



## Accelerating India's COVID-19 Social Protection Response Program (PMGKY) (P173943)

SOUTH ASIA | India | Social Protection & Jobs Global Practice |  
IBRD/IDA | Development Policy Lending | FY 2020 | Seq No: 1 | ARCHIVED on 02-Nov-2020 | ISR44017 |

Implementing Agencies: Department of Economic Affairs, Ministry of Finance, Republic of India

**Key Dates****Key Project Dates**

Bank Approval Date: 14-May-2020

Effectiveness Date: 17-May-2020

Original Closing Date: 01-Dec-2021

Revised Closing Date: 01-Dec-2021

**Project Development Objectives**

Program Development Objective (from Program Document)

The Program Development Objective of the proposed operation is 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

Has the Project Development Objective been changed since Board Approval of the Project Objective?

No

**Overall Ratings**

Name	Previous Rating	Current Rating
Progress towards achievement of PDO	--	<input type="checkbox"/> Highly Satisfactory
Overall Implementation Progress (IP)	--	<input type="checkbox"/> Highly Satisfactory
Overall Risk Rating	--	<input type="checkbox"/> Moderate

**Implementation Status and Key Decisions**

This Development Policy Operation (DPO) is first of a series and will be referred to as DPO1. It disbursed fully within two working days of Board approval. Early data from DPO1 results tracking finds 84% of poorest households received at least one benefit from the PMGKY package. The data finds that 72% of women with PMJDY accounts did receive the cash transfers due to them. 80% of India's poorest households have accessed the additional PDS food rations. Coverage under cash transfers is higher in rural areas than urban. Early data also suggests that there may also be a sizeable share of urban informal workers, new-poor and the lower middle-class who are not enrolled in the PMGKY scheme universe and require support. The World Bank's COVID-19 SP survey (representative household panel with M&E partners conducted to track results from April to August 2020 and is ongoing) shows that 47 percent of poor (below the \$1.90/day line) are not covered by any of the four targeted cash-transfer programs under PMGKY. Therefore, it is critical for States to be able to cater to these left-out groups by deploying labor funds, local service delivery solutions, community-based organizations and the DBT platform to reduce exclusion and enhance the speed and scale of the social protection measures, particularly in areas where lockdowns are continuing and case-burdens remain high. However, given that many states are facing fiscal stress, state governments will need additional support and financing from the national government to tackle additional demands for support. Further, agro-climatic variation and diversity of the delivery landscape across states in India will require an enabling policy and financing regime whereby state governments have greater flexibility in shaping their social protection response to COVID-19 and future disasters, while the national government focuses on monitoring and coordinating interventions and facilitating cross-state learning.



## Risks

### Systematic Operations Risk-rating Tool

Risk Category	Rating at Approval	Previous Rating	Current Rating
Political and Governance	☐ Moderate	--	☐ Moderate
Macroeconomic	☐ Substantial	--	☐ Substantial
Sector Strategies and Policies	☐ Moderate	--	☐ Moderate
Technical Design of Project or Program	☐ Moderate	--	☐ Moderate
Institutional Capacity for Implementation and Sustainability	☐ Substantial	--	☐ Substantial
Fiduciary	☐ Moderate	--	☐ Moderate
Environment and Social	☐ Low	--	☐ Low
Stakeholders	☐ Moderate	--	☐ Moderate
Other	☐ Low	--	☐ Low
Overall	☐ Substantial	--	☐ Moderate

## Results

### Results Indicators

Leveraging Pre-existing Social Protection Measures for COVID-19 Relief				
IN00911340				
▶ Adequacy of benefits provided through the COVID-19 Social Protection Support Program measured by PMGKY transfers as a percent share of total household consumption for the poorest quintile (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	--	47.00	40.00
Date	01-Apr-2020	--	29-Oct-2020	01-Dec-2021
IN00911381				
▶ Access to essential food supplies provided through the COVID-19 Social Protection Program measured by percentage share of poor households receiving the additional food ration entitlement (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	--	77.50	60.00
Date	01-Apr-2020	--	29-Oct-2020	01-Dec-2021
Comments:	The result has outperformed the target (60 percent) set as more households (77 percent) received emergency food supply support through PMGKAY. Source : CMIE-PMGKY Panel Survey data collected between April and August 2020			
IN00911521				
▶ Access to wage protection through PMGKY measured by percentage share of low-wage workers withdrawing savings from PF (Percentage, Custom)				



