0 percent.

Institution-based Vocational Training

³⁹ This equals to roughly two-thirds of the number presented in IE for BRAC ELA in Uganda.

⁴⁰ The costs include administrative, operational, and fixed costs associated with Components 1 and 2 and all the costs associated with Component 3 prorated by the percentage that beneficiaries of this intervention present of the total number of Tejaswini Project members ('project beneficiaries').

⁴¹ To account for the effects of a more intensive service delivery associated with Component 2 the employability post program is assumed to be 25 percent higher for beneficiaries receiving training under Component 2, resulting in employability of 1.25*48 percent being associated with Component 2.

⁴² This number is likely to be an underestimation of the average annual benefit associated with this intervention as the total NPV of the intervention is spread across all five years of the project implementation without discounting the first year as a setup one.

13. It is assumed that fewer beneficiaries will be enrolled in vocational training oriented toward formal wage employment than in business skills training, given the reality of the labor market in Jharkhand where labor supply outpaces labor demand and many of the jobs available are not typically deemed suitable for women. This is also consistent with putting more weight into a more effective intervention as the IE of Uganda BRAC ELA also finds that an observed increase in income was mostly driven by self-employment as opposed to the wage employment activities,⁴³ as did the Liberia EPAG IE which looked at both vocational training and business skills training participation.⁴⁴

14. Nevertheless, while overall evidence for active labor market programs is mixed⁴⁵ there is evidence of successful vocational training programs from around the world that was recently compiled by the AGI. The evidence is informative given the similarities in design between some of the AGI projects and the Tejaswini Project.

15. Additionally, table 5.3 summarizes findings from the interventions outside of the AGI. It shows that there is a consistent, even if minor, effect on the increased likelihood of formal wage employment after the training, in particular if it includes an on-the-job training component. There is also a pattern that might be indicative of vocational trainings being more beneficial for those located in urban areas where wage employment is more prevalent.

Table 5.3. Evidence on Effects of Vocational Training Outside of the AGI

Country, Program and Evaluation Period	Beneficiaries Eligibility	Principal Intervention(s)	Research Design	Impact on Outcomes of Interest
Dominican Republic Program: ⁴⁶ Juventud y Empleo Cohort trained in 2008	Out-of-school youth ages 16–24 in poor neighborhoods who are not currently employed or are underemployed or are occupationally inactive	About three months of vocational training, combined with three months of on-the-job training (internship) and 75 hours of soft skills training (work habits and self-esteem); US\$3 per day stipend	Experimental randomized control trial with lottery assignment; follow up 18–24 months after the training; around 4,000 observations	Earnings of women who are located in Santo Domingo increased by 25%; otherwise there is no statistically significant effect on earnings. However, women who received training were also more likely to be in formal employment.
Colombia ⁴⁷ Program: Jóvenes en Acción	Urban unemployed youths ages 18–25 in the two lowest socioeconomic	Three months of in-classroom and three months of on-the-job training; US\$3 per	Randomized control trial where randomization happens at	19.6% increase in earnings and 7% higher probability to have formal employment

⁴³ Bandiera, O., N. Buehren, R. Burgess, M. Goldstein, S. Gulesci, I. Rasul, and M. Sulaiman. 2015. “Women’s Empowerment in Action: Evidence from a Randomized Control Trial in Africa.” Working Paper.

⁴⁴ Adoho, Franck; Chakravarty, Shubha; Korkoyah, Jr, Dala T.; Lundberg, Mattias; Tasneem, Afia. 2014. The impact of an adolescent girls employment program: the EPAG project in Liberia. Policy Research working paper; no. WPS 6832; Impact Evaluation series; no. IE 121. Washington, DC: World Bank Group.

⁴⁵ World Development Report 2013.

⁴⁶ Ibarrarán, P., J. Kluve, L. Ripani, and D. Rosas Shady. 2015. “Experimental Evidence on the Long-Term Impacts of a Youth Training Program.” Discussion Paper No. 9136, IZA.

⁴⁷ Attanasio, O., A. Kugler, and C. Meghir. 2011. “Subsidizing Vocational Training for Disadvantaged Youth in Colombia: Evidence from a Randomized Trial.” *American Economic Journal: Applied Economics*: 188–220.

