



The World Bank

Bihar Transformative Development Project (P159576)

REPORT NO.: RES46267

RESTRUCTURING PAPER
ON A
PROPOSED PROJECT RESTRUCTURING
OF
BIHAR TRANSFORMATIVE DEVELOPMENT PROJECT
APPROVED ON JUNE 28, 2016
TO
INDIA

AGRICULTURE AND FOOD

SOUTH ASIA

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ABBREVIATIONS AND ACRONYMS

BRLPS	Bihar Rural Livelihoods Promotion Society
BTDP	Bihar Transformative Development Project
BMGF	Bill & Melinda Gates Foundation
CIF	Community Investment Fund
CID	Community Institutional Development
CLF	Cluster Level Federation
COVID-19	Coronavirus Disease, 2019
DEA	Department of Economic Affairs
FPC	Farmer Producer Company
GoB	Government of Bihar
GoI	Government of India
HH	Households
IBRD	International Bank for Reconstruction and Development
ICT	Information and Communication Technology
IDA	International Development Association
IFC	Integrated Farming Clusters
IRI	Intermediate Results Indicator
M&E	Monitoring and Evaluation
M-CLF	Model Cluster Level Federations
MIS	Management Information System
MoRD	Ministry of Rural Development
MTR	Mid-Term Review
NMMU	National Mission Management Unit
NRETP	National Rural Economic Transformation Project
NRLP	National Rural Livelihoods Project
OSCK	One Stop Community Kiosk
PDO	Project Development Objective
PE	Producer Enterprises
PIP	Project Implementation Plan
SBLP	SHG-Bank Linkage Program
SHG	Self Help Groups
SBCC	Social Behaviour Change Communications
SRLM	State Rural Livelihoods Mission
TPRM	Tripartite Portfolio Review Meetings
TSA	Technical Support Agency
VO	Village Organizations
WASH	Water, Sanitation and Hygiene



BASIC DATA

Product Information

Project ID P159576	Financing Instrument Investment Project Financing
Original EA Category Partial Assessment (B)	Current EA Category Partial Assessment (B)
Approval Date 28-Jun-2016	Current Closing Date 31-Oct-2022

Organizations

Borrower Government of India	Responsible Agency Bihar Rural Livelihoods Promotion Society , Government of Bihar
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Project Development Objective (PDO)

Original PDO

The PDO is to diversify and enhance household-level incomes and improve access to and use of nutrition and sanitation services among targeted households.

Current PDO

The PDO is to diversify and enhance household-level incomes and improve access to and use of nutrition and sanitation services among targeted households.

Summary Status of Financing (US\$, Millions)

Ln/Cr/Tf	Approval	Signing	Effectiveness	Closing	Net Commitment	Disbursed	Undisbursed
IDA-58670	28-Jun-2016	08-Jul-2016	10-Aug-2016	31-Oct-2022	290.00	208.56	81.44

Policy Waiver(s)

Does this restructuring trigger the need for any policy waiver(s)?

