I. Introduction and Context

Country Context

India has a population of 1.27 billion and a per capita gross domestic product (GDP) of approximately US$ 1,631 (INR 81,000) (2014). As the country positions itself as an emerging middle income economy, its relatively high growth of GDP (8.2% per annum during the 11th five year plan period of 2007-2012), supported by high rates of investment and savings and strong export growth, has generated substantial public and private resources for large investments in transportation, communication, education, health, and development programs to benefit the poor.

India faces a critical challenge in ensuring inclusive economic growth leading to significant reduction in rural poverty, a vital element of which is promoting social and economic opportunities for women. The government’s 12th Five Year Plan (2012-17) emphasizes “development of human capabilities”. However, more than 400 million people still live on less than US$ 1.25 per day, with
the majority living in rural areas and dependent on agriculture or other land-based resources. With 50% of its population under the age of 25, and dogged by persistent gender disparities—the child sex ratio (0-6 years) is 918 females per 1,000 males, and there exists a 52 percentage point labor force participation gap between men (79%) and women (27%) for ages 15 and above—India’s prospects as a middle income economy hinge largely on the extent to which the country prepares and engages youth and women in social and economic development.

The low-income state of Jharkhand presents an important sub-context for advancing social inclusion in India given high gender disparities and a large tribal population. Created in 2000, Jharkhand has 39.1% poverty headcount and a gross state domestic product of (GSDP) of US$589 (2010-11). The state boasts a population of 33 million, of which 76% is rural and the share of vulnerable groups is high at 12% Scheduled Castes and 26% Scheduled Tribes. The population is also very young; adolescents and youth (ages 10-24) constitute 31% of the total population. As an illustration of gender gaps in human development, the literacy rate (ages 7+) is 77% for men and 55% for women (compared to all-India rates of 81% and 65%, respectively). Insecurity also presents a challenge for service delivery in the state: 17 of the 24 districts in Jharkhand are affected by left wing extremism.

Adolescent girls and young women are a particularly vulnerable group with vast, yet under-realized, potential for contributing to the state’s competitiveness. Using a common international indicator for youth exclusion, a household survey undertaken by the World Bank in Jharkhand in 2015 found that 62% of young women (age 16-24) were neither engaged in training, education, nor employment as compared to 14% of young men from the same households. With respect to education, economic opportunities, and voice and agency, young women and adolescent girls are systematically disadvantaged in each area, necessitating a holistic approach to help this population achieve a greater degree of socio-economic empowerment and transitions to productive adulthood.

Lags in Jharkhand girls’ educational attainment contribute to low competitiveness and fewer opportunities. The recent World Bank Statewide Diagnostic of Adolescent Girls’ and Young Women’s Socio-economic Empowerment in Jharkhand (not yet published), found that school attendance drops off significantly as girls enter adolescence when marriage and domestic pressures diminish household investments in their human capital: while 85% of girls’ age 11-14 attend school, the share drops to 65% for age 15-17, and 23% for age 18-22. Beyond schooling, only 8% of young women age 18-24 ever participated in some form of training, and less than 0.1% had secured a vocational training diploma. These poor human development outcomes belie girls’ own aspirations, which Bank research shows are strongly oriented towards acquiring higher levels of skills through education and training. Lack of information on, and access to, flexible educational and training opportunities that meet out-of-school girls’ individual needs and constraints impede their development of relevant skills.

Labor force participation has fallen sharply among women in Jharkhand, particularly in rural areas. While female labor force participation has declined nationally from 2004-05 to 2011-12, the drop has been steeper for Jharkhand: participation among women (age 15-59) in Jharkhand decreased by 23 percentage points in rural areas and 7 percentage points in urban areas, compared to 11 and 3 percentage points for India, respectively (NSS). Recent national analyses by the World Bank suggest that steep declines in female labor force participation in rural areas reflect diminishing jobs that women find acceptable (or families or society consider acceptable for them) in large villages (Chatterjee et al., 2015). These trends appear to be especially acute in Jharkhand. Yet only 16% of unmarried young women and girls (ages 11-24) in the state indicated that they would not like to
work after marriage. Both demand and supply side efforts are needed in order to increase the volume of jobs acceptable to young women while better preparing them for—and relaxing constraints to—jobs which are currently available.

Beyond educational and economic opportunities, young women in Jharkhand face serious impediments to their overall empowerment and development. As of 2005-06, over two-thirds of young women (age 15-24) in Jharkhand, compared to one-third of their male counterparts, were anemic (NFHS). Alarmingly, the 2015 World Bank survey indicates that at least one in five girls (age 16-24) screened positive for depression. Factors like poor nutrition and mental health have the potential to further impair the capacity of young women and adolescent girls to succeed in school, training, and work. Although child marriage and human trafficking are both difficult to precisely estimate in India, these are widely recognized as significant problems beleaguering young women and girls in Jharkhand. In this disempowered context, access to services and development programs by young women and adolescent girls fall far short of demand. Despite 95% of girls (age 11-24) declaring interest in participating in local programs for young women and adolescent girls, if available, only 5% actually reported participating in any group or activities on a monthly basis.

