A. Basic Information

A.1 Beneficiary Country

India

A.2 Grant Recipient

Self Employed Women’s Association (SEWA)

A.3 Name and Address of Implementing Agency

SEWA Reception Centre, Opposite Lokmanya Tilak Baug, Bhadra Ahmedabad 380001
Gujarat, India

A.4 Is the Implementing Agency a Government entity? (in case of joint implementation by government and NGO(s), please provide details on the legal status of each agency under Grant Implementation Arrangements below)

No

A.5 Administrator

International Development Association

A.6 Grant Name

ROUND 31: INDIA: ECONOMIC EMPOWERMENT PROJECT FOR WOMEN

A.7 Grant Amount in USD (includes incremental Bank costs)

1,948,751

A.8 Does this grant proposal qualify for the special allocation for Africa?

No

B. Grant Development Objectives

Provide IT-enabled microenterprise support services to poor and vulnerable women in rural India (specifically in Gujarat, Rajasthan, Bihar and some North-Eastern states, with Gujarat as the main focus) to help improve their livelihoods and reduce their vulnerability.

C. Eligible Expenditures

List all applicable eligible expenditures below in one or more categories as necessary. Eligible expenditures include consultant services (including audits), local training and workshops, small civil works, goods, sub-grants and incremental Bank costs.

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount (US. Dollars)</th>
<th>Percentage of Expenditures to be Financed</th>
<th>Percentage of Grant Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>OPERATING COSTS</td>
<td>723,980</td>
<td>100%</td>
<td>37%</td>
</tr>
<tr>
<td>TRAINING</td>
<td>298,702</td>
<td>100%</td>
<td>15%</td>
</tr>
<tr>
<td>CONSULTING</td>
<td>359,767</td>
<td>100%</td>
<td>18%</td>
</tr>
<tr>
<td>GOODS</td>
<td>438,277</td>
<td>100%</td>
<td>22%</td>
</tr>
<tr>
<td>Total Grant to Recipient</td>
<td>1,820,726</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Incremental Bank Cost</td>
<td>128,025</td>
<td></td>
<td>7%</td>
</tr>
<tr>
<td>Total Grant Amount</td>
<td>1,948,751</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Section 1 - Administrative Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust Fund No. (For CFPTO Use Only)</td>
<td>TF098626</td>
</tr>
<tr>
<td>Resubmission</td>
<td>No</td>
</tr>
<tr>
<td>JSDF Grant Type</td>
<td>Capacity Building</td>
</tr>
<tr>
<td>Sector Code</td>
<td>Social Development</td>
</tr>
<tr>
<td>Grant Approval Date (For CFPTO Use Only)</td>
<td>00000000</td>
</tr>
<tr>
<td>Task Team Leader</td>
<td>Ms Giovanna Prennushi</td>
</tr>
<tr>
<td>TTL Email</td>
<td><a href="mailto:Gprennushi@worldbank.org">Gprennushi@worldbank.org</a></td>
</tr>
<tr>
<td>TTL Phone Number</td>
<td>455-785+</td>
</tr>
<tr>
<td>Was a JSDF Seed Fund used to prepare this</td>
<td>No</td>
</tr>
<tr>
<td>grant? If so, please indicate the TF number.</td>
<td></td>
</tr>
</tbody>
</table>

### Section 2 - Details of the JSDF Grant

#### Section 2.1 - Grant Components and Activities

Briefly describe the specific activities (limit 300 words) to be carried out under each component.

<table>
<thead>
<tr>
<th>Component</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Component 1</td>
<td>Transforming Community Learning Centers into Business Development Centers in Gujarat</td>
</tr>
<tr>
<td>Cost (USD)</td>
<td>811,978</td>
</tr>
</tbody>
</table>

To respond to the need of SEWA members who received training in microenterprise skills, SEWA will convert ten of its existing Community Learning Centers and Village Resource Centers to create new Business Development Centers (BDCs). The BDCs will not only provide further training and support, but will bring in a set of technology-enabled innovations to support microenterprises, such as rainfall and weather insurance coverage, GIS data base for better farm planning and management, community radio, and, where appropriate, e-commerce facilities. Alongside these support services, the Business Development Centers will also be able to provide other services such as tele-education and tele-medicine to the communities, partly on a commercial basis to help make the Centers self-sustainable. SEWA has piloted two such BDCs, one located in Bodeli block of Vadodara district and another in Pij block of Anand/Kheda district, and plans, under the current grant, to establish eight additional centers in Gujarat and strengthen services provided in the two pilot centers, for a total of ten.

Each BDC would serve a block (the administrative unit below the district) and approximately 100 to 150 micro enterprises (primarily collective enterprises run by self-help groups, but also individual enterprises).

The following activities will be undertaken:

1. Preparatory activities: Economic assessment and skills assessment. Assessments will be undertaken by SEWA staff to identify economic activities with market potential in each area through awareness-raising activities, workshops, and PRA exercises. Possible economic activities include agricultural produce processing; "green skills" including vermi-compost and organic farming; making smokeless stoves; repairing and maintenance of hand pumps; developing fodder bank, grain bank and seed banks; making solar lights; paper products manufacturing. In areas close to urban centers, possible activities may also include hospitality management, tourism and travel management courses; cooking; housekeeping. Other economic activities may also be supported, depending on the need and the market potential. Skill needs will be assessed through Participatory Rural Appraisal methods.

2. Establishment of IT-enabled Business Development Centers. The technology in selected existing Community Learning Centers and Village Resource Centers will be upscaled to establish Business Development Centers and support innovative IT services. Enhancements would include both hardware (laptops, screens and projectors, etc.) and connectivity (broadband). Eight Centers would also be equipped with community radio studios and transmission equipment in order to run a community radio (all ten centers will be equipped if there are savings from other components that can be used for this purpose).
3. Development and provision of support services and other IT-enabled services. The BDCs will house several IT-enabled services for microenterprises such as agro-advisory services, weather information, crop price and other market information, agro-processing units, business promotion services etc. They will facilitate access to rainfall and weather insurance coverage, GIS data bases for better farm planning and management and, where appropriate, e-commerce facilities.