No



I. PROJECT STATUS AND RATIONALE FOR RESTRUCTURING

- 1. Abstract:** The proposed restructuring of the Bihar Transformative Development Project (BTDP) responds to two key requests of the Government of Bihar (GoB) endorsed by the Government of India (GoI) to (i) utilize exchange rate savings to the tune of USD 14.7 million as a special effort to mitigate the impacts of COVID-19 on rural households (HH) through community institutions, and ii) revise the results framework as per agreements with the project team based on the mid-term assessment of the project.
- 2. Background:** The Project Development Objective (PDO) of BTDP is to diversify and enhance household-level incomes and improve access to and use of nutrition and sanitation services among targeted households. International Development Association (IDA) credit under BTDP was approved by the World Bank in June 2016 and the project became effective August 2016.
- 3. The project comprises of five components.** These include- (1) Community Institutional Development (CID) (Total US\$115 million), (2) Community Investment Funds (CIF) (Total US\$ 200 million), (3) Access to Nutrition and Sanitation Services (Total US\$ 45 million), (4) Innovations, Partnerships and Technical Assistance (Total US\$ 15 million) and (5) Project Management (Total US\$ 40 million)
- 4. Status:** BTDP has completed four years of project implementation and has made good progress on many fronts. Despite implementation disruptions during the second wave of the COVID-19 pandemic, the overall physical and financial performance of the project was reported to be on track during the Implementation Support Mission (September 27-30, 2021). 4 out of 6 PDO-level indicators have been achieved (PDO2, PDO4, PDO5, PDO6), and the project is fully on course to achieve the remaining 2 PDO indicators (PDO1 and PDO3). End targets of 13 out of 20 Intermediate Results Indicators (IRIs) have been achieved, while the remaining 7 intermediate indicators are partially achieved. The project disbursement currently stands at 71.9 percent - the project incurred USD 208.6 million out of the total project cost of USD 290 million.
- 5. BTDP has supported 599,606 Self-Help Groups (SHGs) with over 6.5 million women members, of which over 85% are federated into higher level organizations namely Village Organizations (VOs) and Cluster Level Federations (CLFs). As on December 9, 2021, Community Institutions promoted under the project have leveraged more than USD 960 million from formal financial institutions and mobilized savings of USD 102 million. More than 0.42 million small and marginal producers have been federated into Farmer Producer Companies (FPCs) and Producer Groups (PGs) and 0.34 million women have benefitted from value chain interventions in Goatery, Poultry and Dairy. USD 6.63 million was leveraged from the Animal and Fisheries Resources Department, Government of Bihar (GoB) to support Goatery and Poultry value chain interventions. Community women-owned enterprises viz., *Didi-Ki Rasoi* (#19), *Grameen Bazaars* (#36), Energy Efficient Retail Marts (#107), Bee-keeping PGs (#83), art and craft**



PGs (#25), and stitching units (#130) have been promoted. 1316 SHG women have been trained and deployed as *Bank Sakhis* to provide last mile doorstep banking support and played a vital role in supporting banking transactions during the nationwide and subsequent local lockdowns. Social Behaviour Change Communications (SBCC) on improved nutrition and sanitation practices through SHGs were conducted and initial assessments suggest improvement in nutrition indicators. The project proactively leveraged its massive outreach and institutional presence to facilitate a strong and rapid community-level response to the COVID-19 pandemic. It supported outreach and awareness generation campaigns on COVID-19 prevention, care, and vaccination and facilitated vaccination of over 7.5 million SHG members and their families.

6. **Impact of COVID-19 on project implementation and beneficiaries:** The *JEEViKA* project team and BTDP implementation was severely impacted during the two waves of the COVID-19 pandemic. While the nationwide lockdown disrupted community outreach activities, a significant number of project staff at State, District, and Block levels were also directly impacted by COVID-19. A situation analysis conducted by the project during April-May 2021 covering 2131 households across 16 districts of Bihar, showed the adverse impacts of COVID-19 on SHG members and their livelihoods. Some of the key socio-economic findings from the survey are summarized below:
 - a. **Impact on HH incomes:** 79.2% of HHs reported either a drop in income earned or a loss of source of income. Almost 71% of HHs utilized their savings to cope with the loss of income.
 - b. **Financial assistance:** Only 5.4% of households reported taking loans from SHGs during the months of April-May 2021.
 - c. **Drastic reduction in group activities and financial intermediation:** There was a complete stop of group activities at all levels following the announcement of the nationwide lockdown. This is estimated to have resulted in a loss of savings of approximately USD 8 million for SHG members. Additionally, with limited business activities and moratoriums on SHG loans, USD 16.2 million of additional interest is estimated to have accrued on outstanding loans.
 - d. **Market downturns in Farm and Livestock:** Both farm and livestock sectors were significantly affected. The organized maize market of Northern Bihar saw diminished buying from large institutional buyers, thereby adversely affecting turnover of project promoted FPOs and lower price realization for small farmers. There was a crash in demand for poultry products, which impacted operations of poultry enterprises.
7. **Rationale for Restructuring:** A restructuring of the project is proposed in light of the socio-economic impacts of the COVID-19 pandemic in rural Bihar. The restructuring will also incorporate key recommendations from the mid-term review (MTR) conducted between July 26 - September 15, 2019, and the subsequent (virtual) implementation support mission concluded on June 3, 2020. The two elements of the project restructuring are discussed below:
8. First, the Government of Bihar (GoB) has taken a policy decision to utilize USD 14.7 million accrued as exchange rate savings towards post-COVID socio-economic recovery interventions to mitigate COVID-19 impacts on rural women through community institutions. This decision was communicated to the Department of Economic Affairs