Cohort trained in 2005	strata of the population	day stipend to cover transportation costs	offering the training; follow up 13–15 months after the end of training; about 4,300 observations	
Turkey⁴⁸ Program: Turkish National Employment Agency's vocational training programs	Registered unemployed	336 hours of vocational training over three months	Random assignment to treatment; follow up 1 and 3 years after program completion: close to 6,000 observations	No statistically significant impact on earnings and employment overall, but a small statistically significant impact on formal employment: increase of 2 percentage points in the likelihood of formal employment and 8 percentage points in formal earnings. However, these disappear three years after the training.
Malawi⁴⁹ Program: Pilot Apprenticeship Program Implemented in 2010	Youth ages 15–24	An average of three months of apprenticeship training with a local master craftsman	Experimental phase-in design. Participants were randomly assigned to two cohorts, a treatment group that started the program immediately, and a control group that started the program around 4 months later on average; follow up about 1 year later; close to 2,000 observations	No statistically significant impacts for women with the exception of 7 percentage points reduction in the likelihood of pregnancy; 2.8 percentage point increase in likelihood of men receiving an employment offer. ⁵⁰
India⁵¹ Program: SATYA-Pratham program	Women ages 18–39 with at least 5 or more grades of schooling residing in low	6 months tailoring and stitching program; with an INR 50 per months deposit to be repaid	Random assignment to treatment; follow up 6 and 18 months after	150% higher earnings compared to treatment; 6 percentage points increase in likelihood of employment (including self-employment)

⁴⁸ Hirshleifer, S., D. McKenzie, R. Almeida, and C. Ridao-Cano. 2014. “The Impact of Vocational Training for the Unemployed: Experimental Evidence from Turkey.” *The Economic Journal*.

⁴⁹ Cho, Y., D. Kalomba, A.M. Mobarak, and V. Orozco. 2013. “Gender Differences in the Effects of Vocational Training: Constraints on Women and Drop-out Behavior.” Policy Research Working Paper, 6545, World Bank, Washington, DC.

⁵⁰ These differences in outcomes are explained by the design of the program where apprenticeships were in more male-friendly industries, the fact that men were older, more educated, and less likely to miss training days due to facing fewer constraints.

⁵¹ Maitra, P., and S. Mani. 2013. “Learning and Earning: Evidence from a Randomized Evaluation in India.” Discussion Paper Series, 2, Fordham University, Department of Economics.

	socioeconomic areas or slums of New Delhi, India	in case of the successful completion of the program	completion; about 650 observations	
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16. Findings from Nepal's AGI project were used as a benchmark because of the regional context. However, due to very mixed evidence coming from evaluations in table 5.4 and the fact that the Tejaswini Project is mostly rural, they had to be adjusted downward. Thus, two steps were taken to ensure more conservative estimates. First, the lower bound of all the predicted increases in earnings was used. Second, the total benefit from training participation was adjusted by the fact that not all vocational training graduates might be employed after completion of the program even with an outcome-based provider. According to the Bank's recent Skill Improvement study, female graduates of India's five largest skills development programs have only 28 percent employment rate one to two years after training. Due to careful empanelment of select providers, the utilization of the performance-based contracts, and additional supports to AGYW before, during, and after training, the project aims to achieve an employment rate of 42 percent at six months post training. A summary of these assumptions and other relevant parameters underlying the analysis is presented in table 5.4.

Table 5.4. Institution-based Vocational Training Summary of the Analysis

Assumptions and Parameters	
Cost per beneficiary (bundled) ⁵²	INR 8,150 (~US\$122.25)
Length of intervention	9–16 months
Coverage	17 districts
Number of beneficiaries	50,000
Exchange rate	US\$1 = INR 66.47
Discount rate	7.0%
Hypothesized increase in earnings	45%
Percent of women participating in paid employment after completion of vocational training	42% ⁵³
Benefit per beneficiary	INR 8,458 (~US\$126.88)
Average annual benefit ⁵⁴	INR 85 million (~US\$1.27 million)
Break-even point	5 years after beginning of the project
IRR	10%
ERR	3%

17. The results of the analysis, presented in table 5.4, indicate that even with a relatively modest 45 percent increase in income that is sustained, a more conservative measure of baseline earnings, and a conservative assumption of only 42 percent employability upon completion of training, the intervention recovers its costs in only five years after the start of the project. Furthermore, it is expected to produce an annual benefit of about US\$1.3 million and has an IRR and ERR of 10 percent and 3 percent, respectively, which compare favorably to similar projects.