Depending on the findings of the economic and skills assessments, capacity building activities will be conducted, making use of the technologies available in the BDCs. SEWA will work with farmers and farmer organizations to build capacities on issues concerning value chains in agriculture crops predominant in each area (for example, cotton, oilseeds, etc.). SEWA will also strengthen farmer organizations on marketing, productivity enhancements, development of good agronomic practices and compliance with quality standards. Technical assistance on agribusiness value-chain development will be provided by agri-business experts to be hired competitively. (SEWA has already piloted RUDI, a rural distribution network and a brand for small and marginal producers, which ensures multiple employment opportunities for rural communities and strengthens the rural economy by rotating working capital amongst rural villages.) Similar value chains will be developed for non-agricultural products and services.

Managerial and technical training will be provided (including possibly through the SEWA Managers' School) to master trainers, who will then train community members, using both face-to-face and distance learning methods. Four standardized training modules will be developed (tentatively: Management of a Business Development Centre; Use of ICT in microenterprise management; Agriculture Risk Mitigation including Weather and Rainfall Insurance, Future and Spot Prices, Use of GIS etc.; and Community Radio Operations and Management) in three languages (English, Hindi, Gujarati). SEWA will develop linkages with specialized grassroots training organizations to develop the community skill base as needed. Efforts will be made to develop trainers and potential entrepreneurs among the community members, who are vulnerable and/or unemployed. A cadre of community-level trainers will be created so as to ensure sustainability in skill building efforts at the grassroots in a cost-effective manner.

The BDCs will also provide other services such as tele-education and tele-medicine, computer literacy training, partly on a commercial basis to help make the Centers self-sustainable. These services would likely made available to the communities at large, not just to members.

The ultimate goal of these activity is to improve incomes and livelihoods for women and their families, reduce their vulnerability to shocks, and support empowerment. Strengthening microenterprises, providing access to insurance, facilitating linkages to markets, and improving access to education and health should all help women and their families better withstand natural and other shocks.

<table>
<thead>
<tr>
<th>Monitorable Deliverables/Outputs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ten Business Development Centers established in Gujarat, with eight community radio centers</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Component 2</th>
<th>Establishing Business Development Centers in other states</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost (USD)</td>
<td>537,161</td>
</tr>
</tbody>
</table>

Building on the lessons learned in Gujarat, SEWA will establish five additional BDCs in other states (possibly Rajasthan, Bihar, and the North-Eastern states). As livelihoods programs expand in these states through support from the National Rural Livelihood Mission and World Bank-supported projects, these centers would become demonstration sites and provide a model for scaling up support to microenterprises run by women's groups.

There are two important aspects of this expansion. First, SEWA is relatively stronger in Gujarat, its home base. Extending the BDC to other states will test its robustness to contexts where social mobilization is newer and self-help groups less experienced. This is essential to test if the BDCs can provide a model for livelihoods programs supported by the National Rural Livelihoods Mission and Bank-supported projects across India, including in areas where social mobilization is in its initial phases.

Second, testing the approach in states that are less advanced than Gujarat in terms of economic development, infrastructure, institutional capacity, etc. will identify specific challenges that will need to be overcome, related for example to weaker linkages to markets, infrastructure constraints, etc. The lessons learned in this respect will again be essential if the BDCs are to be replicated in other areas.

The states under consideration are Rajasthan, Bihar and the North-Eastern states because the Bank is supporting or preparing to support livelihoods projects in these states and synergies would be exploited.
Five Business Development Centers established outside of Gujarat (tentatively, two each in Rajasthan and Bihar and one in the North East), with five community radio centers

<table>
<thead>
<tr>
<th>Component 3</th>
<th>Program Administration, Monitoring, Evaluation and Learning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost (USD)</td>
<td>471,587</td>
</tr>
</tbody>
</table>

Program administration and financial monitoring and auditing will be covered under this component, as will M&E and learning, which are essential to facilitate the scaling-up of the Business Development Center model.

# Program administration: This component includes SEWA's program administration costs. Financial management and audits will be carried out in compliance with World Bank and Trust Fund requirements. An independent agency will audit the accounts annually.

# Monitoring and Evaluation: First, output indicators will be monitored during the duration of the project through both quantitative indicators and participatory methods (for example, through monthly meetings of the leaders of the women groups served by the Centers). A mid-term review of the project will be done within 18 months of project implementation. Second, SEWA will partner with a technical expert in M&E to conduct a rigorous impact evaluation, with a baseline and a follow-up survey after two years of implementation covering both program and control villages. There is no systematic M&E for the two pilot centers and SEWA feels a strong need to develop a good M&E system as envisaged under this project.

# Learning: Learning will be facilitated through annual workshops involving stakeholders active in livelihoods projects nationally (facilitated through the National Rural Livelihoods Mission), at the state level (e.g. Jeevika in Bihar, SEPR in AP, etc.), and from both the government and the non-government sectors.

Monitorable Deliverables/Outputs

Monitoring systems operational within six months of the start of the project. Baseline and endline surveys and qualitative assessments conducted. Independent evaluation conducted at the end. Financia

Summary Description for Grant Agreement

Component 1: Transforming Community Learning Centers into Business Development Centers in Gujarat

The Self Employed Women Association (SEWA) is a trade union of informal sector workers. It was founded in 1972 in Gujarat and now counts 1.25 million self-employed informal sector women members across nine states. Over the years, SEWA members have attended capacity building training through the SEWA Managers' School, set up in 2005, and many groups have started their own business enterprises. As the members graduate into entrepreneurs, they voice the need to receive further support in managing their business successfully. To respond to this need, SEWA now plans to convert its existing Community Learning Centers (CLCs) and Village Resource Centers (VRCs) into Business Development Centers (BDCs). The BDCs would not only provide further training and support, but would bring in a set of technology-enabled innovations to support microenterprises, such as rainfall and weather insurance coverage, GIS data base for better farm planning and management, community radio, and, where appropriate, e-commerce facilities. Alongside these support services, the Business Development Centers would also be able to provide other services such as tele-education and tele-medicine, partly on a commercial basis to help make the Centers self-sustainable. SEWA has piloted two such BDCs in Bodeli and Pij. Under the current grant SEWA plans to launch eight additional centers and strengthen the services provided in the existing Bodeli and Pij centers, for a total of ten functioning BDCs, in Gujarat. The ultimate goal of this activity is to improve incomes and livelihoods for women and reduce their vulnerability to natural and other shocks.