(DEA) during the Tripartite Portfolio Review Meetings (TPRM) held on June 16, 2020. The DEA endorsed this decision in the TPRM (refer TPRM meeting minutes: F. No. 1/2/2017-FB.VII. Dated: July 23, 2020) and requested JEEViKA, GoB to send a formal communication with approval from the State Finance Department, GoB.

9. Second, the MTR of the project completed between July 26 - September 15, 2019, and the post mid-term strategic plans finalized during the subsequent (virtual) implementation support virtual mission concluded on June 3, 2020, recommended important changes to the project's results framework. Given the adverse impacts of COVID-19 on livelihoods in rural Bihar, the mission recommended retaining the end-term target of PDO-1 at 10 percent instead of 20 percent, dropping of one IRI, and inclusion of five new IRIs.
10. The submission of the restructuring proposal by the project was delayed largely on account of the COVID-19 situation including the associated national and state lockdowns as well as impacts on the project team. The 6th implementation support mission held between September 27-30, 2021, underlined the need to complete the project restructuring at the earliest and recommended that the project submit the mutually agreed restructuring proposal to DEA immediately for further processing.
11. The proposed restructuring is aligned with the overall Project Development Objective of diversification of income sources and improved household nutrition and sanitation. In addition, the restructuring will facilitate utilization of exchange rate gains necessary to sustain and facilitate recovery of gains made during the project.

II. DESCRIPTION OF PROPOSED CHANGES

A. Revision of Project Activities

12. The components and key activities proposed under the project remain unchanged. The exchange rate savings will be utilized under Component 1 of the project (Community Institutional Development) and will focus on mitigating COVID-19 impacts on rural women by strengthening capacities of community institutions.
13. **Rationale for utilizing exchange rate savings under Component 1 - Community Institutional Development:** This component finances the mobilization and capacity building of women-only SHGs, their federations, and producer organizations (POs). These community institutions played a vital role in mitigating the impacts of COVID-19 on rural households in project areas. The institutions led the on-ground, last mile implementation of the project's mandate on comprehensive COVID-19 response actions including building awareness of COVID protocols among rural communities, collective procurement of food grains to support the food security needs of rural HHs during lockdown, mass production of facemasks, and facilitating vaccination of 7.5 million community members.



14. Building on these experiences, the exchange rate savings amounting to tune USD 14.7 million will be used to establish a “One Stop Community Kiosk (OSCK)” at 450 CLFs to lead COVID-19 emergency response actions. The project also plans to strengthen the capacities of community institutions for convergence with other government line departments and welfare schemes to support post-pandemic health and economic recovery among community members.