**Sectoral and Institutional Context**

The Government of India (GoI) is committed to increasing young women’s social and economic empowerment as demonstrated by various policies and strategies. The National Youth Policy, 2014 (NYP-2014) provides a holistic vision “to empower the youth of the country to achieve their full potential” and identifies key areas for action. Youth belonging to poor and officially designated disadvantaged groups, young women, youth living in conflict-affected regions including left wing extremism, and youth at risk of human trafficking were identified as sub-populations requiring special policy attention by NYP-2014. Skills development, employment, sexual and reproductive health, and elimination of gender-based violence were identified as particularly important areas of focus for young women under the NYP. The draft National Policy on Skill Development and Entrepreneurship, 2015 (NPSDE-2015) similarly identifies “promotion of skilling among women” as one of eleven “major directions and enablers to achieve [India’s skilling objectives]”.

NPSDE-2015 emphasizes narrowing gender gaps in access to vocational education and training, promoting women’s training in non-traditional fields, encouraging safe and female-friendly skilling and employment environments, and creating internet and mobile based platforms for connecting women to economic opportunities.

In recent years, the Government of India has prioritized the nutrition, empowerment, and skills development of adolescent girls, most prominently through the pilot Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) (commonly referred to as “Sabla”). The non-nutritional program elements of the scheme have centered on peer leadership, providing life skills education, and facilitating access to existing vocational training and non-formal education providers. While the pilot has had challenges and faces an uncertain future, evaluation work commissioned by the Ford Foundation, has found that, where additional investments in implementation are made, both social and economic results for girls appear to be very positive. The proposed project takes lessons from this experience’s successes (including enhanced models which integrate stronger implementation supports for community-level programs) and difficulties (including inadequate funding, insufficient support structures at different administrative levels, and a lack of systematic monitoring and evaluation) into account to ensure more successful execution and uptake going forward.
A number of state and central government schemes have the potential to contribute to the socio-economic empowerment of adolescent girls in Jharkhand. A recently formed Jharkhand Skills Development Mission has the mandate of skilling at least 2 million people in the next five years. The Integrated Child Development Services (ICDS) scheme, through its network of 38,296 Anganwadi Centers, has potential to serve as an important infrastructure for delivering local activities and spreading awareness about new programs relevant to adolescent girls and young women. The Adolescent Reproductive and Sexual Health (ARSH) Program involves stakeholder capacity building and community interventions to improve adolescents’ health and wellbeing in areas such as delaying marriage and pregnancy, and reducing maternal deaths, among the 10-19 year age group.

Efforts are underway to identify, map, and collect basic information on training providers, open schooling providers, and other relevant services for adolescent girls and young women in the state for establishing service linkages as well as mitigating specific programming gaps through the proposed project. While there are certainly capacity concerns across these types of institutions, a preliminary desk review suggests that there is a reasonable basis of existing providers which can be leveraged for young women’s empowerment. A fairly large number of Industrial Training Institutes, Vocational Training Providers (public and private), enterprise skills providers, craft skill providers, and certified Open Schooling Institutes have already been identified, and the numbers and capacity will be assessed more fully during the mapping exercise.

**Relationship to CAS**

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

**II. Proposed Development Objective(s)**

**Proposed Development Objective(s) (From PCN)**

The project development objective is to improve completion of secondary education and access to market-driven skills training for adolescent girls and young women in select districts of Jharkhand.

**Key Results (From PCN)**

The PDO will be measured by the following key performance indicators (KPIs):

(i) Share of enrolled out-of-school beneficiaries (14–20 years) who complete 8th or 10th class education (receive educational certificate).

(ii) Share of enrolled beneficiaries (16–24 years) who complete market-driven skills training (receive training certificate).
(iii) Share of enrolled beneficiaries who obtain educational or skills certificates and either continue education or are in paid employment 6 months after completion

Progress towards achievement of the PDO will be monitored using administrative data collected by the proposed project’s management information system.

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

(i) Number of adolescent girls and young women enrolled in the program.
(ii) Share of enrolled beneficiaries who complete life skills education.
(iii) Number of groups for adolescent girls and young women in selected districts operational for at least 12 months
(iv) Share of vulnerable and marginalized people (scheduled caste, scheduled tribe, and other backward classes) of the total project beneficiaries (Core Indicator)
(v) Number of cluster resource centres established in selected districts.
(vi) State strategy and plan for convergent action on the empowerment of adolescent girls and young women developed and adopted.
(vii) Project MIS established and producing periodic reports.

The intended modality for Bank financing is Investment Project Financing (IPF). However, as per DEA recommendation the team will explore feasibility of including Disbursement Linked Indicators (DLIs) in consultation with the state government during preparation.