Component 2: Launching Business Development Centers in other states

Building on the lessons learned in Gujarat, SEWA plans to establish five additional Business Development Centers in other states (possibly Rajasthan, Bihar, and the North-Eastern states). As livelihoods programs expand in these states through support from the National Rural Livelihood Mission and World Bank-supported projects, these centers would become demonstration sites and provide a model for scaling up support to microenterprises run by women's groups.

Component 3: Program Administration, Monitoring, Evaluation and Learning

Program administration and financial monitoring and auditing will be covered under this component. M&E and learning will be essential to facilitate the scaling-up of the Business Development Center model. SEWA will partner with a technical expert in M&E to conduct a rigorous evaluation of the impact of the centers, as well as set up concurrent participatory monitoring. Learning will be facilitated through regular workshops.
Section 2.2 Incremental Bank Costs

The costs of normal supervision are expected to be covered through the administrative budget and fee provision. Under exceptional circumstances, if additional resources are needed to facilitate community participation or NGO collaboration under particularly difficult conditions, incremental Bank costs can be requested up to 9 percent of the total grant amount.

| Amount requested in USD | 128,025 |

Incremental Bank Costs would be needed to manage this program by WB staff based in the New Delhi field office. Supervision would require roughly a third of a junior person’s time (estimated at $20k per year) and 4 staff weeks of a senior person’s time (estimates at $12,000 per year). Moreover, supervision would require traveling to locations where activities are held roughly twice a year (estimated at $4,000 per year). $20,000 would be set aside to facilitate international knowledge exchanges (experts traveling to India or vice versa). Thus, we would like to request $128,000 over the three-year life of the project.

Section 2.3 - Rationale and Participatory Approach

Briefly present (a) the origin and rationale for the proposal; (b) participatory activities which led to the proposal concept; (c) its innovative features in responding rapidly to the needs of the poor and vulnerable groups; (d) describe the intended beneficiaries and provide an estimated number of beneficiaries and cost per beneficiary.

SEWA has been working with women in the informal sector since its formation in the 1970s and has partnered with the World Bank Group (WBG) on various activities from strengthening its organization and developing producer-market linkages to advocacy in favor of the poor.

In 2005, SEWA received a $1.2m grant from JSDF (Round 7). The objectives of the grant were (i) to empower members at the smallest level of organization within SEWA into #grassroots leaders# through enhanced basic membership training using SEWA Academy and other SEWA organizations; (ii) to transform the intermediate level #spearhead leaders# into a cadre of #barefoot managers# capable of training and managing individual and group activities inside and outside of SEWA, using SEWA#s Barefoot Managers School; and (iii) to build a cadre of microfinance organizers (#barefoot bankers#) able to mobilize group savings and credit opportunities for the poor inside and outside of SEWA#s membership using SEWA#s Microfinance School.

The SEWA Managers School (SMS) set up with support from the grant has successfully achieved the project objectives by conducting training sessions across various thematic areas which have had a direct or indirect impact on thousands of SEWA members. The emphasis of the SMS has always been to equip the members with the skills necessary to bridge the gap between being producers to becoming owners and managers. In addition to general training on SEWA’s mission of awareness and empowerment, the technical training aspect of SEWA’s Managers’ School (SMS) focuses on transferring knowledge relative to small businesses including agri-business, industrial (e.g. health agents selling basic supplier and drugs), management, accounting and healthcare.

The grant amount was almost entirely disbursed by June 2009 and the following targets were achieved:
- The SEWA Managers School trained 777,646 women over 174,718 training days (this included training of trainers)
- An implementation team of 10 was also established to conduct the trainings. This included 2 co-ordinators, 2 administrators, 5 training facilitators and 1 IT co-ordinator.
- 60 training modules and new products were developed
- Training was extended to 44 external users with the help of the training modules developed e.g. NGOs from Afganistan, Turkmenistan, Sri Lanka, the North-Eastern states of India, etc.

An independent evaluation carried out by Dalberg provided a positive assessment of the development impact of the SMS training on the improvement of livelihood of the graduates, including in terms of employability, increased household income etc. For example, 84% of the beneficiaries reported an increase in employability and 70% of participants reported an increase in annual income of Rs. 10,000 (more than an 80% increase).

The current proposal stems from the capacity building activities for microentrepreneurs undertaken by the SMS and an assessment of their needs. The proposal addresses a crucial stage of microfinance and livelihoods programs, namely the transition from credit to fund consumption and very micro-level productive activities (e.g. purchasing a cow) to (often collective) microenterprises that take advantage of local opportunities, leverage technology, open up new markets, and eventually help increase incomes and reduce vulnerability in a sustainable way. The capacity to assist microentrepreneurs to scale up does exist in India, but is scarce. Arguably the Society for the Elimination of Rural Poverty in Andhra Pradesh...
and possibly a handful of other organizations have such capacity. So it makes sense for the WBG to support and strengthen a civil society organization that can help microentrepreneurs and test scalable approaches, particularly at a time when the Government of India is significantly strengthening its support to self-help groups through the National Rural Livelihoods Mission. Moreover, the WBG can play a valuable catalytic role in facilitating knowledge exchanges across livelihood projects as well as states and at the national level.

This proposal was developed based on insights gained from interactions between SEWA and its members, particularly those who have been trained in the SEWA Managers' School. The specific activities to be conducted in a particular locality will also be identified through Participatory Rural Appraisal (PRA) exercises to be carried out by SEWA project staff, funded under this grant.

There are three main innovative features of the project:

1. Extensive use of information technology. The Business Development Centers will make use of IT to support microenterprises, for example by using GIS systems to better plan land use, or by facilitating access to credit and other financial services.

2. Provision of activities on a commercial or semi-commercial basis to build the basis for economic sustainability of the BDCs. Alongside support services to microenterprises, BDCs will offer fee-based services, such as tele-medicine or advertising on the community radio, to communities at large in order to raise revenues. This is a first step towards ensuring that the BDCs are economically sustainable beyond the life of the project.

3. Expansion of the approach in underserved areas. The project will go beyond SEWA’s traditional base in Gujarat and activities will be scaled up in areas where the need exists and similar services are not easily available to poor women. Testing the replicability of the approach in areas where economic and physical infrastructure as well as capacity are lower than in Gujarat, such as in the Northern and North Eastern states, represents an important innovation.