15. The table below summarizes the project’s plan for utilization of exchange rate savings under component 1:

Sl. No.	Project Component	Proposed Intervention	Physical Target	Financial Requirement (USD Million)	Alignment with PDO
1	Component 1: Community Institutional Development	One stop community kiosk for COVID-19 emergency response	450 CLFs	12.50	The proposed interventions are fully aligned with the project’s PDO and reflect the role of community institutions in delivering on project outcomes. Further, the proposed interventions build on the COVID-19 response delivered by these institutions and are expected to support sustainability and resilience of these organizations beyond the project. Progress on this component will be captured through a new IRI: IRI 22 (new): 70% of 2-year-old Cluster Level Federations that have achieved quality parameters (“A” grade) as per agreed standards / rating systems (70%)
2		Capacity building of the community institutions and cadre for convergence	450 CLFs	2.20	

16. **One stop community kiosk for COVID-19 emergency response:** The OSCK is envisaged as a technology-enabled service centre positioned at CLF-level that will deliver services and entitlements across a broad range of health



and economic recovery facilitation services. The project will invest in establishing OSCKs at 450 CLFs to foster convergence with existing COVID response government schemes and address last-mile service delivery issues through innovative digital interfaces and solutions. Some of the key activities associated with establishing OSCKs at the CLF level with digital connectivity include: (i) establishing convergence and system integration between various government departments to provide better access to entitlements and schemes to mitigate COVID-19 impact on rural communities; (ii) identifying and linking eligible beneficiaries with existing government schemes; and (iii) provide psycho-social support to the required families. Some of the major initiatives that will be supported by the OSCK will include:

- a. **Telemedicine and psycho-social support to rural households:** The project will establish a tele-medicine unit to provide online medical support to both project staff and community members. The project will also conduct virtual psycho-social counselling sessions for community members and project staff affected by the COVID-19.
- b. **Facilitate the economic recovery of distressed enterprises:** OSCKs will facilitate the business development services and linkages with existing financing options to the distressed rural enterprises.

17. Capacity building of the community institutions and cadre for convergence: Women's SHGs and their federations promoted under the project facilitated a strong and rapid community-level response during the two waves COVID-19. In addition to leading community-level COVID response actions and providing livelihood services to communities, the strong network of community institutions is ideally situated to facilitate last-mile access to services related to health, nutrition and sanitation and entitlements like social security pensions, food security and wage employment etc. These services and entitlements will mitigate the impacts of COVID-19 on rural HHs and lead health and economic recovery among them. Additionally, community institutions and cadres will act as an interface between citizens' needs/demands and suppliers of crucial services. To deliver on this vision, there is need to further build capacities of the existing community institutions and the cadre. Therefore, the project will invest in training of community institutions, community professionals, project staff, and field functionaries to provide these outreach, enrollment, and facilitation services through OSCKs.

B. Revision in Results Framework

18. The reporting on PDO indicators based on the mid-term evaluation completed in 2020 indicated strong performance of the project. Detailed consultations have been held with the project team on MTR results to finalize the post mid-term strategic direction of the program as well as associated updates to the result framework. Additional analysis was carried out using the mid-term data which has helped identify improvements in formulation of results indicators, data collection needed for reporting, and methods for analysis. The COVID-19 pandemic coincided with this strategic milestone for the project and has been factored into the consultations on the post mid-term plan. Proposed changes to the result framework and rationale for the changes are detailed in table below:



Indicators	Definition	Proposed Change & Rationale
PDO 1: % of SHG households that have at least one additional source of income.	This indicator captures the diversification of the income that shall take place at the household level during the project period. The mid-term and end-term survey shall measure the proportion of households that report one or more additional sources of income compared to the baseline.	Proposed change: Change end-term target to 10% from 20% Rationale: At mid-term, 34% SHG households reported having added one or more new income-generating activities to their income sources. More than 86% of SHG households were found to be engaging in at least 2 income-generating activities. During the MTR and subsequent technical review mission held on June 3, 2020, an end-term target of 10% was recommended (instead of the original end value of 20%). The justification for this is that the level of diversification is already high and further diversification is not necessarily a desirable outcome. Also, further diversification in a post COVID economy is unlikely since rural households might tend to be more risk-averse and consolidate efforts in improving current activities to manage emerging economic constraints.
IRI 8: Number of targeted non-farm enterprises/ non-farm producer organizations reporting 20% increase in revenue after 2 years of support from the project	The indicator captures those enterprises (both individual and group) as well as producer organizations in the nonfarm sector that are being supported by the project. Revenue will be reported only after 2 years of their establishment. Baseline is zero, and the indicator will be tracked monthly through project MIS	Proposed change: Drop this indicator and replace it with 2 new indicators Rationale: During the MTR it was noted that robust system to track business revenue was not in place. Given the complexities involved with establishing a tracking system at this stage in the project cycle (<i>specially to arrive at impacts on changes in revenues realized by enterprises supported by the project</i>), it was decided to have replace this indicator



