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Investing in rural people

India

Tejaswini Women's Empowerment Programme

PROJECT PERFORMANCE EVALUATION



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IFAD

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Republic of India

Tejaswini Rural Women's Empowerment Programme

Project Performance Evaluation

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Photos of activities supported by Tejaswini Rural Women's Empowerment Programme

Front cover: Women leaders of the Tejaswini Mekalsuta Mahasangh Gorakhpur federation, which was established in 2013 and now implements Government projects in addition to running several commercial enterprises in Dindori District, Madhya Pradesh.

Back cover: Members of the Rani Laxmi self-help group, Amla village, Amravati District, who set up a common facilities centre and purchased spice-grinding machines using a loan from ICIC bank (left); A woman packages freshly ground spices, one of the commercial enterprises of the Tejaswini Mekalsuta Mahasangh Gorakhpur federation, which was established in 2013 and now implements Government projects in addition to running several commercial enterprises in Dindori District, Madhya Pradesh (right).

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Preface

This report presents the findings of the project performance evaluation of the Tejaswini Rural Women's Empowerment Programme in Madhya Pradesh and Maharashtra, India, conducted by the Independent Evaluation Office of IFAD (IOE).

In the context of long-standing and persistent poverty and inequality, where women account for a larger share of the rural poor, Tejaswini has demonstrated a promising model for women's empowerment through the development of grassroots institutions, enabling access to finance, livelihoods and enterprise development, and the promotion of gender and social equity. Tejaswini built on the lessons of previous programmes, adopting an approach that provides holistic and long-term support to self-help groups, without the promise of government subsidies and instead based on livelihood development, access to finance and social empowerment.

The emphasis on social and political empowerment was found to be highly relevant. In both states, it was evident that through enabling women's access to finance, the confidence and status of women in the household had been elevated and women had now taken on what were traditionally seen as men's roles.

At the same time, the project was beset by delays in its implementation, and the evaluation found that value chain activities came late in the project, tended to be small-scale, and were not based on any market analysis or value chain analysis. As a result they were largely supply driven. Meanwhile, given the target population's dependence on agriculture and its high vulnerability to climate change, the promotion of sustainable and climate-resilient practices could have been integrated more centrally into the project once these risks became more apparent and more clearly understood.

Women still face a range of structural constraints to their equal participation in society and the economy, including gender biases in asset ownership, unequal distribution of paid and unpaid work, and occupational segregation. However, the establishment of women-centred grassroots organizations under the Tejaswini programme has given them a vehicle to begin to tackle these issues. In this regard, the National Rural Livelihoods Mission, a government scheme supporting self-help groups across the entire nation, as well as the proposed follow-on project, the Nav Tejaswini Maharashtra Rural Women's Enterprise Development Project, present significant opportunities to scale up and build on the lessons, innovations and institutions of the Tejaswini programme.

This project performance evaluation was led by Eoghan Molloy, Evaluation Officer, IOE, with important analytical contributions from Sally Smith, senior evaluation consultant. Internal peer reviewers Johanna Pennarz, IOE Lead Evaluation Officer, and Kouessi Maximin Kodjo, IOE Lead Evaluation Officer, provided substantial comments on the draft report. Emanuela Bacchetta, former IOE Evaluation Assistant, and Manuela Gallitto, IOE Evaluation Assistant, provided administrative support.

IOE is grateful to IFAD's Asia and the Pacific Division, the state governments of Madhya Pradesh and Maharashtra, and the Government of India, as well as in-country stakeholders and partners for their collaboration and useful contributions at various stages of the evaluation process. I hope that the results of this evaluation will be of use in helping to improve IFAD operations and in guiding the Government's continuing support to development efforts for the rural poor in India.



Fabrizio Felloni
Interim Officer-in-Charge
Independent Office of Evaluation of IFAD

Members of the Yashwini community managed resource centre who run the agricultural services centre as social enterprise, providing agricultural inputs and technical advice on the safe handling of agricultural chemicals, Akola Bajar, Yavatmal District, Maharashtra.

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Currency equivalent, weights and measures

Currency equivalent

Currency unit = Indian Rupee (INR)

US\$1.00 = INR 68.24

Weights and measures

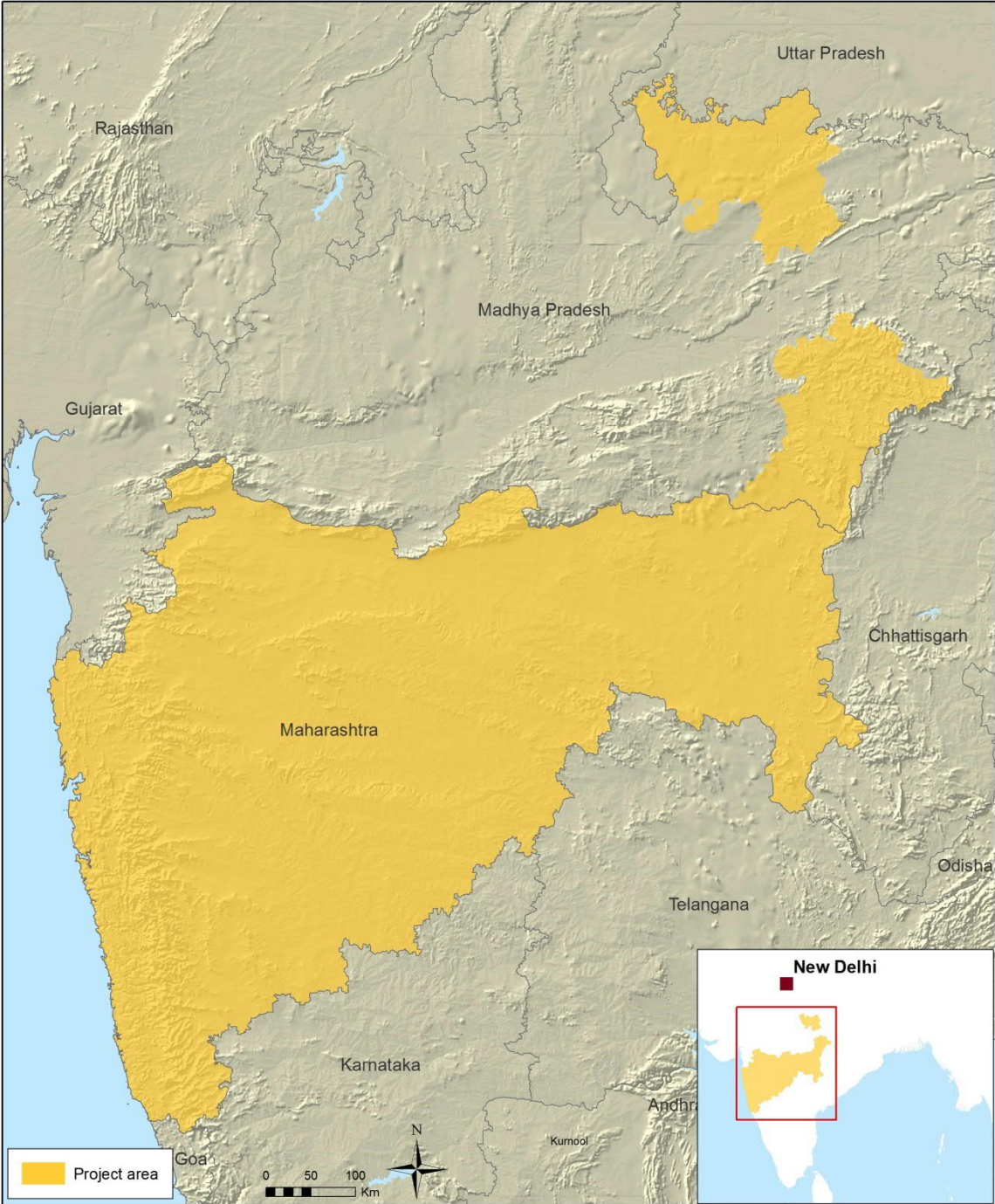
1 kilogram (kg)	=	2.204 pounds (lb)
1 000 kg	=	1 metric tonne (t)
1 kilometre (km)	=	0.62 miles
1 metre (m)	=	1.09 yards
1 square metre (m ²)	=	10.76 square feet (ft)
1 acre (ac)	=	0.405 ha
1 hectare (ha)	=	2.47 acres


Abbreviations and acronyms

APR	Asia and Pacific Region Division (IFAD)
BDS	business development services
BPL	below poverty line
CMRC	community managed resource centre
COSOP	country strategic opportunities programme
DWCD	Department of Women and Child Development
GSDP	Gross State Domestic Product
IOE	Independent Office of Evaluation of IFAD
MAVIM	Mahila Arthik Vikas Mahamandal, Maharashtra Women's Development Corporation
M&E	monitoring and evaluation
MFI	microfinance institution
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MIS	management information system
MLP	micro-livelihood plan
MSRLM	Maharashtra State-Rural Livelihoods Mission
MVVN	Mahila Vitta Vikas Nigam, Madhya Pradesh Women's Finance and Development Corporation
NABARD	National Bank for Agriculture and Rural Development
NPA	non-performing asset
NRLM	National Rural Livelihoods Mission
PCR	project completion report
PMU	project management unit
PPE	project performance evaluation
RIMS	Results and Impact Management System
SHG	self help group
SRLM	State-Rural Livelihoods Mission
VLC	village level committee
VO	village organization

Map of the project area

Republic of India
Tejaswini Rural Women's Empowerment Programme
Project Performance Evaluation



 The designations employed and the presentation of the material in this map do not imply the expression of any opinion whatsoever on the part of IFAD concerning the delimitation of the frontiers or boundaries, or the authorities thereof.
IFAD Map compiled by IFAD | 29-03-2019

Members of the Jijau community managed resource centre, Amla village, Amravati District in Maharashtra, who have benefited under a micro-livelihood plan for goat rearing and now have greater negotiating power with buyers and access to veterinary services for their animals.

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Executive summary

A. Background

1. The Independent Office of Evaluation of IFAD undertook a project performance evaluation (PPE) of the Tejaswini Rural Women's Empowerment Programme in the Republic of India. The objectives of the PPE were (i) to provide an independent assessment of the results achieved by the project; and (ii) to generate findings and recommendations for the design and implementation of ongoing and future operations in the country. In particular, it is anticipated that the lessons derived from this PPE will inform the design and implementation of the planned Nav Tejaswini follow-on project in the State of Maharashtra. This PPE is based on a review of project-related documents and a mission to India in September 2019, which visited the project areas in Maharashtra and Madhya Pradesh, and held interviews and discussions with various key stakeholders, including beneficiaries.

B. The project

2. The overall goal of Tejaswini was to "enable poor women to make use of choices, spaces and opportunities in the economic, social and political spheres for their improved well-being". The project had four interconnected objectives: (i) creating strong and sustainable self-help groups (SHGs) and SHG apex organizations that provide their members with economic and social support; (ii) providing access to savings, credit and insurance services that build up financial security; (iii) creating opportunities for new and improved livelihood opportunities, by establishing or expanding enterprises and strengthening market linkages and support services; and (iv) providing access to functional literacy training, social services and labour-saving infrastructure, and strengthening participation in local governance. In addition, the programme aimed to support government policies that empower women and to develop the capacity of state government entities – the Maharashtra Women's Development Corporation, Mahila Arthik Vikas Mahamandal (MAVIM) and the Madhya Pradesh Women's Finance and Development Corporation, Mahila Viita evam Vikas Nigam (MVVN) – to improve the livelihoods of poor women.
3. Approved in December 2005, the project was implemented in all 33 districts of Maharashtra and six districts of Madhya Pradesh, with an initial IFAD loan of US\$39.5 million to the Government of India for on-lending to the state governments (US\$26.5 million for Maharashtra, US\$13.0 million for Madhya Pradesh). In 2014, IFAD agreed an additional loan of US\$15 million for Madhya Pradesh to extend the project for two years and to reach an additional 80,000 beneficiaries (8,000 SHGs). Total project costs amounted to US\$332.26 million, 15 per cent of which was covered by IFAD financing, 7 per cent by state governments, 2 per cent by beneficiaries and the remaining 77 per cent by bank disbursements. It was extended for two years in Maharashtra and three years in Madhya Pradesh, completing in September 2017 and 2018 respectively. The project had five components that were closely linked to each of the objectives listed above: (i) grassroots institution building; (ii) microfinance services; (iii) livelihood and enterprise development; (iv) women's empowerment and social equity; and (v) programme management and institutional support.

C. Main findings

4. Relevance. The project was relevant to the needs of rural women in Maharashtra and Madhya Pradesh, aligned with IFAD and government strategies and policies, and based on a strong design offering a holistic approach to women's empowerment. The approach of building self-financing organizations has proved appropriate and has instilled a strong sense of ownership and pride among women members. In both states, livelihood and enterprise activities were not based on market analysis or value chain analysis, and as a result were largely supply-driven. Targeting was found to be relevant in both states, although a more detailed

analysis of the distribution of benefits within and between social groups would have allowed for more focused support.