⁵² The costs include administrative, operational, and fixed costs associated with Components 1 and 2 and all the costs associated with Component 3 prorated by the percentage that beneficiaries of this intervention present of the total number of Tejaswini Project members ('project beneficiaries').

⁵³ To account for the effects of a more intensive service delivery associated with Component 2 the employability post program is assumed to be 25 percent higher for beneficiaries receiving training under Component 2, resulting in employability of 1.25*42 percent being associated with Component 2.

⁵⁴ This number is likely to be an underestimation of the average annual benefit associated with this intervention as the total NPV of the intervention is spread across all five years of the project implementation without discounting the first year as a setup one.

18. **Sensitivity analysis.** This component is particularly sensitive to change in parameters. Assuming that 42 percent find employment after graduation from the program, at least a 41 percent increase in earnings is needed to maintain a positive IRR and ERR. Holding the increase in earnings constant at 45 percent, at least 38 percent of beneficiaries should be employed post program completion. Furthermore, if the post completion employment rate is as low as the one currently observed in India (that is 28 percent) the subcomponent has an IRR of -36 percent and an ERR of -31 percent.

Bridge and Non-formal Education Programs

19. This project supports activities for linking AGYW with extant educational opportunities by either facilitating mainstreaming into the regular schooling system, if quality of schooling provided is satisfactory, or by linking them with the open schooling system (NFE enabling the obtainment of a class 8 or 10 equivalent certificate). Thus, it allows the beneficiaries to choose the type of schooling that works best for them. The opportunity for out-of-school AGYW to complete education until class 8 or 10 and obtain a matriculation certificate is expected to improve their opportunities for participating in further skills training, obtaining employment, and increasing income. The Bank study in Jharkhand also found that AGYW enrolled in school are more likely to aspire for higher paying jobs. To further ensure improved outcomes, the project finances bridge education and NFE through performance-based contracts with qualified providers. The contracts are designed on the basis of the number of out-of-school AGYW enrolled and obtaining a class 8 or 10 certificate and following up for further education or paid employment for at least six months after completion.

20. For this component, the primary method for estimating the return on investment is to compare the average cost of financing bridge education and NFE subcomponents with the NPV of the future earnings of beneficiaries based on econometric evidence on the return to an additional year of schooling (summarized in table 5.5). It is assumed that without these interventions the beneficiary would not attend secondary school. The team also assumes that AGYW benefiting from both the bridge education and NFE interventions will complete at least class 10, thus adding two more years of secondary schooling.⁵⁵

Table 5.5. Evidence on Returns to Education

Study	Country	Findings
Montenegro and Patrinos (2014) ⁵⁶	Worldwide	Applying Mincerian regression to 809 harmonized household surveys from 139 countries, the authors find that returns to schooling decreased for India between 2007 and 2009 Return to an additional year of schooling was 8.3% in 2009 and 12.4 in 2007

⁵⁵ There are likely to be those who have already completed class 9 and will be adding only one more year of education. However, given that eligibility criteria for this component states that only completion of class 8 is required, for simplicity two additional years of schooling are assumed.

⁵⁶ Montenegro, C.E. and Patrinos, H.A., 2013. Returns to Schooling around the World. Background Paper for the World Development Report.

		Return to secondary education was 6% in 2009 and 9.6% in 2007 Return to secondary education for females was 5.2% in 2009 and 8.5% in 2007
Fulford (2014) ⁵⁷	India	The data from NSSs starting from 1983 uses changes in consumption to measure returns to schooling and finds no statistically significant effect for women in Jharkhand once controls are included.
Agrawal (2012) ⁵⁸	India	Using data from the India Human Development Survey 2005 the author finds the following rates: 11.4% - secondary 12.2% - higher secondary
Duraisamy (2002) ⁵⁹	India	Using NSS Organization surveys from 1983–1994 the following rates of return are found: 17.3% - secondary 9.3% - for higher secondary (rates of return to secondary education are twice higher for women and those in rural areas)
Psacharopoulos and Patrinos (2004) ⁶⁰	Worldwide	15%–25% overall and 17.6% for secondary education based on 1995 data in India