		with two complementary indicators (IRI 17 and IRI 18).
IRI 17 (new): Number women-owned/women-led enterprises (individual and collective) supported through the project (750 enterprises)	This indicator measures the number of women-owned/women-led individual and group enterprise that will be supported (technical or financial) under the project. This indicator will be tracked monthly through the project MIS.	Proposed change: Include this new indicator to replace IRI 8. Rationale: Given the issues related with tracking of the original IRI-8 discussed above, a new indicator to capture the number of enterprises supported by the project will be introduced.
IRI 18 (new): Digital enterprise performance tracking system rolled out to enterprises supported by the project (750 Enterprises)	This indicator measures the number of enterprises that will be tracked under a digital enterprise performance system.	Proposed change: Include this new indicator to replace IRI8 Rationale: Given the issues related with tracking of the original IRI-8 discussed above, a new indicator to capture the number of enterprises tracked under a digital enterprise performance system has been introduced.
IRI 20 (new): Total value of digital financial transactions facilitated through project interventions (475 USD millions)	This indicator will measure the total volume of digital financial transactions facilitated through alternate banking channels; specifically, female banking correspondents supported by the project. This indicator will be tracked monthly through project MIS.	Proposed change: Include a new indicator Rationale: During the MTR, it was decided to capture emerging priorities of the project related to the provision of digital financial services through alternate banking channels (business correspondents).
IRI 21 (new): Financial resources leveraged by the project through convergence with government programs (250 USD millions)	This indicator will measure the volume/amount of financial resources leveraged by the project through convergence with government programs.	Proposed change: Introduce this new indicator Rationale: During the MTR, it was decided to capture emerging priorities of the project related to leveraging higher resources through convergence with government programs.



<p>IRI 22 (new): 70% of 2-year-old Cluster Level Federations that have achieved quality parameters (“A” grade) as per agreed standards / rating systems (70%)</p>	<p>This indicator will measure the number of 2-year-old Cluster Level Federations supported by the project that have achieved “A” grade as per quality parameters defined by the project and task team. This will be captured by the project team monthly using MIS and process studies.</p>	<p>Proposed change: Include this new indicator</p> <p>Rationale: During the MTR, it was decided and agreed to capture the emerging priorities of the project related to the development of high-quality model CLFs. This is also an important part of the additional efforts the project will make towards addressing social and economic effects of COVID-19. The new indicator will capture these additional efforts of the project.</p>
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C. Proposed Changes to Project Costs:

19. The overall project cost remains unchanged at an approved USD 290 million and there is no change in the reimbursement category for the project.

III. SUMMARY OF CHANGES	Changed	Not Changed
Results Framework	✓	
Implementing Agency		✓
DDO Status		✓
Project's Development Objectives		✓
PBCs		✓
Components and Cost		✓
Loan Closing Date(s)		✓
Cancellations Proposed		✓
Reallocation between Disbursement Categories		✓
Disbursements Arrangements		✓



Disbursement Estimates		✓
Overall Risk Rating		✓
Safeguard Policies Triggered		✓
EA category		✓
Legal Covenants		✓
Institutional Arrangements		✓
Financial Management		✓
Procurement		✓
Implementation Schedule		✓
Other Change(s)		✓
Economic and Financial Analysis		✓
Technical Analysis		✓
Social Analysis		✓
Environmental Analysis		✓

IV. DETAILED CHANGE(S)



Results framework

COUNTRY: India

Bihar Transformative Development Project

Project Development Objectives(s)

The PDO is to diversify and enhance household-level incomes and improve access to and use of nutrition and sanitation services among targeted households.