III. Preliminary Description

Concept Description

The Tejaswini project focuses on the socio-economic empowerment of adolescent girls and young women in the state of Jharkhand. It will support the Department of Social Welfare Women & Child Development (DoSWWCD) in both developing new service infrastructure and programs that facilitate this empowerment where there are critical gaps and leveraging existing systems and services through girl-friendly enhancements and improving girls’ access. In particular, the project will improve access to appropriate social networks, educational and employment opportunities, facilitate innovation in intensive service delivery for enhanced local programming and coverage, and support state-wide system strengthening and implementation. The proposed project consists of three main components:

Component 1: Expanding social, educational and economic opportunities (Indicative allocation: US $ 60 million, IDA Credit: US$ 42 million). This component aims to support the adolescent girls and young women of 17 districts in Jharkhand to achieve greater social, educational and economic empowerment. This will be achieved through two, complementary streams. The first stream, involving direct intervention with adolescent girls, includes: (i) supporting formation and capacity building of community level young women’s groups (2-3 village cluster) led by project financed and trained youth facilitators. Operated from existing Anganwadi facilities, the focus of these groups will be on community mobilization, basic case management and life skills development for enhancing participation of adolescent girls and young women in household decision making, community life and social networks; (ii) financing of bridge and non-formal education through, performance-based contracts with qualified providers, on the basis of number of out-of-school
adolescent girls enrolled and obtaining a class 10 certificate; and (iii) financing market – driven vocational and entrepreneurship training, job placement and related services through performance-based contracts with qualified providers.

The second stream, involving sub-state systems and activities to support the success of the first stream, includes: (i) financing operating cost of district and block implementation support units in all 17 districts for facilitating community level activities of young women’s groups and related training under the overall management of the Jharkhand Women Development Society (JWDS); (ii) supporting designing and implementation of an information education and communication (IEC) strategy and public education campaign with a particular focus on engaging men and boys in support of girls’ opportunities and empowerment; and (iii) financing market assessment surveys in all project districts to determine the skills and ventures in demand as well as identify job placement opportunities within public and private sector institutions.

Component 2: Intensive service delivery interventions (Indicative allocation: US$ 20 million, IDA Credit: US$ 14 million). This component aims to support designing, piloting and evaluation of enhanced institutional structures and gender-informed outreach services at grassroots level. While the core interventions and delivery channels outlined in component 1 will be implemented in all districts, this component will experiment with an enhanced institutional delivery model and additional innovative services in two pilot districts. Two main activities will be supported under this component: (i) financing service contracts to qualified providers for establishment and operation of cluster resource centres (Tejaswini Kendras) as safe spaces at the community level for adolescent girls and young women in two districts. Operated on public-private partnership model, these centres will provide enhanced service delivery through dedicated physical infrastructure at the local level, with a strong focus on youth-led activities, peer support, coaching and counseling, life skills and livelihoods activities tailored to young women and adolescent girls; and (ii) supporting an innovation window to finance design and testing of other innovative mechanisms for increasing community level outreach of core services, as well as promoting young women friendly enhancements of existing training providers (e.g., through gender-friendly enhancements of recruitment processes, curricula, training facilities, faculty, and placement services).

Component 3: Strengthening state-wide systems, implementation and convergence (Indicative allocation: US$ 8.5 million, IDA Credit: US$ 5.95 million). This component aims to support strengthening of institutional capacity and outreach of the DoSWWCD and JWDS to ensure efficient delivery of services for adolescent girls and young women in the state. This will be achieved by financing: (i) operating cost of a state level resource centre for empowerment of adolescent girls and young women that will provide ongoing support to DoSWWCD in evidence-based policy and program development, process and impact evaluations, knowledge management and need-based program augmentation; (ii) formulation of a state strategy and plan of action for convergent action on the empowerment of adolescent girls and young women; (iii) design, development and operation of program management information system (MIS) for improved monitoring, evaluation and financial management; (iv) development of relevant manuals and guidelines for project implementation, partnerships and human resource management led by JWDS; (v) project implementation including day-to-day operational support, development of capacity building strategy, training of service providers and stakeholders along with monitoring and impact evaluations.

Given the nature of soft investments made by the project, especially training and capacity building...
and facilitation of and access to existing educational, skills and credit resources, only limited mitigation measures may be required. However, an inclusion strategy would be developed for ensuring coverage of vulnerable population in project districts. The project will not acquire any land and/or construct buildings, including refurbishing and retrofitting of existing ones; nor procure vehicles and not make investments in health care facilities. The proposed environment and social assessment will suggest interventions and measures to strengthen state’s capacity for ensuring inclusion as well as addressing any adverse environmental impacts. In order to address key challenges and ensuring opportunities for including tribals and other socially vulnerable groups as project beneficiaries, a Tribal Plan based on findings of the social assessment will be prepared. Besides, free prior and informed consultations in a culturally appropriate way shall be organized to ensure their inclusion in the project benefits. During implementation, an experienced social development and/or community mobilization expert and environmental trainer will be part of the Projects Management Unit to help comply with inclusion and safeguards measures.

IV. Safeguard Policies that might apply

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V. Financing (in USD Million)

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<td>International Development Association (IDA)</td>
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<td>Total</td>
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VI. Contact point

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