21. As table 5.5 reveals, the evidence on returns to education in India varies across studies. Overall, returns to education seem to be declining as evidenced by the analysis done in Montenegro and Patrinos (2014) where returns to education in 2007 were higher than those estimated in 2009. Furthermore, multiple authors point out that returns to education in India are lower than in many other countries and attribute this to the relatively low quality of formal education.⁶¹ This also could be explained by the fact that most of the returns to formal education can be captured in formal wage employment, while India's economy remains characterized by relatively high levels of informality. Thus, the lack of formal employment opportunities appears to diminish some of the rewards typically associated with formal education.⁶²

22. Thus, taking into account realities of the Jharkhand labor market, a rather conservative rate of 10 percent return to each extra year of secondary schooling is assumed. The assumption is based on the following. A Jharkhand skills gap study commissioned by the NSDC estimates that, over the period of 2012–2017, there will only be demand for 890,000 skilled and semiskilled workers against an overall labor pool of 2.3 million workers. However, given that formal education can also have positive effects on income from self-employment through improved literacy and numeracy, the assumed number might still be conservative. This and other relevant assumptions and parameters underlying the analysis are summarized in table 5.6.

Table 5.6. Education Intervention Summary of the Analysis

Assumptions and Parameters

⁵⁷ Fulford, S., 2014. Returns to education in India. *World Development*, 59, pp.434-450.

⁵⁸ Agrawal, T., 2012. Returns to education in India: Some recent evidence. IGIDR Working Paper.

⁵⁹ Duraisamy, P., 2002. Changes in returns to education in India, 1983–94: by gender, age-cohort and location. *Economics of Education Review*, 21(6), pp.609-622.

⁶⁰ Psacharopoulos, G. and Patrinos*, H.A., 2004. Returns to investment in education: a further update. *Education Economics*, 12(2), pp.111-134.

⁶¹ Agrawal, T., 2012. Returns to education in India: Some recent evidence. IGIDR Working Paper; Duraisamy, P., 2002. Changes in returns to education in India, 1983–94: by gender, age-cohort and location. *Economics of Education Review*, 21(6), pp.609-622.

⁶² Fulford, S., 2014. Returns to education in India. *World Development*, 59, pp.434-450.

Cost per beneficiary (bundled) ⁶³	INR 13,761 (~US\$206.41)
Length of intervention	9–16 months
Coverage	17 districts
Number of beneficiaries	50,000
Exchange rate	US\$1 = INR 66.47
Discount rate	7.0%
Increase in earnings associated with each additional year of schooling	10% ⁶⁴
Results of the analysis	
Benefit per beneficiary	INR 7,519 (~US\$112.79)
Average annual benefit ⁶⁵	INR 75.2 million (~US\$1.23 million)
Break-even point	7 years after beginning of the project
IRR	n.a.
ERR	-45%

23. The results presented in table 5.6 should not discourage investment in educational intervention. While returns to this type of intervention are relatively low compared to business and vocational training based on the numbers presented, a part of it is driven by the fact that it takes a bit longer for them to materialize. Additionally, the rates presented in the review do not take in to account the fact that the innovative way of delivering this intervention connects AGYW to the type of schooling that is likely to be better suited for them than the traditional school they left. Thus, the project might correct partially for possible low quality of formal schooling, which might be associated with low returns to schooling. Lastly, even with conservative assumptions on returns to education, the intervention fully recovers its costs in seven years after the start of the project and generates about US\$1.23 million in annual benefits throughout the life of the project.

24. **Sensitivity analysis.** A return to an extra year of education as high as 17 percent per year would be required for this intervention to have a positive IRR and ERR.

Community-based Life Skills Education

25. The results of life skills education are usually harder to quantify, yet an attempt was made to make a connection between the training and possible increase in income that can be generated due to higher wages and higher likelihood of employment and higher earnings associated with improved socioemotional skills.

26. The literature, while somewhat mixed, shows that there is a positive correlation between improved socioemotional skills and labor force participation, wages,⁶⁶ and improved FM⁶⁷ that

⁶³ The costs include administrative, operational, and fixed costs associated with Components 1 and 2 and all the costs associated with Component 3 prorated by the percentage that beneficiaries of this intervention present of the total number of Tejaswini Project members ('project beneficiaries').