5. Effectiveness. The project was largely effective in achieving the four objectives and contributing to the overall goal of enabling poor women to make use of choices, spaces and opportunities in the economic, social and political spheres. Critically, the fact that SHGs and community-managed resource centres (CMRCs)/federations were the conduit for all activities meant the project took a holistic approach to women's empowerment that reached a large number of poor and marginalized women with multiple interventions. In Maharashtra, the project achieved strong results in relation to financial inclusion, with the majority of SHGs having active bank loans at project completion. This contrasted with the situation in Madhya Pradesh, where bank linkages and internal lending by SHGs were well below expectations. Activities to support women's livelihoods and enterprises were initially unsuccessful. More effective interventions came relatively late in the project, which limited the scale of results in this area. There was also insufficient focus on marketing and value chain development. Finally, the project undertook a wide range of activities to enhance women's capacities and create an enabling environment for women's empowerment, with notable achievements in relation to addressing violence against women and girls and increasing women's participation in local governance.
6. Efficiency. The project was beset with delays, particularly in the beginning, and ultimately was extended in both states. There were delays in disbursements from state governments in both states, but this improved after the midterm review. Programme-management costs were revised upwards during the project lifetime, but were relatively low compared to other IFAD projects. High turnover of project staff and implementation capacity constraints hindered programme management in both states, especially in the initial years. Tejaswini Madhya Pradesh was declared a problem project in 2010 due to low disbursement of the IFAD loan and serious project-management issues, chiefly the failure to recruit a project director. In Maharashtra, while turnover of senior staff was high, delegation of authority to the Tejaswini General Programme Manager allowed for greater continuity. Challenges relating to the training of district financial staff and computerization of accounts were more swiftly overcome in Maharashtra than in Madhya Pradesh. The cost per beneficiary was relatively low compared to other IFAD projects in India. While the project yields a positive economic internal rate of return, this is highly sensitive given the small scale and fragmentation of livelihood activities.
7. Rural poverty impact. Tejaswini has enabled poor and marginalized rural women to get more involved in income-generating activities and has provided a source of finance for rural households. This has had a positive but modest impact on household income and assets, but apparently less impact on women's individual earnings and assets. Tejaswini has also brought some improvements in agricultural productivity and consumption of a balanced diet. Poor women have been trained in a range of social and economic themes, and have greater influence within their households and communities than prior to the project. These effects are strongest when compared to women who are not members of SHGs, and women in Madhya Pradesh are still far less involved in household decisions than men. Women in Tejaswini-linked SHGs have also benefited from the creation of apex organizations that provide them with a range of services, resources and capacity building opportunities through institutional linkages.
8. Sustainability of benefits. The emphasis on self-financing apex organizations created the preconditions for sustainability, but not all organizations advanced sufficiently during the course of the project to guarantee that project results would be sustained. Ongoing government support since Tejaswini closed has been important for ensuring the continued development of apex organizations. This support has been more available in Maharashtra than Madhya Pradesh, with

prospects for sustainability in Madhya Pradesh dependent on what happens following the transition to the National Rural Livelihoods Mission (NRLM). Social and political impacts achieved during the life of the project are considered more sustainable than economic impacts.

9. Innovation. The key innovation introduced by Tejaswini was the promotion of self-financing SHG apex organizations. Tejaswini has innovated around financial services, most notably in the partnership with ICICI bank through which the model of CMRCs as business correspondents was developed. The ICICI bank correspondent model worked because Tejaswini instituted a fully computerized management information system (MIS) and early-warning system to ensure the quality of SHGs. The development of CMRC/federation-run social enterprises is another innovation for SHG programmes, albeit a relatively new one that needs more time before it can be properly evaluated. An interesting innovation in Madhya Pradesh was the Shaurya Dal initiative. By ensuring both men and women were engaged in addressing gender issues, and capitalizing on the collective influence of SHGs and village-level organizations, the project developed an effective community-based model for addressing violence against women and girls (in all its forms).
10. Scaling up. MAVIM is scaling up some of the systems and processes developed under Tejaswini in its role as a resource organization for the Maharashtra State Rural Livelihoods Mission. The ICICI bank correspondent model has been replicated by MAVIM and other banks, while ICICI also has rural lending programmes in other states (Tamil Nadu, Kerala) where many of the lessons from Tejaswini have reportedly been transferred. The Government of Madhya Pradesh has scaled up Shaurya Dal across all districts, with support from UN Women. Another example of scaling up in Madhya Pradesh comes from the state government's decision to work with SHGs and federations to source take-home rations for Anganwadi Centres. More generally, there is considerable scope for the innovations and lessons from Tejaswini to inform the implementation of the NRLM nationally, particularly on aspects relating to apex organizations, bank linkages (in Maharashtra) and value chain development (in Madhya Pradesh). A more concerted advocacy effort could bring results, perhaps by uniting MAVIM with agencies from other states that have strong models for SHG-based programmes. However, it depends whether decision makers within NRLM are open to changing direction if the evidence points that way.
11. Gender equality and women's empowerment. Tejaswini has made a strong contribution to gender equality and the empowerment of poor rural women in both states. Progress has been greatest in relation to social empowerment, but the seeds for economic and political empowerment have also been sown. Women still face a range of structural constraints to their equal participation in society and the economy, including gender biases in asset ownership, unequal distribution of paid and unpaid work, and occupational segregation, but the establishment of women-centred grassroots organizations has given them a vehicle to begin to tackle these issues.
12. Environment and natural resource management. While the programme did not have an explicit focus on the environment and natural resource management, the issue was highly relevant, especially given that the target population was so heavily dependent on agriculture and the sustainable management of natural resources (e.g. soil and water) for their livelihoods. Despite the lack of a dedicated focus on issues relating to environmental and natural resource management in the project design, the project made some efforts to promote sustainable agricultural techniques.
13. Adaptation to climate change. The project was formulated before climate change became a priority issue for IFAD. Given the current climatic conditions in both states, with frequent, prolonged and recurring droughts, erratic flooding and

high vulnerability of poor and marginalised households, and given that this situation is predicted to worsen with increased instances of extreme heat and extreme rainfall by 2030, the inclusion of climate resilience in project activities was of paramount importance. In this regard, the project made some efforts to promote resilient agricultural practices and income diversification, but did not respond adequately to emerging understanding of climate change impacts.

D. Conclusions

14. Tejaswini developed a successful model of self-financing SHG apex organizations that provide valued economic and social services to poor and marginalized women. The apex organizations established by the project are at a relatively early stage of their development and require ongoing support from government, but the foundations for sustainability are in place, including a diversified income base. This is particularly true in Maharashtra, thanks to a more advanced starting point (institutionally and contextually) and strong performance of the implementing agency, MAVIM. In Madhya Pradesh, the combination of a challenging socio-economic context, gaps in state capacity and a dysfunctional MIS meant that less progress towards sustainability was made. The main exception was Dindori district, where a dynamic group of self-financing federations has emerged, with support from the District Collector playing an important role.
15. Having an effective system to manage the performance of SHGs enabled bank linkages and access to new sources of support. The computerized MIS that MAVIM instituted, and timely action to address performance issues, was pivotal for building confidence among financial institutions that poor women are bankable, given the context of high non-repayment of loans. Embedding the MIS within CMRCs enabled the evolution of CMRCs as service providers, with a cadre of community-based development workers providing a range of services to SHG members. Having this structure and these systems in place in turn attracted convergence funding and development project support. In contrast, the weak MIS in Madhya Pradesh restricted the ability of MVVN to engage banks in lending to SHGs. Although revolving funds were latterly set up as an alternative source of finance, loan size was a limiting factor.
16. Tejaswini's focus on women, and on the social, economic and political dimensions of gender inequality, made it an effective programme for promoting women's empowerment. The holistic approach, tackling multiple gender-based constraints simultaneously and anchoring all project components around SHGs and SHG apex bodies, meant that there was a cumulative effect for women who participated in the project. In addition to schooling women in the functioning of SHGs and SHG apex bodies, capacity was built in areas such as health and nutrition, participation in local governance, legal awareness and functional literacy. Tejaswini also took steps to engage men and communities in addressing pervasive gender issues such as domestic violence and child marriage, with the Shaurya Dal initiative in Madhya Pradesh being a notable success. As a result of the project, women are taking on roles that were previously the domain of men, and have more influence in their households and communities. There are also a few examples of women organizing beyond the community level and beginning to identify and strategize around their needs and priorities. However, there is still a long way to go before women are able to participate in society, and in the economy, on an equal footing to men.
17. Women are more engaged in income-generating activities and there has been a modest improvement in household income and assets, but impact in this area was constrained by the late start of effective interventions and insufficient attention given to marketing issues. For the most part, a supply-driven approach was taken, concentrating on growing the economic activities that women were already engaged in, with insufficient consideration given to market and value chain dynamics, or how much control women had over income from

those activities (particularly in relation to farming). There was also a strong tendency to focus on government-linked markets, and little engagement with the private sector. However, examples such as the goat microlivelihood plan, and minor millets and dairy value chains, have illustrated the potential of social enterprises, collective marketing, value addition and job creation for strengthening livelihoods.

18. The targeting approach was highly effective for reaching poor and marginalized women. However, insufficient analysis of how benefits were distributed within this broad category and how the project impacted on different women, including within households, meant that some women may have been excluded. Some groups of women were less able to engage in SHGs, particularly landless agricultural labourers and unmarried women, and project outcomes varied depending on socio-cultural and spatial factors (such as between tribal and non-tribal areas). Efforts were made to ensure that SHG leaders did not capture a disproportionate share of financial resources, and that the social composition of the leadership of apex organizations was representative of SHG members, in terms of caste. Meanwhile, additional resources were channelled to women in tribal areas and the poorest areas. In general, however, the project could have done more to assess constraints and project outcomes for different groups of women and to tailor project activities accordingly.
19. Tejaswini had an ad hoc approach to environmental and natural resource management, and did not respond adequately to emerging understanding of climate change impacts. Training on good agricultural practices was provided to large numbers of women, mostly through convergence, and there were some measures taken to encourage climate-resilient production, but there was no specific objective or strategy to drive this forward. Given the target population was heavily dependent on agriculture for its livelihoods, and was increasingly being affected by the effects of climate change, promotion of sustainable and climate-resilient practices should have been integrated more centrally into the project (if not at design, then once the risks were better understood). A more intentional, explicit and concerted focus would arguably have enhanced not only the resilience of rural women to climatic shocks, but could also have opened up potential marketing opportunities.
20. Difficulties recruiting and retaining managing directors and project directors negatively affected the efficiency of implementation. In this context, delegating authority was critical for the efficient implementation of project activities. In both states, there was a high turnover of managing directors and (in Madhya Pradesh) project directors, and long periods during which these posts remained vacant. This is a common feature of IFAD-financed government programmes in India. However, in Maharashtra, MAVIM's long-serving general manager for programmes acted as project director and was authorized to take decisions normally taken by the managing director when that post was vacant. This meant that there was continuity in project leadership and implementation. In contrast, Tejaswini-Madhya Pradesh was classified by IFAD as a "problem project" from 2010 to 2013, chiefly due to the failure to recruit a project director, and had a total of 11 MVVN managing directors and eight project directors during the lifetime of the project. This had a severe impact on the pace of project implementation, as the general manager of MVVN was not given the same level of decision-making authority as that of MAVIM.

E. Recommendations

21. The following recommendations apply to ongoing and future SHG programmes, including the NRLM and the proposed IFAD-funded Nav Tejaswini project in Maharashtra.

22. Recommendation 1: Future SHG programmes should be designed around women-led, self-financing apex organizations, with continuing support for women's social and political empowerment. Anchoring SHG programme interventions around apex organizations that earn income based on the services they provide, and that are governed by the women that they serve, creates a sustainable and empowering structure for delivering social and economic benefits to poor women. In the drive towards developing the financial and economic aspects of SHG programmes, it is critical that programmes such as Nav Tejaswini and the NRLM do not lose sight of the need to simultaneously support women's social and political empowerment through a holistic, gender-transformative approach. This includes building women's and men's capacity to critically analyse and reflect on the structures, norms and values that underpin gender inequality and constrain women's participation in the economy and in society. It also involves enabling women to identify and strategize around their needs and priorities, both individually and collectively, and facilitating networks of SHG apex organizations at district, state and national levels to engage in policy dialogue.
23. Recommendation 2: Adopt a market-aware approach to women's economic empowerment that is driven by analysis of what would be most economically empowering for different groups of women. More focus should be placed on marketing and value chain development, but taking a market-aware rather than market-driven approach, as the selection of subsectors should take into consideration the viability of different economic activities and women's control over income from those activities. To ensure that livelihood activities are transformative for rural women, interventions should be based on thorough analysis, including analysis of intrahousehold dynamics and the distribution of resources and labour, and gendered market and value chain analysis for key subsectors. This analysis should take into consideration the needs, capacities and interests of different groups of women, including women entrepreneurs, women without access to land, women with child and elder-care responsibilities, unmarried women, women in geographically remote areas, and women in the most socially and economically disadvantaged castes. Alongside support for microenterprises and small-scale agriculture, waged employment opportunities should be pursued, such as through agroprocessing and value chain development. In doing so, attention should be paid to internationally agreed standards for decent work and living wages. There should also be a concerted drive towards joint ownership of land and other productive assets.
24. Recommendation 3: Include an explicit focus on climate change resilience and sustainable natural resource management in future programmes. Given the high dependence of rural livelihoods on natural resources, and as a result the high vulnerability of such livelihoods to climate change, it is critical that future programmes, at their core, include an explicit and intentional focus on sustainable natural resource management and climate change adaptation in the design of their components and activities. Such climate-resilient activities should be explicitly incorporated into the logframes of future programmes, allowing for the measurement and tracking of achievements in this domain.
25. Recommendation 4: Ensure consistency in senior project management, delegating decision-making authority when necessary to ensure smooth implementation. Appropriate measures need to be agreed between IFAD and the Government upon the signing of new projects, to ensure that the turnover of project directors is minimized. In situations where positions become vacant, swift action needs to be taken to ensure that sufficient decision-making authority is delegated to relevant personnel, to ensure continuity and minimize gaps in implementation until the positions are filled.