	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	--	14.20	25.00
Date	01-Apr-2020	--	29-Oct-2020	01-Dec-2021
Comments:	As per Gol administrative data, 7.2 million workers comprise the universe of "low wage workers" registered with the EPFO. At present, nearly 1 million have accessed savings from their PF accounts. The under-achievement of this target maybe a positive signal – signaling that fewer workers are consuming retirement savings to deal with the ongoing shock. Updated information will be available by January 2021.			
IN00911522				
► Timeliness of wage-loss compensation measures for low-wage workers through PMGKY (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	--	62.50	60.00
Date	01-Apr-2020	--	29-Oct-2020	01-Jun-2020
Comments:	As per Gol administrative data, between April and May 2020 (eight-week period of program announcement), the additional contributions through EPF have been made for 4.5 million out of a universe of 7.2 million "low wage" workers as defined. Targets have been achieved.			

#### Protecting Workers in Essential Service Supply Chains during COVID-19 Pandemic

IN00911505

► Utility of health insurance measures provided through PMGKY for essential health workers (Text, Custom)

	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	--	NA	30%
Date	01-Apr-2020	--	29-Oct-2020	01-Dec-2021
Comments:	The government shall update the denominator (as it requires tracking patient records with consent in collaboration with relevant insurance companies) for this results area yet, therefore it is not possible to construct an estimate at present. The data is expected in January 2021. However, as per the government's administrative data, the insurance scheme has been operationalized and already covers 2.2 million health workers.			

#### Improving Access and Delivery for Vulnerable Populations

IN00911507

► Access to support provided through PMGKY for informal workers (Percentage, Custom)

	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	--	63.00	50.00
Date	01-Apr-2020	--	29-Oct-2020	01-Dec-2021
Comments:	As per administrative data held by Government of India, of the 35 million registered informal construction workers, 22 million workers received cash benefits through PMGKY as of 6 May 2020. The target has been achieved.			



IN00911526				
► Share of population able to access portable food supplies through PDS (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	--	27.00	33.00
Date	01-Apr-2020	--	29-Oct-2020	01-Dec-2021
Comments:	As on June 2020, formal administrative data from PDS line agency (Government of India) shows 351 million individuals are part of the portable PDS initiative.			
IN00911527				
► Share of informal workers covered by portable social insurance programs (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	15.00	--	20.00	45.00
Date	01-Apr-2020	--	29-Oct-2020	01-Dec-2021
Comments:	Coverage of accident insurance has increased to a third of informal workers. Data will be updated in April 2021.			
IN00911528				
► Timeliness measured by share of poorest households who have received at least one PMGKY benefit within eight-weeks of program launch (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	--	84.00	60.00
Date	01-Apr-2020	--	30-Oct-2020	01-Jun-2020
Comments:	The target has been over-achieved as per representative survey data (collected between April and May 2020) at the household level collected through the CMIE SP module financed by the Bank team.			

## Data on Financial Performance

### Disbursements (by loan)

Project	Loan/Credit/TF	Status	Currency	Original	Revised	Cancelled	Disbursed	Undisbursed	% Disbursed
P173943	IBRD-91110	Effective	USD	200.00	200.00	0.00	200.00	0.00	100%
P173943	IDA-66550	Effective	USD	309.53	309.53	0.00	308.05	0.00	100%
P173943	IDA-66560	Effective	USD	240.43	240.43	0.00	240.43	0.00	100%

### Key Dates (by loan)

Project	Loan/Credit/TF	Status	Approval Date	Signing Date	Effectiveness Date	Orig. Closing Date	Rev. Closing Date
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P173943	IBRD-91110	Effective	14-May-2020	15-May-2020	17-May-2020	01-Dec-2021	01-Dec-2021
P173943	IDA-66550	Effective	14-May-2020	15-May-2020	17-May-2020	01-Dec-2021	01-Dec-2021
P173943	IDA-66560	Effective	14-May-2020	15-May-2020	17-May-2020	01-Dec-2021	01-Dec-2021

### Tranches

### Restructuring History

There has been no restructuring to date.

### Related Project(s)

P174027-Second Accelerating India's COVID-19 Social Protection Response (PMGKY)