⁶⁴ Percentage increase in earnings is compounded over the years and two extra years of education are assumed to be completed.

⁶⁵ This number is likely to be an underestimation of the average annual benefit associated with this intervention as the total NPV of the intervention is spread across all five years of the project implementation without discounting the first year as a setup one.

⁶⁶ Krishnan, P. and S. Krutikova. 2013. "Non-cognitive Skill Formation in Poor Neighbourhoods of Urban India. *Labour Economics* 24(0): 68–85; Johar, M. and J. Truong. 2014. "Direct and Indirect Effect of Depression in Adolescence on Adult Wages." *Applied Economics* 46(36): 4431–4444; Carneiro, P., C. Crawford, Goodman, 2007.

can be linked to increased farm and nonfarm income in the case of Tejaswini. Differences in levels of self-efficacy are also shown to be able to explain the wage gap and occupational segregation between men and women to some extent.⁶⁸

27. The analysis draws on the findings from two separate analyses of two separate longitudinal datasets in the United States that showed that adolescent depression was associated with a wage penalty of around 10 percent to 15 percent, providing compelling evidence of potential long-term returns to improving mental health during adolescence.⁶⁹ With a possible logical fallacy, the findings are applied in reverse and uses a conservative estimate of 10 percent increase in earnings associated with life skills training. This assumption and other relevant assumptions and parameters are presented in table 5.7.

Table 5.7. Life Skills Education Summary of the Analysis

Assumptions and Parameters	
Cost per beneficiary (bundled) ⁷⁰	INR 5,198 (~US\$77.97)
Length of intervention	9–16 months
Coverage	17 districts total
Number of beneficiaries	150,000 ⁷¹
Exchange rate	US\$1 = INR 66.47
Discount rate	7.0%
Increase in earnings associated with life skills education	10% ⁷²
Percentage of beneficiaries engaged in income generating activities after life skill training	80% ⁷³
Benefit per beneficiary	INR 3,588 (~US\$53.82)
Average annual benefit ⁷⁴	INR 105 million (~US\$1.6 million)

“The Impact of Early Cognitive and Non-Cognitive Skills on Later Outcomes.” Discussion Paper Series 92, London: Center for the Economics of Education, London School of Economics.

⁶⁷ Kuhnen, C. M. and B. Melzer. 2015. *Non-Cognitive Abilities and Loan Delinquency: The Role of Self-Efficacy in Avoiding Financial Distress*. Working Paper. Retrieved on March 10, 2016 from https://faculty.com.virginia.edu/sdb7e/files/mcintireSeminars/kuhnen_melzer_4-2015.pdf.

⁶⁸ Antecol, H. and D. A. Cobb-Clark. 2010. “Do Non-Cognitive Skills Help Explain the Occupational Segregation of Young People?” Discussion Paper 5093, Labor Economics; Bonn, IZA; Cobb-Clark, D. A., and M. Tan, M. 2011. “Noncognitive Skills, Occupational Attainment, and Relative Wages. Discussion Paper, Labour Economics, 18(1), 1–13; Yamada, G., P. Lavado, et al. 2013. “Cognitive and Non Cognitive Skills and Wages: The Role of Latent Abilities on the Gender Wage Gap in Peru,” Working Paper, Centro de Investigación de la Universidad del Pacífico.

⁶⁹ Fletcher, J. 2013. “Adolescent Depression and Adult Labor Market Outcomes.” *Southern Economic Journal* 80(1): 26–49.

⁷⁰ The costs include administrative, operational, and fixed costs associated with Components 1 and 2 and all the costs associated with Component 3 prorated by the percentage that beneficiaries of this intervention present of the total number of Tejaswini Project members (‘project beneficiaries’).

⁷¹ To avoid double counting of benefits only those enrolled only in this type of training and not in it bundled with other types of interventions are accounted for.

⁷² While life skill training can result in increases in income that are associated with just better management of the existing capital, to be conservative it was assumed that increase in income is only manifested for those actually involved in income-generating activity.

⁷³ To account for intensive service delivery associated with Component 2, percentage of beneficiaries engaged in income-generating activity upon completion of life skill training is assumed to be 25 percent higher for those receiving training in Component 2 centers, resulting in employability of 1.25*80 percent.