IFAD Management's response¹

1. Management welcomes the overall evaluation findings of the Tejaswini Rural Women's Empowerment Programme (Tejaswini) project performance evaluation (PPE) conducted by the Independent Office of Evaluation (IOE).
2. Management is pleased to note that the PPE assesses the overall performance of the project as satisfactory. Management appreciates the PPE assessment of the design of the programme, which built on the lessons of previous programmes and promoted an approach that provides holistic and long-term support to self-help groups (SHGs), based on livelihood development, access to finance and social empowerment, and, very importantly, without the promise of government subsidies. As the PPE rightly points out, the implementation of the project was sequenced appropriately, with grassroots institution building being the first set of activities. This allowed for a holistic approach to rural women's empowerment, leading to satisfactory impact on rural poverty.
3. Management largely agrees with the PPE recommendations and will ensure that they are considered as recommended for the country programme and future projects, particularly the Nav Tejaswini Maharashtra Rural Women's Enterprise Development Project (Nav Tejaswini) currently under design. In this regard, Management would like to acknowledge the following:

- (a) Recommendation 1: Future SHG programmes should be designed around women-led, self-financing apex organizations, with continuing support for women's social and political empowerment.

Agreed. Management is pleased to report that women-led apex and self-financing organizations are fully mainstreamed in the National Rural Livelihoods Mission (NRLM), which is promoting financial inclusion through SHGs as a pathway for the economic/social/political empowerment of women. Management would like to add to PPE recommendation that it would continue to work with the Government of India and development partners to promote two key strengths of the Tejaswini federations: (i) credit discipline; and (ii) women-managed organizations that create qualified employment opportunities for members of SHGs, as was demonstrated in the Community Managed Resource Centres in Maharashtra. Management would like to point out that the ongoing and future IFAD-assisted programme in India does not envisage further support to SHGs, given the Government of India's main achievements on this front thanks to NRLM. Instead, IFAD support to the Government shifted to building the capacity of Farmer-Producer Organizations (FPOs), and IFAD is capitalizing on the lessons learned of the Tejaswini programme to build equally vibrant and self-sustaining FPOs.

- (b) Recommendation 2: Adopt a market-aware approach to women's economic empowerment that is driven by analysis of what would be most economically empowering for different groups of women.

Agreed. Management agrees with the PPE's assessment that livelihood activities are transformative for rural women when value chain interventions are based on thorough gender analysis of intrahousehold dynamics, resources including labour, and market dynamics. Management would like to stress that women's empowerment is a dynamic process: with increasing capacity, women's aspirations grow and go beyond traditional activities that self-select women only, as is evident from the examples provided in the PPE for railways e-retailing, agroservice centres, and milk collection centres. For this reason, Management plans to adopt a market-driven approach that takes into

¹ The Programme Management Department sent the final Management's response to the Independent Office of Evaluation of IFAD on 2 March 2020.

consideration gendered analysis of intrahousehold relations as well as market relations and potential demand.

- (c) Recommendation 3: Include an explicit focus on climate change resilience and sustainable natural resource management in future programmes.

Agreed. Management agrees that climate-resilient activities should be explicitly incorporated into the logframes of ongoing and future programmes, allowing for the measurement and tracking of achievements in this domain. Management assures IOE that since the Country Programme and Strategy Evaluation of 2016, all approved projects and projects in the pipeline adhere to this recommendation.

- (d) Recommendation 4: Ensure consistency in senior project management, delegating decision-making authority when necessary to ensure smooth implementation.

Partially agreed. Management would like to point out that senior officials of the Government are nominated as project directors. The Government officials need to comply with the rules and procedures of the civil services for mobility and promotion. Management is therefore addressing the certainty of change in project directors, by ensuring that a position for additional project director, equivalent to deputy project director, is established in all project management units. The framework for delegation of authority to additional project directors is specified in the Project Implementation Manual, which is approved by the concerned nodal department and finance department of the State. In addition, the IFAD country office in India provides orientation to all new project directors to facilitate the handover from one management to another, and to strengthen project implementation.

4. Management thanks IOE for the fruitful process, and will ensure that lessons learned from this exercise are internalized to further improve the performance of IFAD-funded projects in India and elsewhere.

Republic of India

Tejaswini Rural Women's Empowerment Programme

Project Performance Evaluation

I. Evaluation objectives, methodology and process

1. In line with the IFAD Evaluation Policy, the Independent Office of Evaluation (IOE) undertook a project performance evaluation (PPE) of the IFAD-financed Tejaswini Women's Empowerment Programme in India. Tejaswini was implemented in the states of Maharashtra and Madhya Pradesh between 2007 and 2018.² The objectives of the PPE were: (i) to provide an independent assessment of the results achieved by the project; and (ii) to generate findings and recommendations for the design and implementation of ongoing and future operations in the country. In particular, it is anticipated that the lessons derived from this PPE will inform the design and implementation of the planned Nav Tejaswini follow-on project in the State of Maharashtra.
2. The scope of the PPE was identified based on the following criteria: (i) areas identified through a desk review as in need of further exploration – the PPE reviewed additional evidence and proposes a complete list of consolidated ratings for each state and for the project as a whole; (ii) selected issues of strategic importance for IFAD in India, and for the planned Nav Tejaswini project in Maharashtra; and (iii) limitations set by the available time and budget.
3. Methodological approach. The PPE exercise was undertaken in accordance with IFAD's Evaluation Policy⁴ and the IFAD Evaluation Manual (second edition, 2015). The PPE evaluated the project performance with regard to the standard evaluation criteria of relevance, effectiveness, efficiency and sustainability, with an additional focus on gender equality and women's empowerment, innovation, scaling up, environment and natural resources management, adaptation to climate change and rural poverty impact. The full list of criteria is provided in annex II.
4. Analysis in the PPE was informed by the theory of change that was constructed by the evaluation team on the basis of project documents (see annex IV). The theory of change shows the expected causal pathways from project activities to project impacts, and the changes that were expected to take place in the intermediary stages between outcomes and impacts (i.e. the hypotheses about how impacts would occur). It further defines the implicit and explicit assumptions regarding external factors that could influence change along the major impact pathways. Analysis based on the theory of change enabled an assessment of the extent to which the assumptions were validated and Tejaswini's goal and objectives were effectively achieved in the manner anticipated.
5. The PPE sought to validate and build on the results presented in the project completion report (PCR) for each state, including through cross-checking findings from the PCRs by triangulating data and information from different sources, assessing the methodological rigour of endline impact studies, collecting new evidence to fill gaps in the analysis, and exploring alternative explanations for how changes came about. An evaluation matrix was prepared to identify key evaluation questions with respect to each evaluation criteria, and the information and data sources required to answer these (see annex VII).
6. Data collection. The first phase of the PPE involved a desk review of data and information that was already available. This includes quantitative data from IFAD's Results and Impact Management System (RIMS), project monitoring and evaluation (M&E) (including endline surveys) and other secondary sources, and qualitative data and information from project-related documents such as midterm reviews,

² In Maharashtra, the project completed in September 2017. In Madhya Pradesh, it completed in September 2018.

joint review and supervision mission reports, and PCRs and impact studies. Interviews with relevant staff in IFAD's country office in India were also conducted during this phase.

7. The field mission was undertaken in September 2019 and involved spending approximately one week in each state, followed by a wrap-up meeting in New Delhi with IFAD and government representatives. During the field mission, additional primary and secondary data was collected in order to fill gaps in the evidence and reach an independent assessment of performance and results. Primary data collection mostly involved qualitative methods such as direct observation, interviews and focus group discussions. Interviewees included: government representatives at state and district levels, including representatives from various line departments; key partner organizations (banks, microfinance institutions [MFIs], NGOs, corporate partners); SHG members and leaders; SHG apex organization managers and staff; members of village-level committees; community resource persons (e.g. para-vets); and other relevant key informants and resource persons. The SHG members interviewed included women from different socio-economic groups (e.g. scheduled tribes, scheduled castes, other backwards castes, landless) and with different demographic profiles (primarily based on age and marital status). In total the evaluation met with approximately 152 people (63 per cent female, 37 per cent male). The list of stakeholders met by the evaluation team is presented in annex V.
8. Selection of sites for field visit. In Madhya Pradesh, the PPE visited three out of the six project districts: Tikamgarh and Chhatarpur in the north (socially conservative areas) and Dindori in the south-east (tribal-dominated area). Three districts were visited in the north-east of Maharashtra (Amravati, Wardha and Yavatmal).³
9. Rating system. In line with the practice adopted in many other international financial institutions and United Nations organizations, IOE uses a six-point rating system to score the project performance on a set of standard criteria (as set out in annex II), where 6 is the highest score ("highly satisfactory") and 1 is the lowest ("highly unsatisfactory"). The PCR included disaggregated ratings for each state, as well as aggregated ratings for the programme overall. The ratings presented in the main text of the PPE refer to aggregate ratings for the overall programme. Disaggregated PPE ratings for each state, as well as a comparison of PPE ratings with the PCR ratings, can be found in annex III.
10. Stakeholders' participation. In compliance with the IOE Evaluation Policy, the main project stakeholders were involved throughout the PPE. This ensured that the key concerns of the stakeholders were taken into account, that the evaluators fully understood the context in which the project was implemented, and that opportunities and constraints faced by the implementing institutions were identified. Regular interaction and communication was established with IFAD's country office in India and with the Government of India, Government of Maharashtra and Government of Madhya Pradesh.

³ The selection of districts and sites to visit was made in coordination with the implementing agencies based on the following criteria: (i) it should enable an exploration of results in different project contexts, for example contrasting tribal areas with non-tribal areas and very socially conservative areas with less conservative areas; (ii) it should include SHGs with a range from strong to weak performance ratings (according to the grading system used for the SHG audit in 2017/2018) and SHG federations/CMRCs with different levels of financial sustainability; (iii) it should include SHGs and SHG federations/CMRCs that are pursuing a range of livelihood and enterprise strategies, ideally due to being in areas with different agroecological and market conditions; and (iv) it should take into account logistical exigencies including travel times. In addition, the PPE sought to visit different sites and SHGs from those visited during supervision missions and during preparation of the project completion reports.

II. The project

A. Project context

11. National context. India is the world's eighth largest country by area, with ecosystems ranging from deserts to wetlands, and forests to mountains. It is the second most-populous country after China, with a growing, largely youthful population of over 1.3 billion people.⁴ Two thirds of the population lives in rural areas, although there is a strong trend of rural to urban migration.⁵
12. India has experienced impressive economic growth over the past two decades, primarily led by the services sector, and is now classified as a lower-middle-income country. Income-based poverty rates halved from 45 per cent in 1993 to 22 per cent in 2011, with a per capita GDP of US\$1,939 in 2017.⁶ Likewise, the incidence of multidimensional poverty dropped from 55 per cent in 2005-2006 to 28 per cent in 2015-16.⁷ Nevertheless, India still has some 270 million poor people, of whom around 80 per cent are in rural areas,⁸ and there are concerns about high and increasing inequality.⁹ In addition, poverty reduction has been unevenly distributed across the country, with 7 out of the 29 states accounting for 62 per cent of people living in poverty.¹⁰
13. Women are disproportionately represented among the poor, with deeply embedded patriarchal structures and practices contributing to India's low ranking of 125 out of 159 countries in the Gender Inequality Index.¹¹ Female labour force participation rates are extremely low and falling (although official figures underplay women's involvement in informal and unpaid work), and women have difficulties accessing resources, services and social protection. While crime rates in general in India have fallen in the past two decades, incidents of violent crimes against women and girls have actually increased.¹² Pressures identified at project appraisal relating to dowry demands, child marriage and gender-biased sex selection are still widespread.¹³ For women in scheduled tribes, scheduled castes and other backwards castes, these gender issues are often exacerbated by intersecting forms of discrimination and disadvantage based on geographic, social, educational and economic isolation.¹⁴
14. Given long-standing and persistent poverty and inequality – including gender inequality – inclusive growth and women's empowerment are priorities for the Government of India. Important anti-poverty programmes, such as the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)¹⁵ and the

⁴ 45 per cent of the population is under 25 years (<https://data.worldbank.org/country/india>).

⁵ World Bank development indicators: <https://data.worldbank.org/country/india>.

⁶ Ibid.

⁷ According to estimates for the 2018 Multidimensional Poverty Index by the United Nations Development Programme and the Oxford Poverty and Human Development Initiative.

⁸ IFAD India Country Strategic Opportunities Programme (COSOP) 2018-2024.

⁹ According to analysis of data from the India Human Development Survey (IHDS), income inequality in rural India (as measured using Gini) increased from 0.50 to 0.54 between 2005 and 2012, while in urban areas it increased from 0.48 to 0.49 (Mishra, A.K. and Parmar, V.M., 2017, Journal of Quantitative Economics 15: 395).

¹⁰ Government of India and United Nations Sustainable Development Framework 2018-2022 (UNSDF 2018).

¹¹ Ibid.

¹² Arvind Verma, Hanif Qureshi & Jee Yearn Kim (2017) Exploring the trend of violence against women in India, International Journal of Comparative and Applied Criminal Justice, 41:1-2, 3 18, DOI: [10.1080/01924036.2016.1211021](https://doi.org/10.1080/01924036.2016.1211021)

¹³ Crime in India 2018. Statistics. National Crime Records Bureau, Ministry of Home Affairs.