Project Development Objective Indicators by Objectives/ Outcomes

Indicator Name	PBC	Baseline	Intermediate Targets						End Target
			1	2	3	4	5	6	
Community Institutional Development									
Direct project beneficiaries (Number)		0.00	1,000,000.00	2,000,000.00	3,000,000.00	4,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00
Female beneficiaries (Percentage)		0.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00
% of women from SC/ST households mobilized into SHGs in the project blocks (Percentage)		0.00	20.00	40.00	50.00	60.00	70.00	70.00	70.00
Community Investment Funds									
% of SHG households that have at least one additional source of income (Percentage)		0.00			10.00			10.00	10.00



Indicator Name	PBC	Baseline	Intermediate Targets						End Target	
			1	2	3	4	5	6		
<p>Rationale: <i>At mid-term, 34% SHG households reported having added one or more new income-generating activities to their income sources. More than 86% of SHG households were found to be engaging in at least 2 income-generating activities. During the MTR and subsequent technical review mission held on June 3, 2020, an end-term target of 10% was recommended (instead of the original end value of 20%). The justification for this is that the level of diversification is already high and further diversification is not necessarily a desirable outcome. Also, further diversification in a post COVID economy is unlikely since rural households might tend to be more risk-averse and consolidate efforts in improving current activities to manage emerging economic constraints.</i></p>										
<p>Action: This indicator has been Revised</p>										
% of SHG households that have increased their incomes by at least 30% (Percentage)	0.00				15.00				30.00	30.00
Access to Nutrition and Sanitation Services										
% Increase in children aged 6-23 months with minimum dietary diversity among the targeted SHG members (Percentage)	8.00				10.00				20.00	20.00
Reduction in prevalence of open defecation among the targeted SHG members (number) (Number)	0.00	50,000.00	100,000.00	200,000.00	300,000.00	400,000.00	500,000.00	500,000.00	500,000.00	500,000.00



Intermediate Results Indicators by Components

Indicator Name	PBC	Baseline	Intermediate Targets						End Target
			1	2	3	4	5	6	
Access to Nutrition and Sanitation Services									
Number of SHG members reached by project nutrition and sanitation BCC services (Number)		0.00	150,000.00	300,000.00	500,000.00	700,000.00	1,000,000.00	1,200,000.00	1,200,000.00
% Increase of targeted SHG women that report minimum dietary diversity (Percentage)		9.00			10.00			20.00	20.00
Number of targeted SHG members that have access to the support from SBM program (Number)		0.00	50,000.00	125,000.00	225,000.00	325,000.00	375,000.00	400,000.00	400,000.00
Innovations, Partnerships and Technical Assistance									
Number of Partnerships (Number)		0.00	3.00	5.00	10.00	15.00	15.00	15.00	15.00
Community Institutional Development									
Number of SHGs supported through the project (Number)		0.00	200,000.00	300,000.00	400,000.00	450,000.00	450,000.00	450,000.00	450,000.00
% of SHGs that have been federated into Village Organizations (Percentage)		0.00	30.00	50.00	60.00	70.00	80.00	80.00	80.00