The proposed project aims to establish 15 Business Development Centers, each serving a block and roughly 100-150 microenterprises. Microenterprises to be served would initially be those formed by SEWA members who have received training (under other programs as well as this project) and others present in the villages served by the BDCs. In case excess demand for services develops over time and not all microenterprises can be supported, a selection process will be developed. If each microenterprise involves 10 women, the project could reach 15,000-22,500 women and their families directly, and many more indirectly through other services provided by the centers. The cost per direct beneficiary would be in the range $81-$121.

Section 2.4 - Sustainability
Indicate the mechanism for sustainability of the proposed activities after the completion of the grant. This should include a description of the exit strategy and mechanism for long-term sustainability with specific measures and cost.

If the BDCs are successful, they should be sustainable, because the microentrepreneurs they support would earn higher incomes and would be able to cover at least part of the cost of the services received, while other fee-based services provided to the communities at large could potentially cover the rest. The M&E activities planned would also help ensure sustainability by identifying what works and what does not. Experience with the two pilot BDCs indicates that about 30-40% of the operating costs can be covered after about three years of activity (with fee-based services providing about 10%), with sustainability expected to be achieved after 5-7 years.

Financial sustainability when this project ends, as well as the scaling up of other VRCs into BDCs and the set-up of new centers will require fresh funds, but it is expected that these will come from the several existing and new state and national livelihoods programs, particularly the National Rural Livelihoods Mission, if the approach proves successful.

Section 2.5 - Safeguard Issues
Describe any significant adverse impacts related to environment and social safeguard policies, and how they will be addressed.

No environmental or safeguard issues exist related to the grant.

Section 3 - Linkage to Country Strategy and Associated Bank Financed Operation
Section 3.1 - Country/Sector Background
Provide any specific information related to country and sector strategies which may support this proposal.

The World Bank Group's FY09-12 Country Strategy (CAS) aims to support India in addressing the challenges of achieving rapid, inclusive growth, ensuring sustainable development, and improving service delivery, with a cross-cutting focus on improving the effectiveness of public spending and achieving monitorable results. The proposed project aims to support livelihood activities in rural areas, thus helping to achieve more inclusive growth and bridging the urban-rural divide as well as gender gaps. The proposed approach, centered on supporting women's enterprises, is consistent with the approach of the WB-supported rural livelihood projects (now ongoing or planned in several states: Andhra Pradesh, Bihar, Madhya Pradesh, Orissa, Rajasthan, Tamil Nadu, and the North-East) as well as with the Ministry of Rural Development's National Rural Livelihoods Mission. Consistently with the CAS, the activities proposed here would be conducted in some low-income states (such as Bihar and Rajasthan) as well as in lagging regions of more advanced states (as in Gujarat).

### Section 3.2 - Bank Financed Operation the Grant will Complement

The proposed project complements existing and ongoing Bank-supported state-level livelihood projects (particularly the ongoing project in Bihar and those planned in Rajasthan and the North-East, but also those in AP, Madhya Pradesh, Orissa, and Tamil Nadu that would benefit from lessons learned). An important recent development is that the WB has received a request from the Government of India to support the National Rural Livelihoods Mission, a scheme of the Ministry of Rural Development that aims to professionalize and modernize rural livelihoods activities supported by the government. WB involvement with the national program significantly increases the scope to learn lessons and replicate the approaches piloted in this project that prove successful.

The proposed project also complements some IFC activities, in particular IFC's Idea Cellular Pocket PCO (PPCO) project (P562588), an IFC Advisory Service project approved in Feb. 2009. An agreement between SEWA and IFC was signed in April 2009. The project aims to allow some 100 million rural consumers in low-income states to benefit from local and affordable access to telecommunication services and will be linked with services provided to microentrepreneurs through this project.

### Section 3.3 - Rationale for Grant Funding versus Bank Lending

Briefly describe why the proposed JSDF activities could not be financed under the Bank-financed operation or by other sources.

This Project would be implemented by SEWA, which is an NGO and is thus ineligible for Bank borrowing under current practices.

### Section 4 - Grant Implementation Arrangements

<table>
<thead>
<tr>
<th>Section 4.1 - Name and Address of Implementing Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Employed Women's Association (SEWA)</td>
</tr>
<tr>
<td>SEWA Reception Centre, Opposite Lokmanya Tilak Baug, Bhadra</td>
</tr>
<tr>
<td>Ahmedabad 380001</td>
</tr>
<tr>
<td>Gujarat, India</td>
</tr>
</tbody>
</table>

Please provide the rationale for the selection of the implementing agency

Briefly describe the organization's mission, country/sector experience, program of activities, sources of financing, and evidence of financial management capacity to assure appropriate use of JSDF funds.

If the grant will be implemented by more than one entity, briefly describe the responsibilities of each implementing agency.

Established in 1972 in Gujarat and active now across nine states in India, SEWA is the largest national union of poor self-employed women, with about 1.25 million women members. SEWA organizes informal sector women to ensure that every family obtains employment and has an opportunity to become autonomous and self-reliant. SEWA has supported self-help savings and credit cooperatives as well as livelihood cooperatives. SEWA is well placed to conduct the proposed activities given the experience gained through:

- the SEWA Managers' School;
- the SEWA Trade Facilitation Centre and the Rural Distribution Network (RUDI), which have provided market access and secure livelihoods for its member artisans and for farmers (RUDI procures, processes and sells cereals, pulses, spices, tea, and sugar, as well as other products);
- the SEWA cooperative bank, which provides savings deposits, microfinance, insurance and mortgage products.

By working with SEWA, the WBG would be partnering with an organization whose ability to reach poor women in India is not
SEWA pursues its mission through:
# Organizing women into membership-based organizations, such as trade unions, co-operatives, and associations
# Supporting capacity building in both technical and managerial skills
# Supporting capital formation for women members as well as their groups and organizations
# Providing social security including access to health care, child care, insurance, housing and old age benefits
# Undertaking research to continually trace the effects of its activities on its members
# Undertaking policy advocacy

In recent years, SEWA has coordinated various additional activities:
# Training support to NGOs from northeast states in India
# Bagh-E-Zanana Project in Afghanistan
# Technical assistance in management of VSHLI project in Sri Lanka

SEWA has received funding from the Bill and Melinda Gates Foundation, FNV Mondiaal, LO/FTF Council (Danish Federation of Trade Unions and the Danish Confederation of Salaried Employees and Civil Servants), South Asia Association for Regional Cooperation and, within the WBG, from the WB, WBI, IFC, and an earlier Japan Social Development Fund grant. Its largest externally-funded project has been with the International Fund for Agricultural Development (USD15m).