¹⁴ National Family Health Survey (NFHS-4) 2015-16, Ministry of Health and Family Welfare, 2017.

¹⁵ Concluding observations on the combined 4th and 5th periodic reports of India: United Nations Committee on the Elimination of Discrimination against Women. (58th sess. : 2014 : Geneva) <https://digitallibrary.un.org/record/778815>

¹⁶ Women and Men in India (A statistical compilation of Gender related Indicators in India) 2018 20th Issue Social Statistics Division Central Statistics Office Ministry of Statistics and Programme Implementation Government of India http://www.mospi.gov.in/sites/default/files/publication_reports/Women_and_Men_in_India_2018.pdf

¹⁷ Government of India and The United Nations, Sustainable Development Framework. 2018-2022. http://4dj7dt2ychlw3310xlowzop2.wpengine.netdna-cdn.com/wp-content/uploads/2018/12/UNSDF_Print_Oct12_web.pdf

¹⁸ This scheme guarantees (by law) at least 100 days of wage employment per year to every household whose adult members volunteer to do unskilled manual work.

National Social Assistance Programme (NSAP),¹⁹ have strengthened social protection systems for women and vulnerable groups. A system of quotas reserving one third of seats and leadership positions for women in local governing bodies (Panchayat Raj Institutions) has improved women's political participation. The Government has also provided strong support to the promotion of women's SHGs, most recently through the National Rural Livelihoods Mission (NRLM)²⁰, to enable poor women to access finance, strengthen livelihoods and gain influence at household and community levels. National and state-level programmes channelling support to scheduled tribes and scheduled castes have also been rolled out, including scholarships, financial services and grants for social and community development. However, there are challenges with the administration, reach and adequacy of many of these government programmes, as well as continued low levels of investment in basic social services, and insufficient measures to tackle violence against women and girls.^{21 22}

15. Agriculture represents a declining share of GDP²³ but still accounts for almost half of all employment in India²⁴. It is recognized for its potential to be an important driver of poverty reduction as well as non-farm growth in rural areas. Successive governments have provided a range of support to the agriculture sector, including investment in agricultural research and technology (particularly high-yielding varieties of seeds), input subsidies and minimum support prices for major crops. India is now the world's largest producer of milk, pulses, horticultural products and livestock, and the top exporter of shrimps and spices, although food grains and oilseeds still account for 80 per cent of the area under cultivation.²⁵ In recent years, the Government has shifted its focus from increasing productivity to farmer welfare and sustainable agriculture, with pressing concerns including small plot sizes and low incomes for small and marginal farmers, high vulnerability to climate change, soil erosion and depletion, and water-table depletion.^{26 27}
16. Maharashtra's population has increased from 101.3 million people at the time of project appraisal (2006)²⁸ to 112 million people at project completion (2018), with scheduled castes and scheduled tribes representing 21 per cent of the total.²⁹ Forty-five per cent of the population lives in urban areas (up from 42 per cent in 2006), with 18.4 million people in Mumbai alone. It is one of India's economic powerhouses, with strong performance in industry and services, including the finance sector. However, agriculture continues to be the largest employer, accounting for more than half of the workforce, and an even higher percentage among women. In rural areas, on-farm employment accounts for 70 per cent of employment among men and 89 per cent among women.³⁰

¹⁹ NSAP provides a range of social protection to the poor, including old age pensions, widow pensions, disability pensions and family benefits.

²⁰ NRLM is part of the Ministry of Rural Development. It is a restructured version of Swarna Jyanti Swarozgar Yojana (SGSY) and focuses on social mobilization (organizing poor women into SHGs and federating SHGs), financial inclusion (providing revolving funds and facilitating bank linkages) and livelihood enhancement (largely through training).

²¹ Ibid.

²² Women and Men in India (A statistical compilation of Gender related Indicators in India) 2018 20th Issue Social Statistics Division Central Statistics Office Ministry of Statistics and Programme Implementation Government of India. http://www.mospi.gov.in/sites/default/files/publication_reports/Women%20and%20Men%20in%20India%202018.pdf

²³ Down from 25 per cent in 1996 to 14 per cent in 2018.

²⁴ World Bank development indicators, op.cit.

²⁵ IFAD COSOP 2018.

²⁶ Ibid.

²⁷ Since 2016, a primary focus for the government has been the doubling of farmers' income by 2022. <http://agricoop.nic.in/doubling-farmers-income>

²⁸ Tejaswini Appraisal Report 2006.

²⁹ Economic Survey of Maharashtra 2017-2018, Directorate of Economics and Statistics, Government of Maharashtra: https://mahades.maharashtra.gov.in/files/publication/ESM_17_18_eng.pdf.

³⁰ World Bank India State Briefs for Maharashtra: <https://www.worldbank.org/en/country/india/brief/india-states-briefs-maharashtra>.

17. Although the poverty rate in Maharashtra is lower than the national average, and has declined from 25 per cent in 1999-2000 to 17 per cent in 2018, the state is home to over 20 million poor people.³¹ There are important spatial and social variations in poverty levels: districts in the north and east of Maharashtra have higher poverty rates (up to 51 per cent), and poverty among Maharashtra's scheduled tribes is among the highest in the country at 54 per cent.³² This contrasts with a poverty rate of 20 per cent for scheduled castes, 15 per cent for other backwards castes and 11 per cent for all other social groups.
18. Women and girls in Maharashtra have experienced mixed progress. It has one of the lowest maternal mortality rates in India, and female secondary school attainment rates are higher than average for the country (albeit still well behind those of males, particularly in rural areas). At the same time, the child-sex ratio³³ is below the national average and is falling, and women are moving out of the workforce faster than elsewhere, particularly in rural areas.³⁴
19. The state has nine agroclimatic zones based on rainfall, soil type and vegetation. The vast majority of agriculture is rainfed, with key food and cash crops including sorghum, millet, rice, wheat, pulses, vegetables, cotton and sugarcane. Major concerns for the sector include: reductions in the average size of agricultural holdings; increasing numbers of marginal and small farmers; dependency on monsoon rains and low productivity.³⁵
20. Madhya Pradesh is India's second-largest state by area and fifth largest by population. The state's population has increased from an estimated 60.4 million people at the time of project appraisal to 73 million people in 2018, of whom scheduled castes and scheduled tribes represent around 35 per cent. Economic growth has lagged behind other states, and it is one of the poorest in India,³⁶ with an average poverty rate of 32 per cent rising to 77 per cent in some districts (mostly in the east and south of the state).³⁷
21. Poverty in Madhya Pradesh is concentrated among scheduled tribes (53 per cent of whom are poor) and scheduled castes (40 per cent poor).³⁸ Degradation of forests, a traditional source of livelihoods for tribal people, has eroded rural livelihoods. There are high levels of illiteracy among these groups, as well as among women – only 59 per cent of women in Madhya Pradesh are literate compared to 68 per cent for all of India.³⁹ Women are also less involved in household decision-making and face higher levels of violence than the average for the country.
22. Largely an agrarian state, 72 per cent of Madhya Pradesh's population lives in rural areas. Agriculture contributes one fourth of the Gross State Domestic Product (GSDP) and it is the main source of employment for two thirds of the population. It is the largest producer of soya bean in India and the third-largest producer of wheat. Agricultural GDP increased on average 10.9 per cent from 2007 to 2015, the highest in India, helped by expanded irrigation, strong procurement systems, a minimum support price for wheat and an improved road network.⁴⁰ However, this has typically benefited larger farmers most, while off-farm income for small and

³¹ World Bank India State Briefs for Maharashtra, op.cit.

³² Ibid.

³³ The child sex ratio is the number of females aged 0-6 per 1000 males. In Maharashtra it went down from 946 in 1991 to 894 in 2011.

³⁴ Ibid.

³⁵ Economic Survey of Maharashtra 2017-2018, op.cit.

³⁶ Madhya Pradesh was ranked as one of the lowest scoring states in the 2018 Human Development Index (HDI), with a score of 0.594, below the national average of 0.640. Subnational Human Development Index – Global Data Lab, Radboud University, accessed 08 August 2019. <https://globaldatalab.org/shdi/shdi/>

³⁷ World Bank India State Briefs for Madhya Pradesh: <https://www.worldbank.org/en/country/india/brief/india-states-briefs-madhya-pradesh>.

³⁸ World Bank India State Briefs for Madhya Pradesh, op.cit.

³⁹ India National Family Health Survey 2015-2016: <https://dhsprogram.com/pubs/pdf/FR339/FR339.pdf>.

⁴⁰ <https://www.indiaspend.com/indias-best-agriculture-growth-over-8-years-but-madhya-pradesh-is-still-bimaru/>.

marginal farmers has remained low, which has reduced the impact of agricultural growth on poverty levels.

23. Project goal and objectives. The overall goal of Tejaswini was to “enable poor women to make use of choices, spaces and opportunities in the economic, social and political spheres for their improved wellbeing”. The focus was on formation of SHGs as the foundation for empowerment of women. It was envisaged that SHGs would be a platform for enabling women to access financial and other services and resources, for providing opportunities to strengthen livelihoods individually and collectively, and for networking and organizing for social and political influence. In the project design, particular emphasis was placed on promoting livelihoods and sustainability, which were seen as gaps in previous government-led SHG programmes.

Box 1

Self-help groups

Self-help groups (SHGs) are small voluntary groups formed by 10-20 people related by an affinity for a specific purpose, who provide support for each other. Members agree to contribute to a common fund and extend mutual help in case of emergencies. They are created with the underlying assumption that when individuals join together to take action towards overcoming obstacles and attaining social change, the result can be individual and/or collective empowerment. SHG members typically use strategies such as savings, credit or social involvement as instruments of empowerment. Typically, SHGs start with an initial period of collective savings in the name of the group to facilitate intragroup lending. Groups then gradually take larger loans, for example from banks. Collective wisdom and peer pressure are used to ensure proper end-use of loans and timely repayment. In this way, SHGs can act as a conduit for formal banking services to reach poorer people. In addition, SHGs often provide support in the form of training, for example on entrepreneurial skills, women’s rights, political participation and agricultural techniques.

Source: adapted from Fernandez, A.P. (2007), History and spread of the self-help affinity group movement in India: The role played by IFAD. Discussion paper 3. IFAD: Rome, and; Brody et al. (2016), Economic self-help group programmes for improving women’s empowerment: A systematic review, 3ie: London.

24. The project had four interconnected objectives: (i) creating strong and sustainable SHGs and SHG apex organizations that provide their members with economic and social support; (ii) providing access to savings, credit and insurance services, building up financial security; (iii) creating opportunities for new and improved livelihood opportunities, by establishing or expanding enterprises and strengthening market linkages and support services; and (iv) providing access to functional literacy training, social services and labour-saving infrastructure, and strengthening participation in local governance. In addition, the programme aimed to support government policies that empower women and to develop the capacity of state government entities – the Maharashtra Women’s Development Corporation, Mahila Arthik Vikas Mahamandal (MAVIM) and the Madhya Pradesh Women’s Finance and Development Corporation, Mahila Viita evam Vikas Nigam (MVVN) - to improve the livelihoods of poor women.
25. Project components. The project had five components that were closely linked to each of the objectives listed above: (i) grassroots institution building; (ii) microfinance services; (iii) livelihood and enterprise development; (iv) women’s empowerment and social equity; and (v) programme management and institutional support.
26. Component 1: Grassroots institution building. This component accounted for 11 per cent of project costs overall. Tejaswini aimed to strengthen existing and form new SHGs, with a target of 62,675 SHGs in Maharashtra and 12,000 SHGs in Madhya Pradesh. It sought to address weaknesses in previous government programmes that had provided grants to SHGs without adequately building their

- capacity to transition to bank loans and become self-sustaining, resulting in many groups being inactive.
27. The project set out to foster village-level committees (VLCs) representing various SHGs to facilitate local planning and resource allocation, and to address gender and governance issues at the local level.
 28. The project aimed to develop SHG federations or resource centres (target of 315 in Maharashtra, 60 in Madhya Pradesh) through MAVIM or NGOs, establishing location offices that would evolve into SHG federations over time. These apex organizations were to group around 200 SHGs and become professional, financially self-reliant organizations through charging fees to member SHGs and developing other income-earning activities. In Maharashtra, these became community managed resource centres (CMRCs), while in Madhya Pradesh they were called federations.
 29. Component 2: Microfinance services. This component accounted for 77 per cent of overall project costs. The project aimed to increase women's access to financial services through: (i) generation of SHG savings and lending these to group members; (ii) linking SHGs to banks and other financial institutions for larger loan funds; and (iii) linking SHGs to insurance providers. As well as building partnerships with national and private banks (notably the National Bank for Agriculture and Rural Development) and developing the capacity of SHGs to obtain and manage bank loans, Tejaswini aimed to increase the availability of credit from MFIs as a supplement and back-up to banks. In Maharashtra, the plan was to enable the MAVIM-managed fund Mahila Swavalamban Nidhi (MSN) to operate as an autonomous MFI, while in Madhya Pradesh the project aimed to establish eight MFI branches in project districts through financing some establishment costs and incentivizing MFIs to lend to project SHGs. Tejaswini also set out to undertake action research, pilot schemes and policy dialogue to encourage innovation in financial services for women.
 30. Component 3: Livelihood and enterprise development. This component accounted for four per cent of project costs overall. Tejaswini planned skills-development training to enable women to utilize SHG loans to build viable livelihoods addressing the needs of local markets (initial target of 1.35 million training places in Maharashtra and 368,000 in Madhya Pradesh). Secondly, it sought to invest in enterprise development and market linkages in high-potential subsectors linked to larger and more distant markets, in order to increase income and employment opportunities for women. This was to include market and subsector studies, establishment of six business development services (BDS) centres in each state to provide training and services and facilitate market linkages,⁴¹ formation of equity-based producer companies, and recruitment of marketing expertise for oversight and policy advice. The project also planned to engage in policy dialogue and piloting of new technologies to support women's production and enterprise.
 31. During the course of the project, the approach shifted away from skills development and focused more on CMRCs/federations preparing and implementing micro-livelihood plans (MLPs) for groups of SHG members engaged in the same livelihood activities. In addition, CMRCs/federations were helped in setting up social enterprises (in partnership with SHGs or independently) as an income stream to enable financial sustainability, as well as to support core agriculture and horticulture activities. Many of these enterprises had a value chain orientation.