Break-even point	8 years after beginning of the project
IRR	n.a
ERR	-31%

28. As table 5.7 shows that with relatively conservative assumptions, life skills education intervention in itself recovers its costs fully in the eighth year after beginning of the project. The intervention is expected to generate annual benefits of about US\$1.6 million per year.

29. **Sensitivity analysis.** Even with a minor increase of returns to this training from 10 percent to 14 percent, which is still 1 percent below the upper bound of the proposed range, the IRR of the training becomes positive. In addition, with the rate of 15 percent both IRR and ERR are above zero.

30. Lastly, however, it is important to keep in mind that these estimates are likely to be an underestimation of the return to this training as they (a) do not capture other potential positive outcomes, such as reduced early marriage and pregnancy, reduced risk of trafficking, and increased agency, which have intrinsic value and can also contribute to an increase in income both for a woman and for her household and (b) do not capture potential extra returns that can be associated with other interventions in combination with life skills education.

Overall Project Analysis and 25-year Horizon Numbers

31. Table 5.8 summarizes the cost-benefit analysis for the overall project and assumptions associated with it. While IRR and ERR are negative for the duration of the project this could be explained by relatively high setup costs. Moreover, the project fully recovers its costs in only seven years after the beginning of the project and generates annual benefits as high as almost US\$8 million per year.

Table 5.8. Overall Project Analysis Summary

Assumptions and Parameters	
Cost per beneficiary	INR 6,515 INR (~US\$97.73)
Coverage	17 districts
Number of beneficiaries	679,045
Exchange rate	US\$1 = INR 66.47
Discount Rate	7.0%
Results of the analysis	
Benefit per beneficiary	INR 3,870 (~US\$58.05)
Average annual benefit ⁷⁵	INR 526 million (~US\$8 million)
Break-even point	7 years after beginning of the project
IRR	n.a.
ERR	-37%

32. Lastly, table 5.9 presents a long-term horizon analysis of 25 years past the start of the project. It shows the break down by intervention because it is more logical to separate costs by

⁷⁴ This number is likely to be an underestimation of the average annual benefit associated with this intervention as the total NPV of the intervention is spread across all five years of the project implementation without discounting the first year as a setup one.

⁷⁵ This number is likely to be an underestimation of the average annual benefit associated with this intervention as the total NPV of the intervention is spread across all five years of the project implementation without discounting the first year as a setup one.

intervention than by the component. It shows positive and significant rates of return over a 25-year horizon.

Table 5.9. NPV and IRR by Intervention (US\$, million 2015)

(Base scenario, calculated over 25 years)

	NPV (US\$)	IRR (%)
Community-based business skills training	209	143
Institution-based vocational training	77	150
Life skills education	147	90
Improving access to education	35	72
Total	468	119

Table 5.10. Summary of Key Statistics by Intervention (in current US\$ 2015)

	Cost per Beneficiary (NPV)(US\$)	Benefit per Beneficiary (NPV) (US\$)	Average Annual Benefit (US\$, millions)	Years to Recover Cost	Number of Beneficiaries
Community-based business skills training	102	123	3.9	4	150,000
Institution-based vocational training	122	127	1.2	5	50,000
Life skills education only ⁷⁶	78	54	1.6	5	150,000
Improving access to education	206	113	1.2	7	50,000
Overall⁷⁷	98	60	8	7	680,000

⁷⁶ To minimize double counting this includes only those beneficiaries that take no other training besides life skills. The total target number for life skill training otherwise is 400,000.

⁷⁷ The overall number of beneficiaries exceeds the sum of the numbers of beneficiaries per intervention in the table. The reason is that the project expects to register and reach approximately 680,000 girls overall directly through Tejaswini Clubs. Realistically, the project does not expect that all of those girls that register and participate in some activities will complete one or more of the costed interventions under the project. Hence, the overall estimates are based on this “intention-to-treat” universe of served beneficiaries. While those girls benefiting from Club membership and empowerment activities may experience some economic benefit in the long-run as a result of their participation (there would be costs involved with all girls who participate in project), there is insufficient evidence to estimate the economic benefits. Therefore, we do not factor into the model additional economic benefit for girls who are direct beneficiaries of the program but do not complete specific interventions under the project. As they are part of the cost, they are still included in the overall cost-benefit analysis.