A Government of Gujarat-initiated special audit of SEWA Jeevika (IFAD) project in 2005-06 coupled with SEWA's expanding operations, execution of bigger projects, multiple donor financial management and reporting requirements, and increases in transaction volumes indicated the need for SEWA and its sister organizations to have a modernized and systematic Financial and Accounting Systems (FAS) and enhance their financial management capacity. In this context, SEWA collaborated with the International Finance Corporation and United Nations Development Program to carry out a two-phase project to improve its FAS and that of its sister organizations.

Grant Thornton was entrusted with the first phase study (diagnosis and evaluation) which recommended an action plan. The second phase, which is ongoing, focuses on the implementation of the recommended action plan. Grant Thornton was appointed to review the implementation by SEWA of the recommendations in the Diagnostic Review. According to Grant Thornton’s report of March 2010, SEWA has implemented/completed several of the recommendations made for strengthening the FAS.

Presently, accounting is manual but SEWA is switching over to a computerized software BUSY that has been procured and implemented and piloting done in one of the sister organization. The staff has been trained in this software and the roll-out is expected by July 1, 2010. SEWA will use its existing accounting system to record the project transactions. For this purpose, SEWA will allot identifiable account codes/cost centers so that project transactions are captured on components and activities. In case manual accounting is followed, SEWA will open separate ledger accounts in its books of account for recording the grant transactions.

SEWA will be the implementing and reporting agency and will be supported by the sister organizations. SEWA will enlist the services and expertise of SEWA-promoted member economic organizations such as the District Associations, not-for-profit and for-profit companies owned and managed by the members themselves like RUDI and the SEWA Trade Facilitation Centre (STFC). The District Associations will help operationalize the BDCs, mobilizing the communities and running the centers. RUDI and STFC will facilitate market linkages and provide technical support. SEWA has set up guidelines for related party transactions and allocation of common expenses. Further wherever required SEWA will be entering into separate MOU with the sister organizations for transactions relating to infrastructure and services.

SEWA will allocate a dedicated team of 20 people at the central level and 25 grassroots organizers to the project (partly SEWA staff, partly new recruits). They will be exclusively assigned towards the promotion of the Business Development Centers. Project management will be done from the Ahmedabad office of the SEWA Managers School.

The financial and accounting functions will be looked after by SEWA’s Finance Coordinator assisted by at least one experienced Accountant/Accounts Officer who will be exclusively assigned to the project. SEWA has also engaged a firm of Chartered Accountants for providing support in financial management. SEWA will be doing the procurements of all the goods. SEWA has set up a Purchase Committee which will look after the procurements of goods. A detailed purchase procedure has also been laid out.

Other institutions (if any) involved in grant implementation. If sub-grants are a component, describe how they will be managed.

The project will be implemented by SEWA. SEWA will assign specific activities to its sister organizations, through MoUs,
depending upon their domain expertise. Funding for these activities will be done either by providing need-based advances to these organizations or the latter will be reimbursed for the work done. No sub-grants will be provided to any organization.

Section 4.2 - Consultation with Other Development Partners
Describe consultations with Japanese embassy, JICA, as well as other MDBs (e.g., ADB, IDB, AfDB, EBRD) in the design of grant activities (indicate names of officials contacted at Japanese embassy and dates).

Explain the division of labor among the various partners in order to avoid overlap between programs.

This proposal is a revised version of a proposal originally prepared in 2009 but not submitted then. The earlier proposal had received the support of the First Secretary of the Embassy of Japan in New Delhi, Daiki Suemitsu, via email on June 8, 2009 and had incorporated views from consultations carried out with Mr. Koji Yamada, Senior Representative/Chief Administration Officer, Japan International Cooperation Agency (JICA), New Delhi, India. A revised proposal was sent to Mr Suemitsu on March 23, 2010 and the current version was again sent on June 1, 2010. The following comments were received on June 21, 2010: “Thank you for the documents. A development plan in which SEWA is utilized as an implementing organization would ensure a very efficient way. Especially, development on the ground basis for many ordinal people is much appreciated when considering a huge development gap throughout the country. I don’t see any reason to object to the suggested plan. I hope the project would lead to successful results. Regards, Daiki Suemitsu”. A supporting message was also received in August 2010.

Consultations were held with IFAD to learn the lessons of their experience, including the need to work closely with SEWA on implementation arrangements and financial management. SEWA is implementing several programs in various states, and the WB will periodically compare the programs to ensure there is no duplication or overlap. The WB would also periodically update JICA on this project.

Section 4.3 - Monitoring and Evaluation
List and quantify the performance indicators (maximum 5) and explain how the grant activities will be monitored and evaluated against these indicators. Please use outcome-level indicators in line with the project objectives (e.g., productivity enhancement; increased access to social and community services and infrastructure; and improvement in the living conditions of the poor and vulnerable groups). Please indicate targets and performance indicators for monitoring the measures.

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Base Value</th>
<th>Base Date</th>
<th>Target Value</th>
<th>Target Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase incomes of members served by Business Development Centers</td>
<td>0</td>
<td>01/10/2011</td>
<td>+10-25%</td>
<td>12/31/2013</td>
</tr>
<tr>
<td>Number of women using each new Business Development Center, on average</td>
<td>0 (new Business Development Centers yet to be established)</td>
<td>01/10/2011</td>
<td>1000 per center</td>
<td>12/31/2013</td>
</tr>
<tr>
<td>Number of services offered at each new Business Development Center, on average</td>
<td>0 (new Business Development Centers yet to be established)</td>
<td>01/10/2011</td>
<td>Six services offered on average at each center</td>
<td>12/31/2013</td>
</tr>
</tbody>
</table>

Section 4.4 - Risk Affecting Grant Implementation
See attached Risk Assessment Sheet

Section 4.5 - Retroactive Financing
If retroactive financing is envisaged, the automatically generated grant agreement will specify the grant approval date as default retroactive financing date. This date can be manually set in the grant agreement to a later date but not earlier, if desired.

Is retroactive financing needed? No

Retroactive financing amount, if needed.
### Section 4.6 - Financial Arrangements

This section should be filled out in consultation with the Financial Management Specialist.