⁴¹ In the project design, the BDS provider was expected to play an important role of "honest broker", to bring together producers in SHGs and commercial interests (agribusiness and market organisations). The BDS service provider was to help take services to the doorstep of the beneficiaries, to build capacities and to provide market linkages, either working across a number of subsectors or focused solely on one sector, depending on the needs in each district. This activity was modified at the midterm review stage, with the focus shifting instead to individual land and water-based livelihood activities, without the intermediary and aggregating role of the BDS.

32. Component 4: Women's empowerment and social equity. This component, accounting for only two per cent of project costs, aimed to reinforce empowerment processes through three subcomponents: (i) ensuring gender responsiveness throughout the project by sensitizing staff to gender, caste and class issues; (ii) creating an enabling environment by sensitizing men, local government and other institutions to the need to transform gender roles, providing paralegal training to SHG leaders to enable them to deal with community crises such as child marriage and violence, and providing matching grants (approximately US\$299 per village) for small items of village infrastructure that reduce drudgery; and (iii) enhancing the capabilities of women through demand-driven training and support in functional literacy, local government, health, hygiene and child care, and family life (for adolescent boys and girls), where possible through linking to other government programmes.
33. This component was implemented differently in each state. In Maharashtra, MAVIM identified and trained village-level gender focal points as Kayda Saathis (paralegal workers) for each CMRC, as well as establishing Mitra Mandal (Friends of MAVIM), comprising the spouses of SHG members, to bring about changes in gender relations and address violence against women and girls. The approach in Madhya Pradesh was to form and train mixed-sex teams called Shaurya Dals ("courage brigades") in each village to tackle gender issues as they arose. Similarly, to address issues of health and nutrition, Maharashtra developed a network of partners including private sector partners to provide access to healthcare facilities to women, such as screening for cancer and diabetes, and anaemia-testing, amongst others. In Madhya Pradesh, efforts were made to promote better nutrition, some of which were scaled up across the project districts and/or the state.
34. Component 5: Programme management and institutional support. This component accounted for seven per cent of overall project costs. Under this component, the existing organizational structure and sustainability of MAVIM was to be strengthened, while a programme management unit (PMU) was to be set up in MUVN, with central and district divisions, and a strategy for institutional sustainability subsequently developed and implemented.
35. Project area and target groups. The project area covered all 33 districts of Maharashtra⁴² since MAVIM already had a presence in all districts, aiming to reach about 10,000 villages of the total of 43,000. In Madhya Pradesh, the project targeted the three districts in the tribal-dominated south-east (Balaghat, Dindori and Mandla), the poorest part of the state, and three districts in the north that had lower poverty levels but higher gender inequality due to very conservative norms and practices (Panna, Chhattarpur and Tikangarh).
36. Women members of SHGs were the target group, with an estimated 1.2 million women expected to benefit directly from the project. In Maharashtra, the majority of SHGs to be targeted were those already being supported by MAVIM using state government funding, plus new SHGs formed under other programmes, particularly state programmes supporting scheduled castes and scheduled tribes. Targeting for these groups was determined by the programmes, based on the Below Poverty Line (BPL) system as well as participatory rural appraisal and wealth ranking. In Madhya Pradesh, existing and new SHGs were also targeted, but these were to be supported by NGOs contracted to MUVN. It was anticipated that about 80 per cent of target groups would be from BPL households, with at least 10 per cent of new groups consisting of women from the poorest households (defined as reliant on casual agricultural labour and owning no agricultural land).
37. Project costs and financing. At project approval (2005), the total project cost was estimated to be US\$208.7 million, of which US\$158.3 million was for

⁴² Since the project was initiated, three additional districts have been established in Maharashtra.

Maharashtra and US\$34.3 million for Madhya Pradesh (the remainder being for physical and price contingencies). IFAD was to loan US\$39.5 million to the Government of India for on-lending to the state governments (US\$26.5 million for Maharashtra, US\$13.0 million for Madhya Pradesh). This was to finance the majority of investment costs, recurrent costs on a sliding scale, and 50 per cent of village development funds (the other 50 per cent to be contributed by beneficiaries). State governments were expected to contribute US\$11.3 million in Maharashtra and US\$1.2 million in Madhya Pradesh, to cover existing recurrent costs and staff salaries, the balance of incremental costs and all taxes. Participating banks were expected to make loans for enterprise development amounting to US\$121.53 million in Maharashtra and US\$19.6 million in Madhya Pradesh.

38. In 2014, IFAD agreed an additional loan of US\$15 million for Madhya Pradesh to extend the project for two years and to reach an additional 80,000 beneficiaries (8,000 SHGs). This was to be supplemented by additional funding from the Government of Madhya Pradesh of US\$2.3 million and US\$2.4 million from a combination of convergence funds, banks and beneficiaries.
39. Table 1 presents the estimated approved costs and actual costs at completion for each project component, by state. At project completion, total project costs were US\$331.9 million (148 per cent of approval estimates). Maharashtra achieved an overall disbursement rate of 179 per cent compared to 58 per cent for Madhya Pradesh, with disbursements exceeding expected contributions for all financiers in Maharashtra (albeit only moderately for IFAD), while the opposite was true for Madhya Pradesh. The high disbursement rate in Maharashtra was largely due to banks (particularly one bank, ICICI) contributing more than double what was expected for the microfinance component, while in Madhya Pradesh banks contributed only one fifth of their estimated contribution. In terms of the other components, in both states there was higher-than-expected disbursements for grassroots institution building and programme management, and lower-than-expected disbursements for livelihood and enterprise development and women's empowerment. In Madhya Pradesh, expenditure was only 59 per cent of what was expected for livelihoods and enterprise development, and only 39 per cent for women's empowerment and social equity.

Table 1

Estimated / actual costs by project component / state (amount in US\$'000 at 31 December 2018)

Project component US\$ (000)	Maharashtra			Madhya Pradesh			Combined		
	Approval	Disbmt.	% Disbmt	Approval	Disbmt.	% Disbmt	Approval	Disbmt.	% Disbmt
Grassroots institution building	18 290	22 577	123%	12 010	13 032	109%	30 300	35 609	118%
Microfinance	122 830	250 978	204%	20 740	4 465	22%	143 570	255 443	178%
Livelihood and enterprise development	7 920	7 090	90%	8 490	5 022	59%	16 410	12 112	74%
Women's empowerment and social equity	1 650	1 408	85%	9 689	3 799	39%	11 339	5 207	46%
Programme management	16 646	17 538	105%	5 388	6 076	113%	22 034	23 614	107%
Total	167 336	299 591	179%	56 317	32 395	58%	223 653	331 986	148%

Source: PCRs.

40. Timeframe. Tejaswini was approved in December 2005 and became effective on 23 July 2007, with an initial project completion date of 30 September 2015. It was extended for two years in Maharashtra and three years in Madhya Pradesh, completing in September 2017 and 2018 respectively.

B. Project implementation

41. Implementation arrangements. MAVIM and MVVN were the lead implementing agencies, under the Department for Women and Child Development (DWCD) for each state. In Maharashtra, MAVIM directly coordinated all programme activities, while in Madhya Pradesh MVVN established a state-level PMU and six district-level PMUs. In addition, resource/lead NGOs were contracted to provide support for grassroots institution building, and specialist NGOs and service providers were contracted to implement activities related to gender, microfinance and livelihoods. Other implementing partners were commercial and rural banks, private sector banks, MFIs and state-line agencies such as the Department of Social Welfare, Tribal Development Department, Departments of Agriculture, Horticulture and Animal Husbandry, and the State Rural Livelihoods Missions (launched in 2011-2012).
42. A three-tiered coordination mechanism was envisaged for Maharashtra, comprising MAVIM's board of directors (which includes representatives of line agencies), a State Programme Advisory Committee involving NGOs and financial institutions participating in the programme, and an Empowered Committee chaired by the Chief Secretary and involving principal secretaries or secretaries of relevant departments. In Madhya Pradesh, an additional layer was added: a programme liaison unit at the DWCD to coordinate activities among the state PMU, the MVVN and DWCD.
43. MAVIM has been appointed as the implementing agency for the proposed second phase of the Tejaswini project in Maharashtra (Nav Tejaswini).

Key points

- In Maharashtra and Madhya Pradesh, women face difficulties accessing resources, services and social protection. There is also widespread violence against women and girls.
- Inclusive growth and women's empowerment are priorities for the Government of India.
- The Tejaswini Rural Women's Empowerment Programme was approved in 2005, with an overall objective of enabling poor women to make use of choices, spaces and opportunities in the economic, social and political spheres for their improved well-being.
- The project became effective on 23 July 2007, with an initial project-completion date of 30 September 2015. It was extended for two years in Maharashtra and three years in Madhya Pradesh, completing in September 2017 and 2018 respectively.
- The project had four interconnected objectives: (i) creating strong and sustainable SHGs and SHG apex organizations that provide their members with economic and social support; (ii) providing access to savings, credit and insurance services, building up financial security; (iii) creating opportunities for new and improved livelihood opportunities, by establishing or expanding enterprises and strengthening market linkages and support services; and (iv) providing access to functional literacy training, social services and labour-saving infrastructure, and strengthening participation in local governance.
- The project aimed to benefit 1.2 million rural women, with about 80 per cent of target groups to come from households living below the poverty line (BPL).
- The project area covered all 33 districts of Maharashtra and six districts of Madhya Pradesh.
- IFAD provided a US\$39.5 million loan to the Government of India for on-lending to the state governments (US\$26.5 million for Maharashtra, US\$13.0 million for Madhya Pradesh). In 2014, IFAD agreed an additional loan of US\$15 million for Madhya Pradesh to extend the project for two years and to reach an additional 80,000 beneficiaries.
- MAVIM and MVVN were the lead implementing agencies, under the DWCD for each state.

III. Main evaluation findings

A. Project performance and rural poverty impact

Relevance

44. Relevance is the extent to which the objectives of a development intervention are consistent with beneficiaries' requirements, country needs, institutional priorities, and partner and donor policies. It also entails an assessment of project design and coherence in achieving its objectives.
45. Relevance of objectives. The project objectives were aligned with IFAD's 2005-2010 country strategic opportunities programme (COSOP) for India, specifically with the strategic thrust on grassroots institution building among marginalized groups and institutional strengthening among support agencies, and the emphasis on promoting and protecting the access of marginalized groups to resources. The project remained relevant with regard to the revised COSOP 2011-2015, specifically with strategic objective 2 "Increased access to financial services and value chains", while Tejaswini's emphasis on smallholder, women farmers and tribal communities in some areas was consistent with the revised COSOP's focus on the poorest, most marginalized and remote of the rural poor.
46. The project objectives were aligned with central and state government policies and strategies for women's empowerment and rural poverty alleviation, with regards to long-term support for SHGs as a route to enabling poor and marginalized women to access financial resources and government schemes and services. There were, however, some differences in terms of the approach, as explored below.

Relevance of design

47. Overall, the programme in each state was based on a strong design, with a holistic approach to women's empowerment across the four project components: grassroots institution building, access to finance, livelihoods and enterprise development, gender and social equity. Earlier government programmes included the Swarnjayanti Gram Swarozgar Yojana and the Maharashtra Rural Credit Programme, which focused on mobilizing SHGs comprising BPL cardholders and linking them to banks with the provision of a back-ended subsidy of 30 per cent for enterprise development. There were concerns, however, that the top-down, target-driven approach of these earlier programmes undermined the demand-driven thrust, which was the original mandate, with little emphasis on building disciplined grassroots institutions.⁴³ In this regard, the Tejaswini design built on the lessons of these previous programmes, adopting an approach that provides holistic and long-term support to SHGs, without the promise of government subsidies, but instead based on livelihood development, access to finance and social empowerment. The project's subcomponents were sequenced appropriately, with grassroots institution building being the first set of activities, followed by the simultaneous implementation of the other three subcomponents, which allowed for a holistic approach to rural women's empowerment.
48. Grassroots institution building. Tejaswini's focus on empowering women through supporting SHGs was aligned with the Government of India's National Policy for the Empowerment of Women (2001) and was born out of a history of similar support dating back to the 1980s. The SHG model was introduced as a core strategy to achieve empowerment in the Ninth Plan (1997-2002), in which the Government outlined its commitment 'to encourag[ing] SHG mode to act as the agents of social change, development and empowerment of women'. This commitment continued through subsequent five-year plans.⁴⁴

⁴³ Faster, Sustainable and More Inclusive Growth: An Approach to the Twelfth Five Year Plan (2012-2017). Government of India Planning Commission, October 2011.

http://planningcommission.nic.in/plans/planrel/12appdrft/approach_12plan.pdf

⁴⁴ Tenth Plan (2002-2007); Eleventh Plan (2007-2012); Twelfth Plan (2012-2017).

