



Report Number: ICRR0024102

## 1. Program Information

**Country**  
India

**Practice Area (Lead)**  
Social Protection & Jobs

**Programmatic DPF**

**Planned Operations**  
0

**Approved Operations**  
0

**Operation ID**  
P173943

**Operation Name**  
India COVID19 Response Social Protection

**L/C/TF Number(s)**  
IBRD-91110,IDA-66550,IDA-66560

**Closing Date (Original)**  
01-Dec-2021

**Total Financing (USD)**  
748,478,831.06

**Bank Approval Date**  
14-May-2020

**Closing Date (Actual)**  
01-Dec-2021

**IBRD/IDA (USD)**

**Co-financing (USD)**

Original Commitment

749,960,000.00

0.00

Revised Commitment

749,960,000.00

0.00

Actual

748,478,831.06

0.00

**Country**  
India

**Practice Area (Lead)**  
Social Protection & Jobs

**Operation ID**  
P174027

**Operation Name**  
Social Protection for COVID response 2 ( P174027 )



<b>L/C/TF Number(s)</b> IBRD-91110,IDA-66550,IDA-66560,IDA-68120,IDA-68130	<b>Closing Date (Original)</b> 31-Dec-2022	<b>Total Financing (USD)</b> 402601860.00
<b>Bank Approval Date</b> 15-Dec-2020	<b>Closing Date (Actual)</b> 31-Dec-2022	
	<b>IBRD/IDA (USD)</b>	<b>Co-financing (USD)</b>
Original Commitment	400,000,000.00	0.00
Revised Commitment	400,000,000.00	0.00
Actual	402,601,860.00	0.00

<b>Prepared by</b> Aliza M. Belman Inbal	<b>Reviewed by</b> Judyth L. Twigg	<b>ICR Review Coordinator</b> Susan Ann Caceres	<b>Group</b> IEGHC
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## 2. Program Objectives and Pillars/Policy Areas

### a. Objectives

The program development objective (PDO) of this programmatic series was “to strengthen the capability of state and national governments in India to provide coordinated and adequate social protection to the poor and vulnerable from the impacts of the COVID-19 pandemic” (Program Document, PD, p. 23). For the purpose of this ICR Review, the objectives of the series against which outcomes will be assessed are taken to be:

1. Strengthening the capability of state and national governments in India to provide coordinated and adequate social protection to the poor from the impacts of the COVID-19 pandemic
2. Strengthening the capability of state and national governments in India to protect workers in essential service supply chains during the COVID-19 pandemic
3. Improving access to social protection and delivery for vulnerable populations including migrants and informal workers
4. Supporting core reforms to address climate change

The formulation of these objectives for purposes of this Review draws from the operations' pillars (see Section 2b below) and prior actions (PAs). Although the fourth objective on climate change was not directly related to the PDO statement as expressed in the PD, addition of these measures as a fourth program pillar corresponded with Country Management Unit (CMU) norms to support important climate actions through national DPOs. As such, support for core reforms to address climate change will be taken as an implicit part of the PDO, and associated PAs and results indicators (RIs) will be assessed accordingly.



## b. Pillars/Policy Areas

The program originally had three pillars, as noted in the Program Document of the second operation in the series (p. 24):

1. Leveraging pre-existing social protection measures for COVID-19 relief.
2. Protecting workers in essential service supply chains during COVID-19 pandemic.
3. Improving access and delivery for vulnerable populations.

For the second operation, a fourth pillar was added:

4. India climate action and green recovery.

## c. Comments on Program Cost, Financing and Dates

The first operation (DPF 1: P173943) was financed by two International Development Associate (IDA) credits and an International Bank for Reconstruction and Development loan totaling US\$749.96 million, of which US\$748.48 million was disbursed. The operation was approved on May 14, 2020, became effective three days later, and closed on December 1, 2021. The second operation (DPF 2: P174027) was financed by two IDA credits totaling US\$400 million, which were fully disbursed. It was approved December 15, 2020, became effective on January 18, 2021, and closed on December 13, 2022.

## 3. Relevance of Design

### a. Relevance of Objectives

**Program objectives addressed critical needs, enabling the government to respond to the economic consequences of COVID-19 in a timely manner.** The DPF series supported the government in scaling up its social protection response to COVID-19 while laying the foundation of an adaptive safety net system. The scope of financing was small relative to India's total social protection budget; however, the DPF series was able to draw upon the World Bank's extensive knowledge work and experience on social protection and community-driven development to help the government link its emergency COVID-19 response with a broader social protection and resilience agenda.

**The objectives were consistent with the India Country Partnership Framework (CPF, 2018-2022, extended until 2024), and the Bank's COVID-19 response strategy.** The objective reflected the CPF's focus on building systems of social protection, supporting a shift away from fragmented and individual schemes and reducing gender-based inclusion gaps. In addition, the objectives were in line with the World Bank's aim of building resilience of households and vulnerable communities to COVID shocks (ICR, p. 2). Program objectives were designed to balance the unprecedented economic impacts of COVID-19 (DPF 1 Program Document, p. 5).



**The aims of three of the four pillars of activity are adequately represented by the PDO, with the fourth pillar added in accordance with CMU policy.** The DPF1 Program Document (p. 23) provided additional details on the PDO statement, explaining that “by ‘coordinated’ the program implies fostering an integrated institutional framework to implement a whole-of-society and whole-of-government approach for social protection and resilience, whereby pre-existing programs and platforms are leveraged by engaging all tiers of government including community groups. The program also aims to ensure an ‘adequate’ package of social protection, implying that size of the benefits transferred should compensate for losses in consumption expenditures and prevent households from falling below the poverty line.” The fourth pillar, as noted in section 2a, will be considered as part of the project development objectives, even though it was not explicitly included in the PDO statement.

## b. Relevance of Prior Actions

### Rationale

Note: For purposes of clarity, this ICRR has renumbered the PAs consecutively across the two operations. In this table, the ICRR's numbering by individual DPF has also been noted.

