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PHD Chamber of Commerce and Industry



India and World Bank sign US\$125 million Loan to support access to Social Protection Services in West Bengal

The Government of India, the Government of West Bengal, and the World Bank signed a US\$125 million IBRD loan to support efforts to help poor and vulnerable groups access social protection services in the state of West Bengal.

West Bengal runs more than 400 programs that provide social assistance, care services, and jobs. Most of these services are offered through an umbrella platform called *Jai Bangla*. The West Bengal Building State Capability for Inclusive Social Protection Project will support these interventions at the state level, with particular focus on vulnerable groups such as women, tribal and scheduled caste households, and the elderly, as well as households in the state's disaster-prone coastal regions.

A recent survey found that while food and in-kind transfers reach most poor and vulnerable households in West Bengal, the coverage of cash transfers is weak. Access to social pensions by the elderly, widows, and disabled persons is also weak due to cumbersome application processes and a lack of automated systems for application and eligibility verification.

Over the next four years, the project will help strengthen the state's capability to expand coverage and access to social assistance and to deliver cash transfers for the poor and vulnerable through a consolidated social registry.

West Bengal faces challenges related to manual data entry, inconsistent beneficiary data across departments, and a lack of data storage and data exchange protocols. The project will help digitize the state's unified delivery system, the *Jai Bangla* platform, to help consolidate disparate social assistance programs and speed the delivery of social pensions to vulnerable and poor households.

The project will also support the creation of a tele-consultation network for social care services, complemented by a cadre of case management workers who can help households with advice on eldercare and links to health services and facilities. It will also create an institutional platform to improve coordination and effectiveness of government interventions to address the state's low participation of women in the labour force.

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Warm Regards,

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