49. The SHG approach to women's empowerment was found to be highly relevant in both states with strong results observed, particularly in terms of social empowerment. It is worth noting, however, that while some studies have found the SHG approach can be relevant for social, political and economic empowerment, this is very dependent on the integrity of the programmes that support them and the underlying objectives for their formulation.⁴⁵ In this regard, some SHG programmes have been criticized for placing limited emphasis on psychological empowerment as measured by women's feelings of self-worth, self-confidence and self-esteem.⁴⁶ Yet others criticize the SHG movement for being overly focused on financial discipline and delivery of government services rather than enabling women to make claims and pursue their own interests, placing the onus on women to 'solve' socio-economic marginalization.⁴⁷ These concerns notwithstanding, the evaluation found that the SHG approach adopted by Tejaswini was highly relevant to women's needs, with group activities focusing not only on the provision of financial safety nets, but also more broadly on members' overall well-being through, for example, awareness raising on issues such as drudgery reduction, health and land-tenure security, to name a few.
50. The tiered approach to group formation – i.e. SHGs, VLCs, federations/CMRCs – was a relevant design adaptation, and an innovation on previous programmes which lacked the apex-level bodies. The evaluation team met with groups of women at all levels, and observed that the apex-level structure allowed for greater political empowerment (for instance, through lobbying of district authorities at the federation/CMRC level). This also seemed to be in line with the aspirations of women members, who appreciated the political empowerment gains of larger groupings of SHGs coming together. This was particularly evident in Dindori District, Madhya Pradesh, where Tejaswini federations have grouped together to form a district-level federation. In Maharashtra, a state-level representative body has been established to negotiate with state government and with MAVIM in Mumbai.
51. Tejaswini's approach of building self-financing institutions through the introduction of a service-fee model, whereby federations/CMRCs provide services to SHGs for a fee, is of particular relevance and was found to be appropriate. The organizations that have been created with the support of Tejaswini are now led by rural women, and financed through contributions and savings by rural women. As many of the federations and CMRCs are largely financially self-sustaining, they have a greater likelihood of being sustainable, and are maintained at very little cost to the Government. However, in Madhya Pradesh, the decision to withdraw NGO support to federations in 2014 resulted in a gap in support at a critical time, given that the federations had only been formed in 2013. Subsequent support from the project came late and was not adequate, resulting in uneven quality of the federations.

Microfinance services

52. The project's component on increasing access to finance focused initially on creating linkages with public banks. This strategy did not prove to be effective, primarily due to a reluctance on the part of public banks to loan directly to SHGs. This was particularly evident in Madhya Pradesh, where even at project design, an exceptionally high rate of non-performing assets (NPA) has led to banks adopting a highly conservative approach to lending. In this case, the

⁴⁵ Fernandez, A.P. (2007), History and spread of the self-help affinity group movement in India: The role played by IFAD. Discussion paper 3. IFAD: Rome.

⁴⁶ Brody, C, De Hoop, T., Vojtkova, M, Warnock, R, Dunbar, M., Murthy, P and Dworkin, SL, 2016. Economic self-help group programmes for improving women's empowerment: a systematic review, *3ie Systematic Review* 23. London International Initiative for Impact Evaluation (3ie). <https://www.3ieimpact.org/sites/default/files/2019-01/sr23-self-help-group-review.pdf>

⁴⁷ Jakimow, T., & Kilby, P. (2006). Empowering women: A critique of the blueprint for self-help groups in India. *Indian Journal of Gender Studies*.

programme's interventions could not change the overall context of state-wide NPA rates, despite Tejaswini NPA rates apparently being lower than other SHGs.

53. In the case of Maharashtra, however, MAVIM addressed these contextual challenges by developing a computerized management information system (MIS) to track the performance of SHGs and address performance issues as they arose.⁴⁸ This information could then be shared with banks, instilling them with confidence in SHGs' ability to repay loans. Given the reluctance of public banks, MAVIM formed a partnership with a private bank, ICICI, to take this forward.

Livelihoods and enterprise development

54. The design of the livelihoods and enterprise development component needed adjustment in both states, and in each case the focus of these interventions was only consolidated towards the end of the project. In Madhya Pradesh, the shift in focus towards federation-level enterprises was relevant vis-à-vis cost recovery for federations. However, it came too late, and therefore the scale of livelihood development was limited in terms of the number of women who benefited. Furthermore, while the decision, following the midterm review, to shift the focus from market-oriented Business Development Service (BDS) centres to individual agriculture-based livelihoods was justifiable, it resulted in insufficient focus on marketing in relation to livelihood activities. Subsequent service provision remained at the level of individual livelihoods, which potentially reduced the scale and longer term sustainability of impact.

55. In both states, the project rightly focused on women-led livelihood and economic activities, which was an appropriate and relevant choice, as women are therefore more likely to exercise control over the income that has been earned.⁴⁹ However, enterprise development and livelihood activities were not found to be based on any market or value chain analysis, and therefore tended to be largely supply-driven. This resulted in a trial-and-error approach, with some enterprises having failed. Rather, analysis should have been conducted from the outset, with appropriate expertise in terms of how markets and the private sector works. Furthermore, value chain analysis for the various enterprise activities in both states would provide a more detailed picture of who benefits and how, while also identifying opportunities for upgrading within the value chain and/or addressing power imbalances along the value chain.⁵⁰

56. Tejaswini pursued convergence with government schemes and programmes for livelihoods and enterprise development, in some cases extending to market linkages (e.g. Indian Railways e-catering, school uniform procurement, procurement of nutrition bars and take-home-rations for preschool centres). This approach has been relevant, insofar as MAVIM and MVVN have natural linkages with government procurement, and reliable markets have thus been provided to SHG and federation/CMRC enterprises. However, overreliance on government procurement for market linkages entails risks, and there have been instances of delayed payment due to bureaucratic delays. A diversified marketing strategy that also targets the private sector would reduce such risks, while also potentially offering greater opportunities for the enterprises to grow.

Empowerment and social equity

57. The emphasis on social and political empowerment was found to be highly relevant in both states, but even more so in the districts of northern Madhya Pradesh, where women face considerable barriers to empowerment. The emergence of Shauyra Dals in Madhya Pradesh was highly suited to the context, evidenced by the decision of the Madhya Pradesh State

⁴⁸ The MIS used the SHE software which was developed by the Dhan Foundation, adapted to Tejaswini.

⁴⁹ For example, goat-rearing in Maharashtra, sari stitching, gond painting in Dindori, Madhya Pradesh.

⁵⁰ For example, regarding the cotton value chain in Vidarbha Region of Maharashtra.

Government to scale out the initiative state-wide. In Maharashtra, MAVIM's decision to develop a campaign around issues of joint property ownership and tenure security was very relevant and addressed a core vulnerability for women. In both states, planned activities to reduce women's domestic workload were relevant, but this area was not given sufficient attention during implementation.

58. Targeting. The project targeted almost exclusively women in both states, with the majority being BPL, having been identified either by the Government, or by the project using participatory rural appraisal and wealth-ranking techniques. Among those targeted, there was a high percentage of scheduled castes (30 per cent), scheduled tribes (17 per cent) and other backward classes (32 per cent), on average across both states. This strategy was relevant, given the specific constraints faced by these groups. However, there was a lack of analysis of the potential and actual distribution of benefits within and between those groups, and a lack of specific, differentiated approaches and activities to target particularly disadvantaged groups such as landless agricultural labourers.⁵¹ This is discussed further in the Effectiveness section.
59. In Madhya Pradesh, the project area included six districts (out of a total of 52), including three districts in the poorer tribal-dominated, south-east of the state (Balaghat, Dindori, Mandla), and three districts in the north of the state (Panna, Chhattarpur and Tikangarh), where gender indicators showed that women were worse off and faced considerable cultural barriers. Focusing on these six challenging districts was relevant, as it allowed for the targeting of poor and vulnerable women, but it also meant that the project faced considerable contextual barriers in achieving results. Furthermore, in later years, especially after the additional financing in 2014 of US\$15 million, the project area arguably should have been expanded to include other districts. In Maharashtra, the project area covered all 33 districts, and the design called for project resources to be concentrated in 16 tribal districts. However, upon completion, SHGs in tribal areas reportedly were not as successful as in other areas, and faced greater challenges in accessing finance and enterprise development.
60. In summary, the project was relevant to the needs of rural women in Maharashtra and Madhya Pradesh, and aligned with IFAD and government strategies and policies, and was based on a strong design offering a holistic approach to women's empowerment. The approach of building self-financing organizations has proved to be appropriate and has instilled a strong sense of ownership and pride among women members. In both states, livelihood and enterprise activities were not based on market analysis or value chain analysis, and as a result were largely supply-driven. Targeting was found to be relevant in both states, although a more detailed analysis of the distribution of benefits within and between social groups would have allowed for more focused support. Based on the above assessment, the PPE rating for this criterion is satisfactory (5).

Effectiveness

61. Effectiveness is the extent to which a development intervention's objectives were achieved, or are expected to be achieved. The following paragraphs discuss the effectiveness of Tejaswini in relation to the four purpose-level objectives, taking into account the overall goal of the project: to enable poor women to make use of choices, spaces and opportunities in the economic, social and political spheres for their improved well-being. The effectiveness of the approach to targeting and monitoring and evaluation is also discussed.

⁵¹ This same observation was evident in the 2016 3IE Systematic Review of Economic self-help group programmes for improving women's empowerment, which found that the poorest of the poor participate less than other women, and that SHG programmes need to build in support to reduce barriers for such women.

Objective 1: Creation of strong and sustainable SHGs, and SHG apex organizations which provide their members with economic and social support.

62. A three-tier structure of community-based institutions was established, consisting of: (i) SHGs comprising 10-20 women; (ii) VLCs grouping four or five SHGs in a village; and (iii) CMRCs or federations representing 175-300 SHGs in a geographical area. In both states, the targets for each type of institution were largely achieved or exceeded, with the exception of the number of SHGs formed in Madhya Pradesh (79 per cent of target) and village organizations formed in Maharashtra (84 per cent of target) (table 2).

Table 2
Targets and achievement for establishment of community institutions

Item	Maharashtra			Madhya Pradesh		
	Target	Achieved	% of target	Target	Achieved	% of target
# Households	950 000	939 816	99%	246 000	209 317	85%
# Functional SHGs	62 675	78 318	125%	20 000	15 904	79%
% SHGs graded "A" at project completion	-	85%	<i>n.a.</i>	-	49%	<i>n.a.</i>
# VOs/VLCs	10 495	8 851	84%	2 717	2 640	97%
# CMRCs/federations	315	300 ⁵²	95%	60	60	100%
% CMRCs graded "A" at project completion	-	85%	<i>n.a.</i>	-	42%	<i>n.a.</i>
% CMRCs/federations covering > 50% costs at project completion	-	90%	<i>n.a.</i>	-	52%	<i>n.a.</i>

Source: Tejaswini Project Completion Synthesis Report.

63. At completion, SHGs in Maharashtra were functioning at a higher level than SHGs in Madhya Pradesh (see table 2). This is partly due to the project context of each state. Maharashtra benefited from being a more socio-economically advanced state where women are, on average, more engaged in economic activities and more able to save than in the six districts selected for Tejaswini in Madhya Pradesh. In addition, MAVIM had already mobilized a large number of SHGs under a previous project. However, it was also due to MAVIM's MIS, which allowed CMRCs and MAVIM to act quickly to resolve issues raised via a system of alerts that indicated when an SHG deviated from performance standards. In contrast, MVVN never managed to establish a fully functioning MIS due to technical difficulties with the software that was used.⁵³
64. An important factor in the effectiveness of Tejaswini was the promotion of self-financing SHG apex organizations that provide a range of economic and social services to SHG members, including: access to finance; training and other support for livelihoods and income generation; and "last mile" delivery of government schemes and development projects targeting poor and marginalized communities. In Maharashtra, the process of developing self-financing apex organizations was enabled by an agreement reached with ICICI bank in 2011, whereby CMRCs would earn a two per cent commission as intermediaries for bank loans to SHGs. A gradual reduction in project funding for CMRC operating costs also

⁵² 315 CMRCs were formed in Maharashtra but 10 were closed and 5 were merged with others in a drive to achieve sustainability. Of the remaining 300 CMRCs, 232 were supported by MAVIM directly and 68 were supported by Resource NGOs. In March 2015 – the original end date of the project – the 68 CMRCs were formally handed over to these NGOs and MAVIM no longer monitored them. As a result, the figures on CMRCs presented in this report largely relate to the 232 MAVIM CMRCs.