DPF 1	DPF 2
<p>PDO 1: Strengthening the capability of state and national governments in India to provide coordinated and adequate social protection to the poor from the impacts of the COVID-19 pandemic</p>	
<p>PA 1: The Borrower through Ministry of Finance, Government of India has approved the Pradhan Mantri Garib Kalyan Yojna (PMGKY), an integrated COVID-19 social protection relief cash-transfer package which: (a) increases benefit levels for the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS); (b) allocates liquid propane gas and gas cylinders for below-poverty line households for three months through Pradhan Mantri Ujjwala Yojana (UJJWALA); (c) provides additional allowance for elderly, widows and disabled through the National Social Assistance Program (NSAP); (d) triggers cash transfers to women bank account holders under the Pradhan Mantri Jan-Dhan Yojana (PMJDY); (e) advances payments through Pradhan Mantri Kisan Samman Nidhi (PM-KSN); and (f) outlines benefit levels, implementation guidelines, fund-flow mechanism, and governance rules for coordination and monitoring across multiple state governments and line ministries for rollout of the PMGKY package.</p>	<p>PA 5 (DPF2/PA 1): The Borrower, through the Ministry of Home Affairs, has expanded the ability of state governments to provide social protection during disasters through the use of up to 50 percent of State Disaster Response Funds leveraging pre-existing decentralized protocols for state governments to access financing to provide context-specific, adequate, and agile safety nets.</p>
<p>PA 2: The Borrower through Ministry of Food and Civil Supplies, Government of India has approved the provision of free food rations for a three-month period</p>	



<p>delivered under Pradhan Mantri Garib Kalyan Anna Yojna (PMGKAY)'s public distribution system, outlining benefit levels and implementation guidelines for delivery.</p> <p>PA 3: The Borrower through Ministry of Labor and Employment, Government of India has amended the Employees' Provident Fund Regulations to include pandemic as a reason to allow workers to withdraw from their Provident Fund account a non-refundable advance of 75 percent of the balance in the account or three months of the wages, whichever is lower.</p> <p>PA 4: Under its PMGKY, the Borrower through Ministry of Labor and Employment, Government of India contributes 24 percent of monthly wages for low-wage workers (Less than 15,000 INR / month) in Small and Medium Enterprises (Less than 100 employees) for a three-month period into their Provident Fund account.</p>	
<p>PDO 2: Strengthening the capability of state and national governments in India to protect workers in essential service supply chains during the COVID-19 pandemic</p>	
<p>PA 6 (DPF1/PA5): The Borrower through Ministry of Health and Family Welfare, Government of India has established a special health insurance scheme for health workers providing essential care/medical services to COVID-19 patients.</p>	<p>PA 7 (DPF2/PA 2): The Borrower through Ministry of Health and Family Welfare, Government of India has extended a special health insurance scheme for health workers providing essential care/medical services to COVID-19 patients for additional 90 days.</p>
<p>PDO 3: Improving access to social protection and delivery for vulnerable populations including migrants and informal workers</p>	
<p>PA 8 (DPF1/PA 6): The Borrower through Ministry of Labor and Employment, Government of India has issued advisories to all States' government on how to use the Building and Other Construction (Workers Welfare Fund) to provide relief materials and cash to registered construction workers.</p> <p>PA 9 (DPF1/PA 7): The Borrower through Ministry of Home Affairs, Government of India has enabled the States' government to use finances from the State Disaster Response Funds to provide migrant workers relief materials and in-kind support, with flexibility for States in the modality of delivery.</p> <p>PA 10 (DPF1/PA 8): The Borrower through Ministry of Finance, Government of India has issued guidance largely adopted by public sector banks to waive ATM charges for all cash withdrawals to facilitate access to cash and PMGKY payments.</p>	<p>PA 11 (DPF2/PA 3): The Borrower, through the Ministry of Labor and Employment, has approved and adopted a new Social Security Code which includes the rollout of a National Social Security Board (with online and offline interface) to ensure universal coverage for a basic package of social protection benefits, leveraging the Public Distribution System (PDS), PMJDY, electronic Know Your Customer verification system (e-KYC), and Aadhar infrastructure; with focus on achieving full coverage of informal workers in urban and rural areas, and a clear approach for decentralized implementation.</p> <p>PA12 (DPF2/PA 4): The Borrower through Ministry of Consumer Affairs, Food and Public Distribution, Government of India has approved and adopted mission-mode rollout of 'One-Nation-One Ration' platform for portable access to the Public Distribution</p>



	<p>System to support food rations for all migrants across state boundaries.</p> <p>PA 13 (DPF2/PA 5): The Borrower, through the Ministry of Housing and Urban Affairs, has issued the Operational Guidelines dated July 2020, for an Affordable Rental Housing scheme for migrant Labor and the urban poor which clearly defines rules and implementation norms.</p> <p>PA 14 (DPF2/PA 6): The Borrower through Ministry of Home Affairs, Government of India has created a National Migrants Information System which establishes a database of inter-state mobility to target and plan migrant-specific COVID-19 social assistance support at the state and national level.</p> <p>PA 15 (DPF2/PA 7): The Borrower, through the Ministry of Labor and Employment, has: (i) expanded the definition of 'inter-state' migrants to include those who migrate without a contractor; and (ii) mandated the creation of a decentralized portal for migrant registration, to enable portability and universal coverage for cash and social insurance benefits, through the Occupational Safety, Health, and Working Conditions Code 2020.</p> <p>PA 16 (DPF2/PA 8): The Borrower, through the Ministry of Rural Development, has established a converged cash for employment-support program for returning migrants in rural areas called the Garib Kalyan Rojgar Abhiyan.</p> <p>PA 17 (DPF2/PA 9): The Borrower, through Direct Benefits Transfer Mission, Cabinet Secretariat, has ordered the integration of Direct Benefit Transfer-related transactions in the public financial management System through the Unified Mobile Application for New-age Governance mobile application, to allow beneficiaries of social programs to query and access information regarding electronic transfers.</p>
<p><b>PDO 4: Supporting core reforms to address climate change.</b></p>	
	<p>PA 18 (DPF2/PA 10): The Borrower through the Ministry of Jal Shakti, has issued Revised Guidelines for Groundwater Extraction in India which (i) introduce the concept of Water Conservation Fee (WCF) (ii) encourage use of recycled and treated sewage water</p>



	<p>by industries (iii) create provision for actions against polluting industries (iv) mandate requirement of digital flow meters, piezometers and digital water level recorders (with or without telemetry depending upon quantum of extraction) (v) mandate water audit by industries abstracting ground water 500 m3/day or more in safe and semi-critical and 200 m3/day or more in critical</p> <p>PA 19 (DPF2/PA 11): Incentivize the use of renewable energy sources by waiving inter-state transmission charges and losses.</p>
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PDO 1: Strengthening the capability of state and national governments in India to provide coordinated and adequate social protection to the poor from the impacts of the COVID-19 pandemic.