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
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<tbody>
<tr>
<td>Are interim unaudited financial reports required? If yes, indicate frequency. Note: These reports should normally be used to support disbursement.</td>
<td>JSDF funds will flow directly from the Bank to SEWA (i.e. not through CAAA). Project funds will flow to a separate bank account which will be the designated account. This segregated designated bank account, to be held in INR in a scheduled commercial bank, will fulfill the requirements of the Bank's disbursement guidelines. This account will be used for depositing the receipt of the grant and for making payments for eligible project expenditure. Disbursements will be based on submission of quarterly Interim Unaudited Financial Reports (IUFR) which will report on the actual expenditures incurred and forecast of expenditures for two quarters on a rolling basis, as provided by SEWA in the quarterly reports. Eligible project expenditure will be the actual expenditure incurred by SEWA directly or through its sister organizations (under a MoU) on the project activities. No advances will be claimed as expenditure.</td>
</tr>
<tr>
<td>Describe the audit requirements.</td>
<td>A Government initiated special audit of SEWA's Jeevika project in 2005-06 coupled with SEWA's expanding operations, execution of bigger projects, multiple donor financial management and reporting requirements and increase in transaction volume indicated the need for SEWA and its sister organizations to have a modernized and systematic Financial and Accounting Systems (FAS) and enhance its financial management capacity. In this context, SEWA collaborated with the International Finance Corporation and United Nations Development to carry out a two-phase project to improve its FAS and of its sister organizations. Grant Thornton was entrusted with the first phase study (diagnosis and evaluation) which recommended an action plan. The second phase, which is ongoing, focuses on the implementation of the recommended action plan. Grant Thornton was appointed to review the implementation by SEWA of the recommendations in the Diagnostic Review. According to Grant Thornton's report of March 2010, SEWA has implemented/completed several of the recommendations made for strengthening the FAS. Presently, accounting is manual but SEWA is switching over to a computerized software BUSY that has been procured and implemented and piloting done in one of the sister organization. The staff has been trained in this software and the roll out is expected by July 1, 2010. SEWA will use its existing accounting system to record the project transactions. For this purpose, SEWA will allot identifiable account codes/cost centers so that project transactions are captured on components and activities. In case manual accounting is followed, SEWA will open separate ledger accounts in its books of account for recording the grant transactions. All documents (books, records, vouchers, contracts etc) underlying the project expenditure will be maintained and preserved by SEWA. Bills/invoices in respect of project expenditure incurred by SEWA's sister organization will also be kept by SEWA. IUFRs, in a pre-agreed format, including a reconciliation of the</td>
</tr>
</tbody>
</table>
designated bank account, will be prepared by SEWA and submitted to the Bank within 45 days from the end of each quarter. The data for the IUFRs will be drawn from SEWA#s regular accounting system.

All financial controls applicable to SEWA expenditures will also apply to the expenditures made under the JSDF Grant funds.

The annual financial statements (AFS) of SEWA are prepared in the formats prescribed in the Indian Trade Unions Act, 1926 and audited by a firm of Chartered Accountants. SEWA#s financial year is the calendar year and audited AFS have been generated within a reasonable time from the end of the financial year. The AFS of SEWA for the preceding three years have been reviewed and the auditors have provided a qualified opinion. The AFS has a separate schedule providing details of the grants received by SEWA. SEWA will produce separate annual Project Financial Statements (PFS) which will be audited by SEWA#s external auditor. The PFS will comprise of a Balance Sheet and a Statement of Sources and Applications of Funds supported by certified IUFRs submitted and a reconciliation of claims. Besides the primary opinion on the PFS, the auditors will provide their professional opinion on the SEWA#s compliance with the legal covenants, whether funds have been used for the intended purposes, procurement guidelines have been followed and adequate internal control systems have been implemented and maintained for this Grant. The auditors will also submit a Management Letter along with the audit report. The audited PFS will be submitted to the Bank within six months from the close of the financial year. If SEWA proposes to change its present auditors during the course of project implementation, it will share the CV of the proposed auditor with the Bank to enable the Bank to determine whether the proposed auditors are acceptable to it. The following audit reports would be monitored in ARCS.

### Section 4.7 - Disbursement Arrangements
This section should be filled out in consultation with the Finance Officer.

<table>
<thead>
<tr>
<th>Will advances to a Designated (e.g., Special) Account be required?</th>
<th>Project funds will flow to a separate bank account which will be the designated account. This segregated designated bank account, to be held in INR in a scheduled commercial bank, will fulfill the requirements of the Bank's disbursement guidelines. This account will be used for depositing the receipt of the grant and for making payments for eligible project expenditure. Disbursements will be based on submission of quarterly interim unaudited financial reports (IUFR) which will report on the actual expenditures incurred and forecast of expenditures for two quarters on a rolling basis, as provided by SEWA in the quarterly reports.</th>
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<tbody>
<tr>
<td>What is the proposed ceiling for advances? (This can be a specific amount or a period if interim unaudited financial reports are used to support disbursement.)</td>
<td>The quantum of advances will depend upon the forecast of expenditures for two quarters as per the interim unaudited financial reports and will be disbursed on a quarterly basis.</td>
</tr>
<tr>
<td>If a Designated Account will not be used, specify how disbursements will be made (e.g., direct payments, reimbursement for prefinanced expenditures).</td>
<td>A designated account will be used. Besides the Designated Account, other methods of disbursement will include direct payment, special commitments (in case goods are financed) and reimbursement.</td>
</tr>
<tr>
<td>Specify the type of documentation that will be provided to support disbursements, e.g., interim unaudited financial report, SOE, or copies of records (e.g., actual invoices).</td>
<td>Disbursement will be based on quarterly IUFRs. All documents (books, records, vouchers, contracts etc) underlying the project expenditure will be maintained and preserved by SEWA. Bills/invoices in respect of project expenditure incurred by SEWA's sister organizations will also be kept by SEWA. Eligible project expenditure will be the actual expenditure incurred by SEWA directly or through its sister organizations (under a MoU) on the project activities. No advances will be claimed as expenditure.</td>
</tr>
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</table>

**Section 4.8 - Additional Obligations**

Covenants drafted by the lawyer can be inserted in this space when, exceptionally, any additional obligations of the Recipient need to be specified.

Not required

**Section 5 - Financing Plan**

We are requesting a Bank-executed companion grant (see “JSDF Specific” tab, item 2 above). There will be no other sources of funding that will directly support the specific activities outlined in this proposal.