⁵³ Tally software was adapted for this purpose, but MVVN's district offices were unable to sort out ongoing technical problems with the programme and the firm providing technical support was slow to respond.

began around the same time, which enhanced the focus on developing alternative sources of income. CMRCs now cover operating costs with a combination of bank commissions, SHG membership fees and service charges, training fees, income from social enterprises, and management fees for delivery of government and donor-funded schemes. At project completion, 58 per cent of CMRCs were earning enough income to cover their annual budget,⁵⁴ with only 10 per cent covering less than 50 per cent of projected costs.⁵⁵

65. In Madhya Pradesh, federations have also made progress towards financial sustainability, particularly through income from social enterprises and interest earned on revolving funds. All nine federations in Dindori district – an area dominated by scheduled tribes – are covering 100 per cent of their annual budget. Overall though, federations are at an earlier stage of development than the CMRCs in Maharashtra, with 52 per cent covering less than half their costs at project completion.⁵⁶
66. The PPE team observed that federations in Madhya Pradesh often lacked a clear vision and mission, with apparent confusion over their core purpose. The federations evolved out of the location offices established by NGOs, with NGO staff (mostly men) recruited as federation managers and staff. These people are often still referred to in their old roles (such as “location managers”) and even members of the federations’ executive committees do not appear to think of them as employees of the federations. This contrasts with the CMRCs in Maharashtra, where it was largely SHG members who were given roles as managers, coordinators, Sahayoginis (village-level development workers) and community resource persons. This has reinforced the connections between SHGs and CMRCs, and given women a sense of ownership of CMRCs, which has helped to strengthen these new institutions.
67. Other factors that appear to contribute to strong apex organizations⁵⁷ include: high-quality management and leadership; being close to urban areas or in agriculturally prosperous areas; having a social enterprise that sources raw materials from SHG members, thereby providing members with a valued service; having a supportive district administration for access to government resources and markets; and receipt of grant-based projects that provide additional benefits to SHG members and income to CMRCs/federations.

Objective 2: Provide access to savings, credit and insurance services, and build up financial security.

68. Tejaswini has improved poor women’s access to savings and credit as a result of: (i) women being required to save regularly as part of SHG membership; (ii) internal lending of accumulated savings by SHGs; (iii) establishment of linkages between SHGs and banks and MFIs; and (iv) revolving funds managed by CMRCs/federations and village organizations (VOs, which are formalized VLCs).⁵⁸
69. In terms of internal lending, in Maharashtra, 95 per cent of SHG members had taken out at least one internal loan from SHG savings, with a repayment rate of

⁵⁴ Each year CMRCs develop a budget (called a Business Plan) based on predicted activities and income for the year. If they earn less than their projected income, they adapt their activities and costs accordingly, meaning they do not need any subsidies to survive.

⁵⁵ Project Completion Report for Maharashtra.

⁵⁶ Project Completion Report for Madhya Pradesh.

⁵⁷ This includes factors identified by Dr. Smita Premchander of the Indian Institute of Management, Ahmedabad, who did a case study of MAVIM-IFAD promoted CMRCs in 2018.

⁵⁸ SHG members typically pay interest at 2 per cent per month, which compares favourably to moneylenders who charge between 5 and 10 per cent per month. Bank interest rates are 11-12 per cent annual percentage rating, which allows SHGs, VOs and CMRCs/federations to earn substantial income from the margin with their own lending rates, providing that SHG member repayment rates are reasonably high. Tejaswini SHGs are also eligible for the government-funded interest subvention scheme for SHGs (implemented by NRLM), through which the government covers the difference between bank lending rates and seven per cent annual percentage rating. This has allowed interest rates charged to SHG members to be reduced somewhat (in Maharashtra), though the majority still pay 24 per cent annual percentage rating.⁵⁸

89 per cent.⁵⁹ The incidence of internal lending was lower in Madhya Pradesh, with an SHG audit in 2017-18 finding 60 per cent of SHG savings were idle and only 48 per cent of SHGs had active loans to members. The audit also found that on-time repayment rates were generally less than 40 per cent, although SHGs in some districts performed better than others.

70. Results in this area have been particularly strong in Maharashtra, where 86 per cent of SHGs had been credit-linked with banks and 79 per cent of eligible SHGs had active bank loans at project completion. The repayment rate was 98 per cent and the NPA rate was just 0.5 per cent, compared to an NPA of 12 per cent for all SHGs in Maharashtra⁶⁰. This can be attributed to MAVIM's highly effective MIS and the commissions paid to CMRCs to facilitate bank loans and ensure repayment of loans. To reduce the risk of reliance on one lender, MAVIM has also linked CMRCs to two public banks and an MFI.
71. In Madhya Pradesh, there was less success with bank linkages, with 43 per cent of SHGs linked to banks and MFIs at least once, but just 12 per cent of SHGs with active loans at project completion. Total loans disbursed were INR 436 million against an appraisal target of INR 2,620 million. According to bankers, the performance of Tejaswini SHGs is generally better than average for SHGs in Madhya Pradesh, with NPA rates between 5 and 11 per cent. However, due to very high NPAs for SHGs in the state as a whole, their banks had decided not to continue lending to SHGs anymore.⁶¹
72. The contrasting situation in the two states demonstrates the importance of having effective monitoring systems to track SHG performance and taking timely action to prevent non-payment. Maintaining a good repayment record enables SHGs to get repeat loans and larger loans, as well as supporting institutional sustainability.
73. Notwithstanding the progress made, some women still face difficulties accessing appropriate financial services. Some would like to borrow larger amounts to grow their microenterprises – the ceiling for loans via SHGs is INR 40,000-60,000, and some want around INR 300,000. These women are still less able than men to access individual bank loans, due to gender biases in property ownership which mean they lack collateral. Lending cycles also place limits on how often women can borrow and how much. Finally, monthly repayments often pose challenges for women engaged in seasonal agricultural activities. It is unclear whether repaying loans was problematic for any other groups of women.⁶²
74. Tejaswini raised awareness of government-sponsored microinsurance schemes, but has not substantially influenced the rate of uptake of these schemes. While the project-monitoring data indicate that a significant proportion of SHG members have subscribed to government schemes for life insurance (Jeevan Jyoti Bhima Yojana) and/or accident insurance (Jan Dhan Suraksha

⁵⁹ Project Completion Report for Maharashtra.

⁶⁰ March 2017 figures, cited in Project Completion Report for Maharashtra.

⁶¹ Given difficulties establishing bank linkages, in 2017 Tejaswini-Madhya Pradesh established revolving funds within federations by providing INR 15,000 of seed capital for each well-functioning SHG. At project completion, 2,264 SHGs were benefiting from this scheme, but demand was limited due to the small loan size for each group. Tejaswini-Maharashtra also introduced revolving funds towards the end of the project, with CMRCs and VOs sharing the management responsibility and interest margins. This has been done in partnership with Maharashtra State Livelihoods Mission (MSRLM) and has the advantage of establishing VOs as formal organizations for managing the Community Investment Funds being distributed as part of NRLM, which substantially enhances the size and utility of these revolving funds.

⁶² With any loan scheme, there is a risk that pressure to repay may lead some women to take loans from other sources in order to repay SHG debts, thus getting themselves into further debt, or may create undue stress for women who rely on their husbands for repayments. Unintended consequences such as these were not systematically monitored by the project, but the PPE team did not find any evidence to suggest this was a common problem.

Yojana), the endline impact studies suggest this cannot be attributed to Tejaswini alone.⁶³

Objective 3: Creation of opportunities for new and improved livelihood opportunities, with enterprises established or expanded, and market linkages and support services.

75. Most achievements in this area came towards the end of the project, after a number of midcourse corrections which limited the scale of impact. The initial emphasis was on enterprise-development training for individuals, on the assumption that this, along with access to credit, would enable women to expand their enterprises. This approach was not effective because the training was not oriented to expanding existing livelihoods and there was no investment capacity or risk-bearing ability to start new enterprises.⁶⁴ After the midterm review, the approach shifted to supporting clusters of women based around MLPs for activities such as animal husbandry (see box 2), milk production, vegetable and spice cultivation, and tailoring. Support for social enterprises and value chain development was also introduced (see box 3), often linked to the MLPs (e.g. spice grinding and packaging units, bulk milk-chilling centres, animal breeding and animal-feed centres). Since the majority of SHG members and their households are involved in farming, the project also provided training on improved agricultural practices for major crops like rice, wheat, cotton and millet, along with some provision of inputs and assets through convergence. Training was also provided for off-farm enterprises through institutions like the Rural Self-Employment Training Institutes and the National Institute of Fashion Technology. In addition, SHG members were mentored to take out loans for on-farm and off-farm enterprises.

Box 2

Microlivelihood plan for goat-rearing

Goat-rearing accounted for 50 per cent of the 4,351 MLPs in Maharashtra, and was implemented with 3,913 women in five of the six districts in Madhya Pradesh. The MLP consisted of: (i) supplying superior-breed male goats to villages to enhance the stock; (ii) providing tree seedlings suitable for goat fodder and a revolving fund for purchasing goat feed; (iii) developing a cadre of paravets (majority of whom are women) to provide low-cost advice, vaccinations and other goat-health services at village level; (iv) capacity building for women producers on goat-rearing and marketing; (v) providing weighing scales to enable women to sell goats based on weight; and (vi) establishing a community-based goat insurance scheme. As a result of these interventions, women reported reduced mortality rates and higher price realization due to rearing healthier goats and being in a stronger negotiating position with traders.⁶⁵

Source: NABCONS Consulting Services Pvt. Ltd; evaluation team field visits.

76. Although there has been progress in creating opportunities for livelihood and enterprise development, marketing remains a major challenge for many SHG members, as it is for many of the CMRC/federation-run social enterprises. This was a weak area in the planning and execution of livelihood and enterprise-development interventions for various reasons. As mentioned, activities were largely planned around women's existing livelihoods and microenterprises, without adequate analysis of markets and value chain dynamics and how best to maximize women's income-earning opportunities. Collective marketing capacity was developed in only a few subsectors and for a minority of SHG members, with SHG women mostly engaged in direct selling of their products in local markets. This leaves them with little negotiation power, particularly when they have no

⁶³ In Madhya Pradesh, only 20 per cent of Tejaswini households reported having any type of insurance, compared to 29 per cent of control group households (Centre for Media Studies, 2018). In Maharashtra, Tejaswini households were only 3.8 per cent more likely to have life insurance than non-Tejaswini households (IRMA, 2017).

⁶⁴ Project Completion Report for Maharashtra.

⁶⁵ These are the findings of a thematic case study on the goat value chain in Madhya Pradesh, carried out by NABCONS Consulting Services Pvt. Ltd. These benefits were also expressed directly to the PPE team by women involved in a goat MLP in Madhya Pradesh.

capacity to monitor the quality of their products – SHG members repeatedly expressed the view that traders “cheated” them by claiming quality defects where there was none, knowing that women had already paid to transport their produce to market and so would need to sell at any price.

Box 3

Value chain development in Madhya Pradesh⁶⁶

Tejaswini-Madhya Pradesh developed value chains for dairy, kodo and kutki (small and minor millets), and flaxseed and niger. For example, in the Bundelkhand region, where dairy farming is a major activity, MVVN worked with the State Dairy Cooperative Federation to establish 62 milk-collection centres, 2 bulk milk-chilling centres and 24 retail outlets for processed dairy products. Animal feed and cattle-breeding centres were also established. These enterprises are run by the federations as social enterprises and are making a profit. Women were given training on production of high-quality milk, and benefited from having a guaranteed market with fixed prices (based on quality) at village level.

The kodo-kutki value chain involves five federations in Dindori district, supplying nutrition bars made from kodo-kutki to over 24,000 children in government-run preschools (Anganwadi Centres). This has led to a revival of kodo-kutki production, a traditional crop that is suited to environmental conditions. The kodo-kutki is sourced at village level from SHG members by one of the federations, which processes it and sells it on to the other federations for production of the nutrition bars. SHG members have seen increases in productivity due to training good agricultural practices, and have a guaranteed market for their kodo-kutki with no transport costs.

Source: Tejaswini Project Completion Synthesis Report; evaluation team filed visits.

77. Some efforts were made to link SHGs and social enterprises to markets, but the focus was mostly on government-led markets such as public procurement and exhibitions, and there was little engagement with the private sector. The PPE team was told that SHG products were popular due to being perceived as high quality and “pure” (i.e. produced without chemicals), but that this was rarely being capitalized on with effective marketing strategies. As a result, several of the processing units visited were operating well below capacity due to a lack of buyers. Others were dependent on a single buyer such as the DWCD for supplying nutrition bars to Anganwadi Centres, which left them vulnerable to a change in government policy or delays in payments. The latter was affecting several of the federations visited by the PPE team, with some waiting more than six months to be paid by the government, meaning they had been unable to pay staff and suppliers in full. While efforts were made to link individual producers to local markets, there was limited time available to create adequate market linkages due to the late implementation of enterprise development activities.

⁶⁶ Value chain development was not a focus in Maharashtra, except for a project with the United Nations Development Programme to develop a tur dal value chain, and investment in three cashew processing units.

Box 4

Agricultural service centres as viable social enterprises?

In Maharashtra, 46 agricultural service centres have been set up as CMRC-run social enterprises. These service centres are committed to supplying quality inputs and not pushing the use of agrochemicals unnecessarily, with organic production methods also recommended. SHG members reported that having their "own" service centre meant they had begun purchasing agricultural inputs for the first time, whereas previously it was only men who purchased inputs. They received a small discount for being an SHG member and found the advice they were given on how to improve production very effective for increasing productivity and reducing costs (for example using higher quality but less volume of agrochemicals). However, the enterprises face stiff competition from other retailers that sell the same branded products, as well as local products which are cheaper and earn higher margins but are not so effective. For example, a service centre visited by the PPE team was just 1 of 17 retailers of agricultural inputs in the village, up from 15 when they opened, and was completely dependent on SHG members as clients. In addition, the Government has introduced legislation to ensure retailers of agricultural inputs are suitably qualified (a degree in agricultural science, for instance). The cost of paying such a person was challenging the viability of some of the service centres, particularly given already very low margins due to the need to compete with other retailers and a lack of working capital to purchase inputs at lower cost.