PA1: The COVID-19 pandemic highlighted the need for critical structural reform of the Indian social protection system, which was fragmented and largely operated in scheme-based silos. Historically, India has been providing social protection through a large and complex set of centrally sponsored schemes. These schemes were financed by the center and implemented by state governments. However, there were no overarching institutional frameworks for coordinating these multiple scheme-based mechanisms (ICR, p. 1). PA 1 provided for bundling of benefits of a variety of existing national social protection platforms and programs under one program (PMGKY) with the aim of providing near-universal coverage and robust and efficient service delivery. This included topping up or expanding coverage of pre-existing programs, while building an implementation framework whereby multiple schemes would work together through leadership anchored by the central government. Through this PA, the PMGKY package was to provide additional cash assistance to poor households and vulnerable groups already receiving benefits from five major national social protection programs. (Highly Satisfactory)

PA2 was to ensure that poor and vulnerable had access to food supplies during lockdown, by using India's extensive food subsidy program (serving 800 million at the time of appraisal) to deliver timely COVID-19 relief. According to the PDF 1 Program Document, it was necessary to provide in-kind transfer of food instead of cash because state governments in India were having difficulties with indexing the cash transfer amount to food inflation, as there was great volatility in prices even within states. In-kind transfers were to ensure the consumption basket would be adequate and consistent and to overcome challenges with obtaining food due to social distancing, while avoiding triggering food price spikes through cash infusions. (Highly Satisfactory)

PA3 was to increase cash availability for workers in the organized sector during lockdown, with additional support for low-wage workers. At appraisal, the Employees' Provident Fund (EPF) did not allow workers to access their savings during health disasters. Through PA 3, the EPF Act was to be amended to enable workers to withdraw savings citing "pandemics" as a reason. (Highly Satisfactory)

PA4 leveraged existing EPF accounts to provide coverage for low-income workers during the pandemic. At appraisal, employers were expected to match contributions of the employee. However, the ability of employees and employers in small business establishments to contribute their share was compromised by lockdown measures. To address this liquidity gap and provide additional relief to low-wage workers and small business establishments, through PA 4, the national government established a special scheme wherein it



would contribute 24 percent of the monthly wages of low-wage small and medium enterprise (SME) workers for a three-month period into their Provident Fund accounts. (Highly Satisfactory)

PA5 enabled state governments to access State Disaster Response funds to support designing and implementing flexible disaster-responsive social protection interventions. These funds are the primary response funds available with each State government to tackle needs from any notified disaster. Prior to notifications for PA1 in September 2020, these funds were not available to States for social protection in the context of disasters, focused instead largely on providing infrastructure, temporary shelter, and relief materials. The reform enabled states to access half the resources in State Disaster Response Funds for social protection in disaster areas, creating rules and regulations for States to draw down on funds for social assistance in hot-spot clusters and cater to excluded groups. (Highly Satisfactory)

PDO 2: Strengthening the capability of state and national governments in India to protect workers in essential service supply chains during the COVID-19 pandemic

PA6's aim was to provide health insurance for health workers providing essential care/medical services to COVID-19 patients. The PA launched the Pradhan Mantri Garib Kalyan Package (PMGKP) for frontline health workers, primarily targeting low-paid, temporary workers (recruited directly or through contractors) who could not afford health insurance. The scheme was originally intended to last for three months. The insurance scheme leveraged existing health insurance program systems managed by the government and used existing delivery mechanisms. However, according to the ICR (p. 13), the uptake of PMGKP was limited during DPF1 due to health workers being covered through parallel public and private sector health insurance schemes; the PA did not adequately consider demand factors. (Satisfactory)

PA7 extended PMGKP for an additional three months, in response to continued need. (Highly Satisfactory)

PDO 3: Improving access to social protection and delivery for vulnerable populations including migrants and informal workers

PA8 built income support measures for unorganized construction workers through the Building and Other Construction Workers Welfare Funds (BOCWFF). In India, construction workers are the largest segment of daily wage workers in the informal urban economy. The lockdowns cut off their source of livelihood and stranded many in municipalities, where safety net coverage was historically low. PA8 supported issue of guidelines for States and union territories to disburse direct cash transfers from the BOCWWF, which had a US\$742 million unspent balance, to about 35 million construction workers who registered at the Welfare Board. (Highly Satisfactory)

PA9 improved access of migrant workers to COVID-19 relief and created portable benefits in a more coordinated social protection system. According to the 2011 census, migrant workers comprised 34 percent of the total Indian population and accounted for nearly 9 million workers migrating annually between 2011 and 2016. These workers dominated low-paying, hazardous, and informal jobs (especially construction work) in urban areas where safety net coverage is low. PA9 supported State government flexibility to use State Disaster Response Funds (SDRF) for immediate cash and in-kind support to the migrants irrespective of their State of residence. This intervention was critical to providing social assistance to migrant workers who were stranded out of their home States due to lockdowns. (Highly Satisfactory)

PA10 waived automated teller machine (ATM) charges for PMGKY cash payments in public sector or nationalized banks, where 80 percent of PMJDY accounts (for the unbanked) were located. The PA was part of a broader strategy to ensure timely delivery of cash support to beneficiaries through a variety of



pathways. Waiver of ATM fees helped reduce transaction costs for beneficiaries to access cash, thus accelerating access to PMGKY transfers. In addition, this helped catalyze (marginal) savings for PMGKY beneficiaries and, coupled with messaging to help prevent panic cash withdrawals, supported social distancing to enable recovery (ICR, p.18). (Satisfactory)

PA11 aimed to reduce fragmentation of India's social protection system and to rebalance it to better serve the informal economy, urban areas, and social insurance support. India had an elaborate set of program databases and platforms for immediate cash transfers in rural areas but lacked parallel platforms in urban areas. While the pandemic necessitated short-term relief measures for vulnerable informal workers in urban areas (PA6), a new approach was needed to enhance longer-term access to social insurance. PA3 supported a new Social Security Code that mandated the establishment of a National Social Security Board (NSSB) to ensure universal social protection coverage for informal workers, leveraging existing schemes and platforms to better capture the urban poor and female-headed households. Prior to the establishment of the new Social Security Code, there were 29 separate laws that governed labor welfare issues in India. The new code consolidated the labor welfare regulations under these laws into one single law, while the NSSB consolidated nearly 35 fragmented labor welfare boards with a view to improving coordination of the Indian social protection framework. (Highly Satisfactory)

PA12 launched the "One Nation One Ration" system to enable migrants to access food supplies through Fair Price Shops across state boundaries. This reform was important not only to tackle food security concerns from the COVID-19 crisis, but also to put in place a response capacity that could be rapidly scaled up to address the needs of migrant workers in any future shocks, including those from climate-related natural disasters. The Prior Action was part of the broader goal of addressing lack of portability in social protection benefits across state boundaries for the country's large population of intra-state migrants (PAD, p. 8). (Highly Satisfactory).