**Section 6 - Detailed Cost Table**

Please consult with Procurement Accredited Staff on the proposed procurement methods.

See attached Cost Table

**Section 7 - Technical Review & Clearances**

**Section 7.1 - Technical Review**

SDV Technical Reviewer (Please insert comments below)

SDV Technical Reviewer:

Comment on a) technical feasibility/appropriateness of the grant from the SDV perspective; b) relevance of the proposal to JSDF requirements for innovative approaches to provide direct benefits to disadvantaged/marginalized groups.

Directions for TTLs:

Indicate in capital letters, after each comment, where in the proposal the comment has been reflected. Please provide tab and field references.

Dear Giovanna,

I have reviewed the revised JSDF proposal for India: Economic Empowerment for Women. COMMENTS SENT ON MARCH 24, 2010 ON A PREVIOUS VERSION OF THE PROPOSAL. THE PROPOSAL HAS BEEN SUBSTANTIALLY REVISED IN LIGHT OF THE COMMENTS RECEIVED.

You did not send a Risk Assessment Worksheet so I am unable to comment on risk assessment and proposed measures to address these. A RISK ASSESSMENT WORKSHEET HAS BEEN PREPARED AND IS ATTACHED TO THE PROPOSAL.

Once again, I feel there is inherent high value in the proposal, but yet in its current stage this is not ready for approval. These are my concerns:

1. The JSDF facility encourages the "testing of innovative methods that are new or alternative approaches at the project, country, or regional level, or that facilitate new partnerships or assist new target groups". It is not clear from this proposal if these proposed interventions represent any obvious innovation. As I expressed in comments last year, the proposal reads as an application for financing a portion of SEWA's (undoubtedly highly valuable) work. I cannot discern from a review what is being piloted here, what is innovative in either services being supported or delivery mechanisms, community engagement or empowerment strategies and above all, the overall dividend from clustering all of these identified activities. I am especially concerned about the stretching within the Grant and spread between revolving funds, training, ICT, micro-enterprises, government program awareness building, village resource centres, employment stimulation, community radio, etc. and the lack of clarity on focus. How do all these initiatives cohere? It again strikes me as opportune to make use first of a Seed Grant to work with collectives of local rural women and service providers and private sector to
determine a logic, a framework and a stronger business case and sequence for these proposed activities. THE PROPOSAL HAS BEEN SUBSTANTIALLY REVISED AND NOW FOCUSES CLEARLY ON THE DEVELOPMENT OF THE INNOVATIVE APPROACH OF THE BUSINESS DEVELOPMENT CENTERS. THIS IS A SPECIFIC PROJECT RATHER THAN A TIME-SLICE OF SEWA’S GENERAL WORK, THE BDCs ARE NOW AT THE CENTER OF THE PROJECT. THE PROJECT’S INNOVATIVE FEATURES INCLUDE THE USE OF ICT TECHNOLOGIES, SOME COMMERCIAL ACTIVITIES TO ASSIST IN MAKING THE CENTERS FINANCIALLY Viable, EXPANSION IN OTHER STATES, AND PLANS FOR SERIOUS M&E.

2. As previously stated, the linkages and complementarities with the Bank-supported DPIP and livelihood investment operations in rural India need full explanation and yet are completely absent. Support to self-help groups of rural women have been a central feature of these district programs for years. There is a key provision in the JSDF to complement an on-going or future World Bank financed lending operation. What Project is this grant proposal linked to? THIS IS NOW MUCH CLEARER. THERE ARE TWO MAIN OPPORTUNITIES TO COMPLEMENT BANK-SUPPORTED OPERATIONS. ONE IS THROUGH THE PILOTING OF BUSINESS DEVELOPMENT CENTERS IN BIHAR, RAJASTHAN, AND THE NORTH-EAST, WHERE THERE ARE ONGOING OR PLANNED LIVELIHOODS PROJECTS. THE SECOND IS SCALING UP OF SUCCESSFUL APPROACHES THROUGH THE NATIONAL RURAL LIVELIHOODS MISSION, THE REVAMPED GOVERNMENT OF INDIA PROGRAM IN SUPPORT OF SELF-HELP GROUPS, WHICH THE WB HAS BEEN ASKED TO SUPPORT.

3. Compared to last year's version, I see minimal revision of the components and their description. The new feature of a Livelihood revolving fund introduces new complications given Bank procedures for credit lines. How would OP8.30 criteria be satisfied? The RDMP sub-component on “Capacity Building on Government Programs” is unclear, both in its rationale and its substance. Are these outreach and mobilization activities not part of the NREGA and PURA programs? THESE TWO COMPONENTS HAVE BEEN REMOVED AS THEY ARE NOT CENTRAL TO THE CURRENT FOCUS OF THE PROJECT.

I am also not clear on the link between “Capacity Building for Micro-enterprises” and the informal workers described as beneficiaries under this activity. The proposed activities would also imply to some degree formalization of informal workers, which has clear risks. What is the expressed preference amongst workers? The possible areas for support also raise questions - are these based on market demand? on needs? 94% OF EMPLOYMENT IN INDIA IS IN THE “INFORMAL” SECTOR, AND IT IS UNLIKELY THAT THE MAJORITY OF THE MICROENTERPRISES TO BE SUPPORTED WOULD BECOME FORMAL, ALTHOUGH SOME MAY REACH THE SCALE AT WHICH THEY MIGHT. THE DEMAND FOR THESE ACTIVITIES COMES FROM SEWA MEMBERS WHO HAVE RECEIVED TRAINING AND STARTED OR PLAN TO START MICROENTERPRISES.

Further, I am curious as to why the target for this component has switched from rural youth in the previous incarnation to informal workers in the present. What motivated this change? THE FOCUS HAS BEEN CLARIFIED.

4. Under Outcome indicators, aiming for a 25% increase in the share of trainees applying new skills sets the bar rather low in terms of transformation potential of this Grant. THE OUTCOME INDICATORS HAVE BEEN REDEFINED.

5. The Incremental Bank cost budget proposed is high, given that supervision for the Grant would be managed out of the country office. THE INCREMENTAL BANK COST IS WITHIN THE GUIDELINES. OUR EXPERIENCE WITH SEWA AND OTHER CSOs IS THAT A CONSIDERABLE AMOUNT OF HANDHOLDING IS NEEDED, PARTICULARLY ON PLANNING, PROCUREMENT, AND FINANCIAL MANAGEMENT. SO WE THINK THE COST IS APPROPRIATE.