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Indicator Name	PBC	Baseline	Intermediate Targets						End Target
			1	2	3	4	5	6	
Number of Small and marginal producers organized into Producer Organizations (PGs/PCs) (Number)		0.00	100,000.00	200,000.00	200,000.00	500,000.00	500,000.00	500,000.00	500,000.00
70% of 2-year-old Cluster Level Federations that have achieved quality parameters ("A" grade) as per agreed standards/rating systems (Percentage)		0.00							70.00
Action: This indicator is New	Rationale: <i>During the MTR, it was decided and agreed to capture the emerging priorities of the project related to the development of high-quality model CLFs. This is also an important part of the additional efforts the project will make towards addressing social and economic effects of COVID-19. The new indicator will capture these additional efforts of the project.</i>								
Community Investment Funds									
Cumulative savings mobilized by the SHGs (USD) (Amount(USD))		0.00	3,000,000.00	7,000,000.00	12,000,000.00	18,000,000.00	25,000,000.00	35,000,000.00	35,000,000.00
Cummulative credit mobilized from formal financial institutions through project support (USD) (Amount(USD))		0.00	70,000,000.00	220,000,000.00	350,000,000.00	500,000,000.00	650,000,000.00	800,000,000.00	800,000,000.00



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Indicator Name	PBC	Baseline	Intermediate Targets						End Target
			1	2	3	4	5	6	
Number of SHG members covered under Insurance services (Number)		0.00	200,000.00	400,000.00	650,000.00	100,000.00	1,300,000.00	1,700,000.00	1,700,000.00
Number of households that are part of value chain interventions in the farm sector (Number)		0.00	75,000.00	160,000.00	340,000.00	500,000.00	500,000.00	500,000.00	500,000.00
Number of targeted non-farm enterprises/ non-farm producer organizations reporting 20% increase in revenue after 2 years of support from the project (Number, Custom) (Number)		0.00			300.00	400.00	500.00	600.00	600.00
Action: This indicator has been Marked for Deletion									
Number of youth placed or self employed (Number)		0.00	5,000.00	10,000.00	25,000.00	40,000.00	50,000.00	50,000.00	50,000.00
Number of SHG members accessing JDY services facilitated by the project. (Number)		0.00	50,000.00	100,000.00	200,000.00	300,000.00	400,000.00	500,000.00	500,000.00



Indicator Name	PBC	Baseline	Intermediate Targets						End Target
			1	2	3	4	5	6	
Farmers reached with agricultural assets or services (CRI, Number)		0.00							500,000.00
Farmers reached with agricultural assets or services - Female (CRI, Number)		0.00							500,000.00
Number women-owned/women-led enterprises (individual and collective) supported through the project (Number)		0.00							750.00
Action: This indicator is New	<p>Rationale: <i>Given the issues related with tracking of the original IRI related to non-farm enterprises/non-farm producer organizations discussed in the restructuring paper, a new indicator to capture the number of enterprises supported by the project has been introduced.</i></p>								
Digital enterprise performance tracking system rolled out to enterprises supported by the project (Number)		0.00							750.00
Action: This indicator is New	<p>Rationale: <i>Given the issues related with tracking of the original IRI related to non-farm enterprises/non-farm producer organizations discussed in the restructuring paper, a new indicator to capture the number of enterprises tracked under a digital enterprise performance system has been introduced.</i></p>								



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Indicator Name	PBC	Baseline	Intermediate Targets						End Target
			1	2	3	4	5	6	
Total value of digital financial transactions facilitated through project interventions (Amount(USD))		0.00							475.00
Action: This indicator is New	Rationale: During the MTR, it was decided to capture emerging priorities of the project related to the provision of digital financial services through alternate banking channels (business correspondents).								
Financial resources leveraged by the project through convergence with government programs (Amount(USD))		0.00							250.00
Action: This indicator is New	Rationale: During the MTR, it was decided to capture emerging priorities of the project related to leveraging higher resources through convergence with government programs.								
Project Management									
Project Monitoring, Evaluation and Learning (M,E&L) System rolled out (Yes/No)		No							Yes
% of Complaints and grievances received by the project that are recorded, addressed		0.00	20.00	30.00	40.00	50.00	60.00	60.00	60.00



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