PA13 helped the Ministry of Housing and Urban Affairs re-orient its focus toward safety nets by creating a structure that ensured housing rental support for migrant workers and the urban poor. In India, housing is for the second largest expenditure of urban households (after food), and home-based work accounts for the largest share of employment for informal women workers. According to the project team, the PA was intentionally non-prescriptive with regard to specific policies, given the time sensitivity and the need for brevity in the way actions are described. Technical assistance and partnership work allowed teams to grasp the technical content of the rules and ensure that critical service gaps for urban communities and migrants were addressed through the PA, as well as allowing flexibility for adaptation to local contexts, as each State would codify its own rules for implementation. (Satisfactory)

PA14 supported national and State governments to scale up COVID-19 social assistance for migrant workers. According to the 2011 census, migrant workers comprised 34 percent of the total Indian population and accounted for nearly 9 million workers migrating annually between 2011 and 2016. These workers dominated low-paying, hazardous, and informal jobs (especially construction work) in urban areas where safety net coverage is low (ICR, p. 10). Prior to this reform, India lacked a mechanism to track inter-state mobility, which limited access to social assistance. PA14 supported the Ministry of Home Affairs to create a temporary migrant database for targeting immediate cash and employment support for COVID-19 relief. This effort was also intended to help pave the path for an inter-State migrant portal for universal use through PA15. (Highly Satisfactory)

PA15 supported the Ministry of Labor and Employment to redefine "interstate migrant" in labor laws to cover informal migrants with adequate social protection coverage. PA15 supported state government flexibility to



use the SDRF for immediate cash and in-kind support to migrants irrespective of their State of residence. This intervention was critical to providing social assistance to migrant workers who were stranded out of their home States due to lockdowns. PA15 also facilitated the creation of a decentralized migrant registration portal through the new Occupation Safety Code (2020) to make portable benefits permanent. (Highly Satisfactory)

PA16 supported returning-migrants and their households in rural areas. During the pandemic, reverse migration placed a strain on rural households that relied on migrant remittances. PA16 supported the Ministry of Rural Development to create a short-term employment support program targeted at returning migrants. However, creating a separate scheme instead of leveraging existing ones could contribute to fragmentation in the Indian social protection landscape, which did not fully align with the objective of a coordinated social protection landscape. (Satisfactory)

PA17 enabled additional information technology interventions for beneficiaries to have agency over their benefits in the medium term. PA17 modified the original trigger and shifted the focus toward integrating all Direct Benefit Transfers of cash within the Unified Mobile Application for New-Age Governance system. This helped enhance coordination and enabled citizens to easily access information related to receipt of benefits transfers from ministries, departments, and agencies. This initiative was intended to alleviate information gaps among beneficiaries and help them to access their benefits by enabling citizens to easily access information related to receipt of benefits transfers from various central and state ministries/departments. The use of mobile technology, together with disaster recovery protocols, was to ensure that the system would remain resilient and operational in the event of disruption from natural disasters. However, according to the ICR (p. 11), further investments to enhance digital literacy and technology access are needed, especially for women to empower and increase their voice and agency. (Highly Satisfactory)

#### PDO 4: Supporting core reforms to address climate change

PA18 and PA19 were part of Pillar 4, which addressed climate change prevention and building community resilience against related shocks.

PA18 focused on groundwater conservation to help enhance community resilience, as groundwater is more resilient to climate change than surface water, The Ministry of Jal Shakti issued revised guidelines for groundwater extraction that aimed to regulate the use of India's fast-depleting groundwater resources that account for 40 percent of the country's total water supply. In India, overexploitation of groundwater coupled with intensive extraction for irrigation and industrial purposes have resulted in critical groundwater management concerns in the country. Some of the major consequences of groundwater withdrawal at a rate higher than that of recharge are depletion of water tables, saltwater encroachment, drying of aquifers, groundwater pollution, water logging, and salinity (DPF 2 Program Document, p. 34). Despite these consequences, prior to this PA, there were no user fees for groundwater and no groundwater policy. (Highly Satisfactory)

PA19 focused on incentivizing the use of renewable energy sources by waiving inter-state transmission charges and losses as alternatives to fossil fuel-based energy to reduce greenhouse gas emissions. It was deemed an effective incentive, as transmission charges and losses constitute a large expense for power producers in South Asian countries. This PA was aligned with India's "Panchamrit" action plan, which envisages a transition toward net-zero emissions. (Satisfactory)



## Rating

Highly Satisfactory

## 4. Relevance of Results Indicators

### Rationale

Description	PAs	RI Relevance	Baseline	Target	Actual	Actual as % of targeted change	RI Achievement Rating
<b>Objective 1: Strengthening the capability of state and national governments in India to provide coordinated and adequate social protection to the poor from the impacts of the COVID-19 pandemic</b>							
<b>RI1:</b> Adequacy of benefits provided through the COVID-19 Social Protection Support Program measured by PMGKY transfers as a percent share of total household consumption expenditures for the poorest quintile in India.	PA1 PA5	S	0%	40%	47% (Oct.2020)	More than 100%	High
<b>RI2:</b> Coverage of benefits provided through the COVID-19 Social Protection Support Program measured by share of bottom 40% (consumption percentiles) households receiving at least one PMGKY social assistance (food/cash) benefit.	PA1 PA5	HS	0%	60%	91% (Dec. 2022)	More than 100%	High
<b>RI3:</b> Gender-sensitive program coverage measured by share of bottom 40% (consumption percentiles) households with female-head receiving at least one PMGKY social assistance (food/cash) benefit.	PA1 PA5	HS	0%	70%	91.2% (Dec. 2022)	More than 100%	High
<b>RI4:</b> Access to essential food supplies provided through the COVID-19	PA2	HS	0%	60%	91% (Dec. 2022)	More than 100%	High