6. The cost per beneficiary needs to be calculated. In the spreadsheet, I see no costs related to overall project management. In addition, the sub-headings in the Excel sheet are not consistent with the components in the proposal. THIS HAS BEEN REVISED AND THE COST PER BENEFICIARY CALCULATED.

ON MAY 26, 2010, Mr OWEN SENT THE FOLLOWING COMMENT: “Since I commented on the previous two proposals, and am about to leave on mission, I am hoping that Nicolas can give this revision a review. You can always use my comments from the earlier review (and highlight in the application where you have revised the proposal accordingly) - all best”. SO THE EARLIER COMMENTS, AND CORRESPONDING REVISIONS, WERE INSERTED AND COMMENTS SOUGHT FROM Mr. PERRIN (SEE BELOW).
Comment on a) the technical approach from a country/sector viewpoint and b) the relevance of the proposal to JSDF requirements for innovative approaches to provide direct benefits to disadvantaged and marginalized groups.

Directions for TTLs:
Indicate in capital letters, after each comment, where in the proposal the comment has been reflected. Please provide tab and field references.

Comments received on June 19, 2010:

Overall, I see you have addressed most of the comments sent earlier in the current proposal (in particular, clearer focus (on IT and BDC), better links with ongoing projects, and drop of the revolving funds).

Five suggestions on my part:

1. Change the PDO to better reflect the improved focus of the grant activities (be more specific and link it to realistically what the grant can achieve with the new focus).
DONE (DESCRIPTION TAB)

2. Describe more precisely the outcome indicators. Two indicators: reduce vulnerability and increase economic empowerment of women are interesting but too generic at the moment to be useful. I would suggest you describe further how this will be identified and monitored (the baseline stage is only a stage to collect the data and should not replace what you will be collecting and monitor). In addition, you may consider to be less ambitious in he outcomes (focus on contribution to achieve these outcomes more than the results per se maybe?); it is unlikely that during the project lifespan BDCs are both established and have a clear result on vulnerability reduction and economic empowerment.
DONE (OUTCOME TAB). OUTCOMES 2 AND 3 WERE CHANGED TO NUMBER OF WOMEN USING THE SERVICES AND NUMBER OF SERVICES PROVIDED TO BE LESS AMBITIOUS AND HAVE INDICATORS THAT CAN BE MONITORED OVER THE LIFE OF THE PROJECT. WE RECOGNIZE THAT NUMBER OF SERVICES PROVIDED IS NOT PER SE AN OUTCOME INDICATOR, BUT IT PROVIDES AN INDICATOR OF WHAT CAN ACTUALLY BE DONE THROUGH THE GRANT.

3. Description of Component 1: I would recommend to revise the presentation of this component to separate clearly what the grant will finance and what SEWA will undertake itself. It will improve the visibility of the different inputs and the responsibilities. This will also help to demonstrate clearly that the grant will be used firstly for innovative initiatives.
THE DESCRIPTION OF COMPONENT 1 HAS BEEN SIMPLIFIED TO DISTINGUISH: (1) PREPARATORY ACTIVITIES, (2) IT PROVISION/UPGRADATION, AND (3) THE IT-ENABLED SERVICES TO BE PROVIDED. SEWA STAFF WILL CARRY OUT THE PREPARATORY ACTIVITIES, WHILE THE IT-ENABLED SERVICES WILL BE PROVIDED BY CENTER STAFF AND CONSULTANTS AS APPROPRIATE. IT SHOULD BE CLARIFIED THAT ALL THE ACTIVITIES MENTIONED WILL BE FINANCED FROM THIS GRANT, NOT FROM OTHER SEWA RESOURCES.

4. Description of Component 2: This component is more a replication of existing models than innovation. I would recommend to insist on the specific innovation those new BDC will propose and again clearly define the investments done by the grant and activities done by SEWA. If not possible, to consider if this expansion to other states could not be in another phase of the activities and focus primarily on Component 1. COMPONENT 2 IS ACTUALLY QUITE IMPORTANT BECAUSE IT WILL ALLOW TESTING THE APPROACH IN AREAS WHERE (a) WB-SUPPORTED AND GOVT OF INDIA-SUPPORTED PROJECTS ARE ACTIVE, AND (b) SOCIAL MOBILIZATION AND ECONOMIC DEVELOPMENT ARE NOT AS ADVANCED AS IN GUJARAT. SO WE THINK IT IS IMPORTANT TO RETAIN THIS COMPONENT.

5. Bank supervision: The overall budget seems slightly high considering the supervision will be done from New Delhi. I would recommend to explain how the supervision could be coordinated with other projects' supervision activities and see if the supervision costs could be reduced slightly. The overall costs could also decrease if Component 2 was reconsidered.
THERE ARE TWO MAIN REASONS WHY WE THINK THAT COSTS ARE APPROPRIATE: (1) EXPERIENCE WITH OTHER JSDF GRANTS TO CSOs IN INDIA INDICATES THAT A CONSIDERABLE AMOUNT OF HANDHOLDING IS REQUIRED, PARTICULARLY ON ADMINISTRATIVE PROCESSES, PROCUREMENT, AND FINANCIAL MANAGEMENT; (2) CONSULTANTS WITH THE RELEVANT EXPERTISE ARE RELATIVLEY EXPENSIVE EVEN IN DELHI. PROJECT SUPERVISION WILL COVER THE COSTS OF BANK STAFF AND HQ-BASED EXPERTS.

I hope this helps at this stage and wish you good luck for the next stage!
Nicolas

Directions for TTLs:
Please provide the name and area of specialization of the Thematic Technical Reviewer.

Thematic Technical Reviewer: Nicolas Perrin; specialization in Local Governance, Institutions & CDD (ESSD), Rural Poverty & Vulnerable Groups (ESSD), Community-based Development (ESSD), Micro Finance Institutions (review conducted in June
2009 and again in June 2010; the comments above were made in June 2010).

<table>
<thead>
<tr>
<th>Section 7.2 - Clearances and Comments</th>
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<tbody>
<tr>
<td>Team Member</td>
</tr>
<tr>
<td>Team Leader</td>
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<td>Finance Officer</td>
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