Social Protection Program measured by percentage share of poor households receiving the additional food ration entitlement for a three-month period as outlined by PMGKAY.							
<b>RI5:</b> Access to wage protection measures provided through the COVID-19 Social Protection Program measured by percentage share of low-wage (as defined and identified by Government program) workers withdrawing funds from Employee Provident Fund Accounts citing the COVID-19 pandemic as a reason for withdrawal.	PA3 PA4	HS	0%	25%	73.78% (June 2021)	More than 100%	High
<b>RI6:</b> Timeliness of wage-loss compensation measures guaranteed by COVID-19 Social Protection Program for low-wage workers measured by percentage of low-wage workers in SME's receiving additional contribution announced within eight-weeks of the announcement.	PA3 PA4	HS	0%	60%	95.46% (May 2020)	More than 100%	High
<b>Objective 2: Strengthening the capability of state and national governments in India to protect workers in essential service supply chains during the COVID-19 pandemic</b>							
<b>RI7:</b> Access to health insurance measures provided through the COVID-19 Social Protection Program measured by percentage share of essential service workers covered by the Special Health Insurance Scheme.	PA5 PA7	MS	0%	15% (Target revised from 30%)	100%	More than 100%	Substantial (downgraded from High due to lower relevance of the RI)



<b>PDO 3: Improving access to social protection and delivery for vulnerable populations including migrants and informal workers</b>							
<b>RI8:</b> Access to support provided through the COVID-19 Social Protection Program for informal workers measured by percentage share of construction workers registered with Building and Other Construction Workers Fund receiving cash transfers.	PA8	HS	0%	50%	66.75% (Dec. 2023)	More than 100%	High
<b>RI9:</b> Migrant-neutrality of support provided through the COVID-19 Social Protection Program measured by percentage of India's vulnerable population in urban areas covered by portable life and accident insurance through Department of Financial Services (DFS).	PA11	HS	15%	45%	Portable Health Insurance: 51.1% and Portable Life Insurance 34.4% [2022]	More than 100% for health insurance and 65% for life insurance.	Substantial
<b>RI10:</b> Access to support provided through the COVID-19 Social Protection Program for informal workers measured by percentage share of informal workers receiving at least one social protection benefit.	PA8 PA9 PA11 PA15	S	10%	33%	87% (Dec. 2023)	More than 100%	High
<b>RI11:</b> Gender-sensitive program coverage measured by proportion of female informal workers in total beneficiary pool of social protection in India.	PA6 PA8 PA9 PA11 PA15	HS	N/A	40%	54.5% in MGNREGS (2021-22)   52.9% in eShram (2023)   63.95% in NSAP (2023)  [*** Program specific figures have been used	Over 100%	High



						because of difficulties in calculating the number of female informal workers and total beneficiary pool due to overlaps between programs (i.e., one individual can be beneficiaries of multiple programs)]		
<b>RI12:</b> Migrant-neutrality of support provided through the COVID-19 Social Protection Program measured by percentage of India's population able to access to portable food benefits through the Public Distribution System (PDS).	PA9	HS	0%	33%	56.5% (June 2022)	More than 100%	High	
	PA12							
	PA14							
	PA15							
<b>RI13:</b> Migrant-neutrality of India's social protection system measured as the percentage of states implementing One Nation One Ration for portable access to the Public Distribution System.	PA9	HS	N/A	40%	100% (June 2022)	More than 100%	High	
	PA12							
<b>RI14:</b> Percentage of India's bottom 40 percent quintile in urban areas covered by at least one social protection benefit.	PA9	HS	15%	33%	80.37% (Dec. 2023)	More than 100%	High	
	PA12							
	PA13							
	PA14							
	PA15							
	PA16							



<b>RI15:</b> Timeliness of cash-transfers provided through the COVID-19 Social Protection Program measured by percentage of poor / bottom 40 quintile households who have received at least one PMGKY benefit within eight-week period of program announcement.	PA9						
	PA10						
	PA14	S	0%	50%	84% (Oct. 2020)	More than 100%	High
	PA16						
	PA17						
<b>Objective 4: Supporting core reforms to address climate change</b>							
<b>RI16:</b> Improved regulatory capacity to conserve groundwater, thereby improving water security of the country in the face of climate change.	PA18	MU	No pre-existing groundwater policy with water user fees	Codification of groundwater policy with water user fees concept through government rules to state	New groundwater policy (applicable in all states and UTs) with user fees formulated and notification issued. (Sep. 200)	More than 100%	Modest (downgraded from High due to lower relevance of the RI)
<b>RI17:</b> Increase in the cumulative renewable power installed capacity to meet India's NDC targets, retain India's global position on wind and solar power and increase employment through renewable energy projects.	PA19	U	85.9 GW	172 GW	178.36 GW	More than 100%	Negligible (downgraded from High due to lower relevance of the RI)

Objective 1. Strengthening the capability of state and national governments in India to provide coordinated and adequate social protection to the poor from the impacts of the COVID-19 pandemic

RI 1-3 all provide different measures of the success of PAs 1 and 5, whose aim was to put in place the policy structure for COVID-19 relief.

RI1 (PMGKY transfers as a percent share of total household consumption expenditures for the poorest quintile in India) measured the adequacy of benefits supported by the DPF. This measure is in line with the World Bank SPJ ATLAS and ASPIRE databases, which measure adequacy of social protection and labor programs. In these databases, according to the project team in an interview with IEG, adequacy is measured by the total transfer amount received by the population participating in social insurance, social safety net, and unemployment benefits and active labor market programs as a share of their total welfare. Due to data constraints in India, the



RI used available data on household expenditure averages for the poorest quintile as a proxy measure rather than the household expenditures of relevant beneficiaries. **Satisfactory.**

R2 (share of bottom 40 percent (consumption percentiles) households receiving at least one PMGKY social assistance (food/cash) benefit) measured the coverage of benefits. The program document for the first DPF noted that 14 percent of below-poverty-line households were not enrolled in any of the five cash transfers being used to provide COVID-19 relief at the time of approval. Consequently, coverage was an important measure of improvements to the social protection system. **Highly Satisfactory.**

RI3 (bottom 40 percent (consumption percentiles) households with female-head receiving at least one PMGKY social assistance (food/cash) benefit) monitored the gender sensitivity of program coverage, putting an extra emphasis on outcomes for women-headed households. **Highly satisfactory.**

RI4 (percentage share of poor households receiving the additional food ration entitlement for a three-month period) measured the coverage of food aid given in the context of the COVID-19 response, as distinct from the coverage of other forms of cash-transfer based aid. **Highly Satisfactory.**

RI5 (percentage share of low-wage workers withdrawing funds from Employee Provident Fund accounts citing the COVID-19 pandemic as a reason for withdrawal) measured the utilization of a new provision enacted through the PA which gave workers access to Provident Fund Accounts, and RI6 (percentage of low-wage workers in SMEs receiving additional contribution announced within eight weeks of the announcement) measured the timeliness of the wage-loss compensation measures. Although the associated PA did not in itself aim at greater timeliness, this can be seen as a measure of the efficiency of the program. RI5 and RI6: **Highly Satisfactory.**

Objective 2: Strengthening the capability of state and national governments in India to protect workers in essential service supply chains during the COVID-19 pandemic

RI7 (percentage share of essential service workers covered by the Special Health Insurance Scheme) measured coverage of the scheme but not adequacy of support. The target was revised downward (from 30 percent uptake to 15 percent) during the second DPF considering the limited uptake in 2020-21 due to availability of other health insurance schemes. This suggests that the objective of protecting health workers during COVID-19 was indeed achieved, but the achievement may not have been directly attributable to the PAs (ICR, p.13). **Moderately Satisfactory.**

Objective 3: Improving access to social protection and delivery for vulnerable populations including migrants and informal workers

RI8 (percentage share of construction workers registered with the Building and Other Construction Workers fund receiving cash transfers) measured the coverage of support for one significant segment of informal workers. According to the DPF1 Program Document (p. 7), seasonal migrants dominate low-paying, hazardous, and informal market jobs in key sectors in urban areas, including construction, and in several States, migrants relying on ad-hoc construction or service jobs were displaced due to the lockdown. **Highly satisfactory.**

RI9, RI10, and RI11 all measure various aspects of coverage related to PA3, which set the policy structure in place for "universal coverage for a basic package of social protection benefits" leveraging existing structures including PDS (in-kind transfer), PMJDY (cash transfers/insurance), e-KYC (cash transfers/insurance), and Aadhar (all types of social protection benefits). RI9 (percentage of India's vulnerable population in urban areas covered by portable life and accident insurance) measured insurance coverage. RI10 (percentage share of



informal workers receiving at least one social protection benefit) measured access to COVID-19-related social protection support by informal workers (both cash, PA11 and PA12, and in-kind, PA9, PA13, and PA14), but not adequacy. RI11 (proportion of female informal workers in total beneficiary pool of social protection in India) measured the gender sensitivity of program coverage, measuring the percentage of female informal workers among the total population of social protection beneficiaries in both formal and informal sectors. RI9: **Highly Satisfactory**. RI10: **Satisfactory**. RI11: **Highly Satisfactory**.

RI12 and RI 13 measured different aspects of the success of PAs to support the One Nation One Ration platform supporting food rations for all migrants across State boundaries. RI12 measured the percentage of India's population able to access to portable food benefits through the Public Distribution System, and RI13 measured the percentage of States implementing One Nation One Ration for portable access to the Public Distribution System. Both RI12 and RI13 were **Highly Satisfactory**.

RI14 (percentage of India's bottom 40 percent quintile in urban areas covered by at least one social protection benefit) measured the success of a range of prior actions which, together, were meant to provide a menu of varied types of support for vulnerable populations. This included PDS (in-kind transfer), PMJDY (cash transfers/insurance), e-KYC cash transfers/insurance), and Aadhar (all types of SP benefits). **Highly Satisfactory**.

RI15 (percentage of poor / bottom 40 quintile households who have received at least one PMGKY benefit within eight-week period of program announcement) measured the timeliness of transfers. While none of the PAs specifically aimed at improving timeliness, some did address delivery mechanisms (PA10 and PA17), and RI15 can be seen as a measure of efficiency of the social protection programs supported. **Satisfactory**.

#### Objective 4: Supporting core reforms to address climate change

RI16 (improved regulatory capacity to conserve groundwater) measured PA18's success at supporting groundwater conservation. The associated PA lists a range of policy guidelines to be issued, with the goal of (i) introducing the concept of a Water Conservation Fee (WCF); (ii) encouraging use of recycled and treated sewage water by industries; (iii) creating provision for actions against polluting industries; (iv) mandating a requirement for digital flow meters, piezometers, and digital water level recorders (with or without telemetry depending upon quantum of extraction); (v) mandating water audit by industries extracting ground water of 500 m<sup>3</sup>/day or more in safe and semi-critical and 200 m<sup>3</sup>/day or more in critical and over-exploited assessment units; and (vi) mandating rooftop rain water harvesting except for specified industries. The RI target, however, only aims at codification of these rules, without any measure of implementation outcomes. **Moderately Unsatisfactory**.

RI17 measured PA19's success at incentivizing the use of renewable energy sources. However, the phrasing of the RI, "increase in cumulative renewable power **installed capacity**," is not an accurate reflection of what the PA actually committed to doing, which is "**incentivizing the use** of renewable energy sources." Although greater installed capacity may be a prerequisite to greater use of renewable energy (RE), the PA was framed in terms of actual use of renewable energy. Moreover, the causal chain between the PA, lowering transmission fees for renewable energy, and an increase in cumulative installed capacity is weak, as such an increase could be attributable to a variety of different factors. The project team, when asked by IEG about attribution difficulties, responded: "Based on the team's assessment, we would like to state that a two-fold increase in RE generation capacity is not solely attributable to the waiver of transmission charges and losses (RI17), and the government's policy position in this matter (especially the Panchamrit) played a significant role. The action to waive transmission charges and losses does send a clear message about the rationale and intent at the policy



level to mitigate hardship and acted as a potential catalyst to mobilize other initiatives on the ground. Transmission charges and losses constitute a large expense for power producers in South Asian countries where transmission systems are not very efficient and thus, waiver of such charges gives government agencies / private investors a strong incentive to invest in RE. The team believes that RI17 is largely attributable to PA11, while noting that other factors were also at play." While acknowledging this response, IEG questions whether the time lag between the prior action and any impact it might have on installed capacity makes the argument that the growth in capacity could be attributed to recent policy changes. A more directly attributable indicator should have been found for this PA. **Unsatisfactory.**

## Rating

Satisfactory

## 5. Achievement of Objectives (Efficacy)

### OBJECTIVE 1

#### Objective

Strengthening the capability of state and national governments in India to provide coordinated and adequate social protection to the poor from the impacts of the COVID-19 pandemic

#### Rationale

This objective was fully achieved. Achievement of the objective involved systemic reforms to: (i) support the scale up of cash/in-kind assistance through PMGKY and PMGKAY, which targeted women-headed households; (ii) initiate regulatory reforms to enhance the service delivery of state government; and (iii) provide low-wage workers income protection and liquidity support (ICR, p.3). Targets for all RIs were surpassed. 91 percent of households in the bottom 40 percent of consumption percentiles received at least one PMGKY social assistance. PMGKY transfers amounted to 47 percent of total household consumption expenditures for the poorest quintile in India, and 91 percent of poor households received an additional food ration entitlement for a three-month period as outlined by PMGKAY. 91.2 percent of female-headed households reported receiving at least one social assistance intervention. In all cases, these achievements greatly surpassed targets. For low-wage workers, access to wage protection measures surpassed the target almost threefold (73.78 percent), with 96.46 percent receiving additional contributions within eight weeks of the announcement. The target for coverage of these wage protection measures was achieved six months prior to program close, which the ICR (p. 14) attributes to the efficacy of these reforms in protecting vulnerable urban construction workers from destitution. Moreover, the ICR cites December 2023 data showing that 66.75 percent of registered construction workers in 2020-2021 and 2021-22 received cash/funds from the board.

#### Rating



Highly Satisfactory

## **OBJECTIVE 2**

### **Objective**

Strengthening the capability of state and national governments in India to protect workers in essential service supply chains during the COVID-19 pandemic

### **Rationale**

The objective was fully achieved. As envisioned by the PAs, the Government of India established a special health insurance scheme for health workers providing essential care and medical services to COVID-19 patients, covering all essential service workers. This included social insurance (life, accident, and old-age insurance) reforms. The Bank provided technical expertise to synthesize government-managed health insurance programs and delivery mechanisms into a special health insurance scheme, scaling vertically to cover low-paid, informal frontline health workers (ICR, p. 3).

However, the ICR (p. 13) notes that "...the uptake of PMGKP was limited during DPF1 due to health workers being covered through parallel public and private sector health insurance schemes. This trend was reflected through a downward revision of RI7 (target reduced from 30 percent to 15 percent) during the second DPF, considering the limited uptake in 2020-21 due to availability of other health insurance schemes. This suggests that the objective of protecting health workers during COVID-19 was indeed achieved, but the achievement may not have been directly attributable to the PAs." On this basis, the relevance of the associated RIs was downgraded to MS, and consequently the achievement of the objective was downgraded to Satisfactory.

### **Rating**

Satisfactory

## **OBJECTIVE 3**

### **Objective**

Improving access to social protection and delivery for vulnerable populations including migrants and informal workers

### **Rationale**

This objective targeted vulnerable populations through different PAs supporting a range of programs targeting specific populations, including construction workers, migrant workers, informal workers, and the urban poor. In addition, the goal of wage protection for low-wage workers in SMEs, while reported under Objective 1, is equally relevant for this objective. Achievement of the objective involved structural reforms to: (i) revise regulations to ensure migrants, informal workers, and the urban poor had timely access to social protection interventions; (ii) increase new beneficiaries' uptake of PMGKY through information campaigns; (iii) make



food assistance portable; and (iv) reform social insurance to cover women-headed households and the newly vulnerable (ICR, p. 3).

Eight results indicators were set for this objective (not including those cited under Objective 1 for low-wage workers), of which all but one were surpassed. In the case of R19, which measured the percentage of the vulnerable population in urban areas covered by portable life and accident insurance (target of 45 percent), the ICR reported that 51.1 percent had portable health insurance and 34.4 percent had portable life insurance by program close. Overall, these reforms helped reduce fragmentation of the Indian social protection/insurance system and enhanced coverage for migrant workers as well as vulnerable people in the informal economy and in urban areas.

### **Rating**

Highly Satisfactory

## **OBJECTIVE 4**

### **Objective**

Supporting core reforms to address climate change

### **Rationale**

This objective was added in the second DPF. The two PAs associated with this goal addressed groundwater conservation and increasing cumulative renewable power as two important climate-change related goals for India. In the first case, a new groundwater policy was successfully introduced, with user fees formulated and notifications issued. In the second, the aim of an increase in cumulative renewable power capacity was met, although whether this achievement is mostly attributable to the prior action on reducing waiving inter-state transmission charges is questionable. While both RIs were fully achieved, concerns raised about the relevance of the RIs led to the downgrading of the results to modest.

### **Rating**

Moderately Unsatisfactory

## **Overall Achievement of Objectives (Efficacy)**



## Rationale

Overall, the project was very effective, setting the groundwork for a more decentralized, more portable, and thus more responsive social protection system, while extending a wide variety of social protection and social insurance measures to vulnerable Indians. In particular, achievements were noteworthy regarding marginalized groups such as inter-state migrants and informal workers. Consequently, achievement of two of the four objectives was rated Highly Satisfactory, with a third objective downgraded to Satisfactory and a fourth to Moderately Unsatisfactory due to questions regarding the relevance of their results indicator and the extent to which their achievement was fully attributable to the associated PAs.

## Overall Efficacy Rating

Satisfactory

## 6. Outcome

### Rationale

The program outcomes were rated as Satisfactory. The program was found to be highly relevant and timely, based on a deep understanding of the long-standing challenges faced by India's growing social protection system, balanced with due regard to the urgency of need during the COVID-19 pandemic. All but one RI were fully achieved; however, efficacy ratings for some RIs were lowered due to flaws in a number of the RIs.

### a. Rating

Satisfactory

## 7. Risk to Development Outcome

**Risk to development outcome is minimal due to strong government commitment to reforms.** According to the ICR (p. 19), government leadership has consistently shown strong commitment to prioritizing social protection to improve efficiency of delivery, coverage, and access. Reforms under Objective 1 reflected the Fifth Finance Commission recommendations, which are part of the constitutional mandate. Prior actions under Objectives 2 and 3 leveraged existing programs while making important improvements such as portability and digital payments of benefits. The climate reforms under Objective 4 aligned with government priorities and increased commitment to address climate change. Moreover, since the DPF series leveraged pre-existing systems and social protection benefits are funded through the government budget without donor assistance, program outcomes should be sustained beyond the DPF series.

## 8. Assessment of Bank Performance



## a. Bank Performance – Design

### Rationale

**The reforms in the two DPFs were based on strong analytical work and extensive Bank experience working with the government on its social protection agenda.** Prior actions were thoroughly grounded in recent analytical work led by the highly technical and well-grounded social protection team in collaboration with various academicians and experts. The DPF design incorporated surveys and rapid reviews by two national think-tanks for the Bank. The operation built on lessons from the previous DPF series and supported key reforms that were designed to address identified implementation challenges (ICR, p. 17). The DPFs also reflected the government's policies and priorities, including through supporting implementation of India's Fifth Finance Commission recommendations and alignment with the government's COVID-19 strategy. The connection between the DPF series theory of change, prior analytical work, and government strategies was clear and specific in the program document.

**The convening power of the Bank helped the government leverage further financing from other development partners through the DPF series.** The Asian Development Bank (ADB), German Kreditanstalt Fur Wiederaufbau (KfW), Japanese International Cooperation Agency (JICA), and Agence Française de Développement (AFD) partnered on the first phase of the DPF. The donors fully aligned with the policy matrix and contributed US\$ 1 billion to the proposed DPF 1 and 2 reforms. For DPF2, the Asian Infrastructure Investment Bank (AIIB) committed to the policy matrix. Collaboration with knowledge partners was also ongoing through Advisory Services and Analytics. A donor working group was set up and facilitated by a secretariat financed by an ADB technical assistance. That group met every six months to coordinate and harmonize efforts, related to implementation, monitoring, and evaluation of the program and technical assistance (ICR, p. 18).

**Program design, for both DPFs, recognized substantial overall risk due to the unstable macroeconomic environment, a high degree of uncertainty with regard to how the pandemic would develop, and certain weaker elements of institutional capacity, such as lack of mechanisms for supporting migrant workers.** In some cases, the program documents for the DPFs proposed mitigating support such as technical assistance. For other cases, such as the uncertainty of the extent to which the pandemic would affect public health and macroeconomic stability, the Bank acknowledged the importance of proceeding regardless of the risk, as "the proposed operation would likely achieve its objectives as it is designed to provide an economic lifeline to the vulnerable" (Program Document DPF1, p. 43).

**The results framework for the DPF was for the most part robust, but included some RIs that did not adequately measure the associated PA's contribution to achievement of the objectives.** One RI out of 17 was rated Moderately Unsatisfactory and a second one Unsatisfactory.

### Rating

Highly Satisfactory

## b. Bank Performance – Implementation



## Rationale

**The Bank maintained frequent (bilateral) contact with the ministries to monitor the program results despite the pandemic and lockdowns.** Regular donor discussions were organized and facilitated by the secretariat financed under an ADB technical assistance since the first DPF, to coordinate and take stock of the technical assistance support to the government as part of implementation. Moreover, bilateral meetings took place during the implementation of DPF2. KfW convened monthly meetings to exchange information on studies, analytics, and any pending issues. According to the ICR (p. 18), however, results indicators were not all tracked, as administrative data from ministries were not always available. Monitoring responsibilities were mapped and shared with development partners.

**No triggers, targets, or RIs were adapted in the course of the series to reflect to lessons learned or changes in underlying conditions, risks, operational priorities, or unexpected events after approval.** In two instances proxy measures were used because of unavailable data; however, in both these instances, the proxy measures were an adequate gauge of PA results.

## Rating

Highly Satisfactory

### c. Overall Bank Performance

## Rationale

Both design and implementation of the project, particularly considering the uncertainty surrounding the pandemic's potential health and economic impact, were highly satisfactory. The Bank was able to support the government to provide urgently needed assistance in a timely manner while laying the groundwork for a more integrated social protection system moving forward.

### Overall Bank Performance Rating

Highly Satisfactory

## 9. Other Impacts

### a. Social and Poverty

**Overall, this operation helped alleviate and prevent further social and economic distress from COVID-19 and future shocks among the most vulnerable groups.** The interventions enhanced coordination between central and State government agencies for immediate positive poverty and social impacts and helped prevent further social and economic distress (ICR, p. 18).



**b. Environmental**

**DPF 2 had a positive impact on climate mitigation.** Specifically, it helped put in place groundwater conservation policies and incentivize renewable energy use and/or installation of renewable energy capacity through lowering transmission costs. According to the ICR, the DPF series informed policymakers on the importance of social protection systems for climate change adaptation and disaster response (p. 19).

**c. Gender**

**The series was demonstrated to have had positive impacts on vulnerable women.** While none of the PAs specifically targeted women, women's particular vulnerability made them important beneficiaries of the social protection programs supported through this DPF. The success of these measures in reaching women was measured through two RIs, the targets for both of which were surpassed. In addition, according to the ICR (p. 18), anecdotal information shows that women gained voice and agency to take critical decisions that also impacted their families and their position in communities.

**d. Other**

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**10. Quality of ICR**

**Rationale**

The ICR was clear and concise, providing useful analysis and relevant lessons for future operations, identifying, where relevant, where present reforms need to be reinforced by further action. Its data were adequate, and its orientation was outcome-oriented. Its lessons were comprehensive and insightful. However, in the ICR's discussions on relevance, particularly of climate-related actions and their results, the analysis remained at the surface level and did not sufficiently present the theory of change for the climate objective or the extent to which the PAs were relevant for the Bank and the government's climate agendas in India.

**a. Rating**

Substantial

**11. Ratings**

Ratings	ICR	IEG	Reason for Disagreement/Comments
Outcome	Highly Satisfactory	Satisfactory	Efficacy was downgraded for three RIs due to shortcomings in relevance of RIs.



Bank Performance	Highly Satisfactory	Highly Satisfactory
Relevance of Results Indicators	---	Satisfactory
Quality of ICR	---	Substantial

## 12. Lessons

### Lessons from the ICR (p. 22):

**Leveraging appropriate technology can enhance access and scale up a coordinated shock-responsive social protection system.** The government was able to reduce system fragmentation and integrate five major national social protection programs by leveraging pre-existing technology-enabled platforms for enhancing beneficiaries' access and speeding up service delivery. However, additional technology-enabled reforms are still needed, particularly social registries for dynamic targeting of the poor and vulnerable.

**Enhancing the institutional capacity of local/State governments can be necessary to strengthen last-mile delivery.** The central government responded to the pandemic by scaling up social protection assistance through PMGKY. However, a significant portion of the vulnerable population—especially migrants and urban informal workers—were at risk of exclusion. The States were the best-placed to deliver social assistance to these excluded groups, but they needed financial and technical support. Hence, the government enhanced State Disaster Risk Fund allocations and usage flexibility, which helped reduce fiscal constraints, and the Bank and other development partners provided technical assistance during implementation. However, further initiatives to enhance State governments' institutional capacity are critical to anchoring effective State-level responses.

**A less fragmented and more coordinated social protection architecture can significantly enhance national and State governments' capacity to respond to shocks.** Historically, India has delivered social assistance through a complex set of schemes without portability of benefits across State boundaries. However, COVID-19 highlighted the need for a more coordinated system, including a coordinated government platform for monitoring, data collection, and knowledge sharing across national and sub-national governments. The success of related interventions under the DPF series demonstrated the effectiveness of an integrated approach for responding to shocks. For instance, the efficacy of the PMGKY package showcased that an integrated approach is critical for accelerating and scaling up social assistance during an emergency.

## 13. Project Performance Assessment Report (PPAR) Recommended?

No