Source: Evaluation team field visits.

Objective 4: Provide access to functional education and social services, labour-saving infrastructure and participation in local governance.

78. Tejaswini aimed to reinforce empowerment processes by enhancing women's capacities through demand-driven training and support, sensitizing men and social institutions to reduce resistance to transformation in women's roles, and leveraging the benefits of progressive legislation and government schemes.⁶⁷
79. The targets for these activities were largely exceeded, including for training on basic literacy and numeracy, local governance and health-related issues. The main exception was drudgery reduction, with investments made in 900 villages against the target of 7,000 in Maharashtra, and 1,573 villages against the target of 1,680 in Madhya Pradesh. Most of these investments were for improvements in community water supplies.
80. MAVIM and MVVN worked with a number of different line departments to enable women to access government schemes and entitlements through convergence, such as social security payments, the national rural employment guarantee scheme (MGNREGS), women's health check-up camps, construction of toilets and support for livelihood activities. The total value of social and entitlement convergence in Madhya Pradesh was INR 104 million (excluding convergence for livelihoods), benefiting up to 172,019 women, while in Maharashtra, convergence generated INR 990 million (excluding livelihoods), benefiting up to 505,000 women.⁶⁸

⁶⁷ The activities implemented under this objective included: (i) gender sensitization of all staff; (ii) promotion of social awareness and understanding of gender issues and women's empowerment at SHG meetings, in mixed-sex group discussions, and through community level messaging; (iii) functional literacy training, including basic literacy and numeracy and taking SHG members to banks, post offices, government offices and other institutions of importance; (iv) training and other interventions related to health and nutrition; (v) training for women elected to local governance bodies on their roles, responsibilities and rights; (vi) development of a cadre of para-legal workers (*Kayda Sathis*) who provide advice and support to women related to their legal rights; and (vii) small investments in drudgery reduction initiatives, co-financed by communities.

⁶⁸ Based on figures reported in the PCRs for each state, and data provided by MVVN during the PPE mission. These figures may contain some duplication.

Box 5

Addressing violence against women and girls in Madhya Pradesh

A notable achievement in Madhya Pradesh was the Shaurya Dal initiative, which addressed violence against women and girls through community-level intermediation. Shaurya Dals (“courage brigades”) are composed of five men and five women who are proactive and have influence in a village, as selected through discussions with community members. These men and women are trained on women’s and girls’ legal rights and entitlements, and on their roles and responsibilities as Shaurya Dal members. They provide support at times of crisis, including mediating in domestic disputes and liaising with the police service. Shaurya Dals have addressed a range of violence-related issues, including sexual abuse and molestation, domestic violence, trafficking, dowry and child marriage, as well as more general social-development issues such as sanitation and security. An impact assessment commissioned by UN Women found that Shaurya Dals were creating an enabling environment where women and men actively contributed to the resolution of conflicts and sensitive social issues, and women were more able to assert their freedom and rights.⁶⁹

Source: Impact Assessment of Shaurya Dal, NRMCM (2017), as cited in the PCR for Maharashtra.

81. Another important activity is the work on joint asset ownership that MAVIM initiated in 2013 and subsequently took forward as part of a state government campaign. This campaign aims to raise awareness of women’s right to joint ownership of property, and encourages men to register wives as joint owners of houses and land, on the basis that this will enable women to access bank loans. Up to March 2017, MAVIM and the CMRCs had successfully supported 52,472 members to apply for house ownership and 45,793 for land ownership.⁷⁰ As well as increasing women’s access to finance, this gives them greater security if they are widowed or faced with marital breakdown, an important change in the context of rural India.

Effectiveness of targeting

82. The targeting approach was effective in Maharashtra and Madhya Pradesh. In Maharashtra, 83 per cent of the 939,816 SHG member households were either BPL cardholders, or were identified as BPL through participatory rural appraisal techniques, against an appraisal target of 80 per cent.⁷¹ In Madhya Pradesh, all 209,317 SHG member households were either BPL cardholders or were identified as BPL through participatory rural appraisal techniques, well exceeding the target of 80 per cent.⁷²
83. In terms of social composition, the project was successful in reaching marginalized sections of Indian society, with the majority of SHG members being from scheduled castes, scheduled tribes and other backwards castes. Furthermore, the social composition of the executive committees and governing bodies of CMRCs and federations were tracked by MAVIM and MVVN, with the aim of ensuring that at least 80 per cent of leadership positions were occupied by women from poor and socially disadvantaged groups. According to MAVIM’s data for 2016-2017, CMRCs’ leadership reflected the social composition of the SHG membership base well, with a moderate tendency to include proportionally more women from scheduled castes (table 3).⁷³

⁶⁹ Impact Assessment of *Shaurya Dal*, NRMCM (2017), as cited in the PCR for Maharashtra. This document is not publicly available.

⁷⁰ Figures cited in the PCR for Maharashtra.

⁷¹ As reported in the Karvy Data Management endline impact assessment, based on MAVIM’s Annual Report for 2016-2017.

⁷² As reported in the PCR for Madhya Pradesh.

⁷³ Data for Madhya Pradesh were not available.

Table 3

Social composition of SHGs and CMRC governing bodies and CMRC executive committees in Maharashtra (2016-2017)

	SHGs	CMRC Governing Bodies	CMRC Executive Committees
Scheduled caste	25%	34%	36%
Scheduled tribe	14%	16%	14%
Other backward castes	28%	25%	25%
Nomadic tribes	9%	7%	7%
Other minority groups	2%	2%	2%
Open/other	20%	16%	16%

Source: MAVIM Annual Report 2016-2017.

84. MAVIM also tracked the percentage of SHG loans that went to women in leadership positions, with an alert raised if the percentage went over a certain amount. This good-practice example demonstrates the importance of a functioning MIS and regular analysis of how benefits are distributed across different groups of women. For example, at a VO visited by the PPE team, 13 out of 27 loans made from its new revolving fund had gone to members of the VO committee. This may not be a representative example, but it reflects a common risk with SHGs and other such entities that distribute resources. MVVN was less successful in this role due to the difficulties it had in establishing a functioning MIS.
85. Although Tejaswini was clearly effective in reaching poor and marginalized women, the monitoring reports and impact studies for each state do not explore variation in results based on caste, class or socio-cultural setting. The reports also do not contain analysis of results for women of different ages, marital status and landholding, or information on whether some women were less able to participate in particular project activities than others. During the PPE mission, implementing agencies, SHG members and other stakeholders referred to a number of lines of differentiation in results. First, women without land are generally considered the poorest and least able to engage in SHGs. Second, unmarried women are less likely to become members of SHGs, as they leave the village upon marriage and so would need to leave the SHG at that time. Third, in Maharashtra, SHGs and CMRCs in tribal-dominated areas have not advanced as well as those in non-tribal areas, with causal factors reported to include: difficulties finding qualified staff to run CMRCs; populations being widely dispersed, making it more difficult to form strong SHGs; people being poorer and so less able to pay service charges; and fewer bank branches in those areas. In contrast, in Madhya Pradesh, the SHGs and federations in tribal-dominated districts did better than those in the more socially conservative northern districts. This was apparently because women from scheduled tribes tend to be engaged in income-generating activities already, unlike women in the northern districts who are often in seclusion. This meant that, in the north, the project had to work harder to establish the basic foundations for women's empowerment, and less progress was made in establishing fully functioning SHGs and federations prior to the project ending.
86. These are just three examples of variations in results for different groups of women that have important implications for planning project activities – and there are likely to be more based on caste and class differences. While the support allocated to the CMRCs in tribal areas of Maharashtra, and to the federations in tribal districts and socially conservative districts of Madhya Pradesh, was much higher than the average support that went to other CMRCs/federations in other areas, there was no differentiated analysis or monitoring of different groups of women within these target populations. Although implementing agencies undertook some measures to address the needs of specific marginalized groups (e.g. land leasing

for collective farming, covering about 720 landless households in Madhya Pradesh, and advocating for unmarried women to join SHGs in Maharashtra), this variation was not given much attention overall.

87. Summary - effectiveness. The project was largely effective in achieving the four objectives and contributing to the overall goal of enabling poor women to make use of choices, spaces and opportunities in the economic, social and political spheres. A three-tier system of women-only grassroots institutions was established, with the development of self-financing apex organizations for delivering economic and social services to SHG members being a particular strength. In Maharashtra, the project also achieved strong results in relation to financial inclusion, with the majority of SHGs having active bank loans at project completion. This contrasted with the situation in Madhya Pradesh, where bank linkages and internal lending by SHGs were well below expectations. Effective interventions to support women's livelihoods came late in the project, and there was also insufficient focus on marketing and value chain development, which limited results in this area. A range of activities to enhance women's capacities and create an enabling environment for women's empowerment were undertaken, with notable achievements in relation to addressing violence against women and girls. Critically, the fact that SHGs and CMRCs/federations were the conduit for all activities meant the project took a holistic approach to women's empowerment that reached a large number of poor and marginalized women with multiple interventions. As such, the PPE rates the project as satisfactory (5) on effectiveness.

Efficiency

88. Efficiency is a measure of how economically resources and inputs (such as funds, expertise and time) are converted into results. Here, efficiency is examined in relation to the following aspects: (i) timeliness; (ii) disbursement performance; (iii) programme management; (iv) financial management; (v) cost per beneficiary; and (vi) economic and financial impacts.

Timeliness

89. The project was beset with delays, particularly in the beginning, and ultimately was extended in both states. The project was approved on 13 December 2005, after which the loan agreement was signed on 12 October 2006 and date of effectiveness was 23 July 2007, i.e. 19.3 months from approval to effectiveness (which is almost twice the regional average of 10.3 months); and 9.4 months from signing to effectiveness (above the regional average of 6.3 months).⁷⁴ Tejaswini originally was due to complete on 30 September 2015, with final closure on 31 March 2016. The project was extended by two years in Madhya Pradesh and Maharashtra in 2014 and 2015, respectively, with a further extension granted to Madhya Pradesh in March 2017. The revised completion date for Maharashtra was 30 September 2017, while the completion date for Madhya Pradesh was ultimately revised to 30 September 2018. The second extension in Madhya Pradesh related to difficulties in spending the additional IFAD financing of US\$15 million (SDR 9.74 million).⁷⁵

Disbursement performance

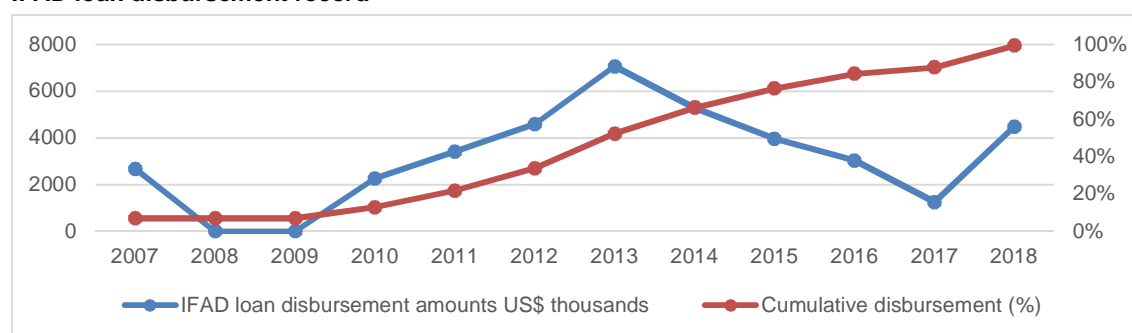
90. There were delays in disbursements from state governments in both states, but this improved after the midterm review. The first disbursement came only two months after the project's entry into force, which is better than the average of 6.3 months for all IFAD projects in India and the Asia-Pacific regional average of 10.7 months. However, implementation stalled following this initial disbursement, and there were no further disbursements of the IFAD loan during the

⁷⁴ Calculated by the evaluation team based on IFAD's Oracle Business Intelligence data. Regional average derived for all projects approved in the Asia-Pacific region during IFAD's 6th and 7th replenishment periods (i.e. 2004-2006 and 2007-2009, respectively).

⁷⁵ SDR = special drawing rights.

first two years of the project. Performance improved, most notably following the 2010 midterm review, and by 2013 disbursements had picked up significantly in both states. In December 2014, the additional IFAD financing of US\$15 million was approved for Madhya Pradesh. In reality, MVVN faced difficulties in spending the additional financing, given that the project area remained the same and no additional districts were targeted (due to restrictions in IFAD's lending terms). At project completion, disbursement by co-financiers was significantly higher in Maharashtra, due to the partnership with ICICI Bank.

Figure 1
IFAD loan disbursement record⁷⁶



Source: IFAD database (Oracle Business Intelligence).

Programme management

91. Programme-management costs were revised upwards during the project lifetime, but were relatively low compared to other IFAD projects. Overall, accounting for both states, programme management costs (i.e. component 5) were higher than estimated at appraisal. However, these programme-management costs still represented only 6.8 per cent of the total project costs, which is very low compared to the IFAD standard.⁷⁷ In Maharashtra, the approved programme-management costs to be borne by the Government were revised upwards following the 2010 midterm review. Meanwhile, in Madhya Pradesh, the lower-than-anticipated disbursement by banks resulted in lower-than-anticipated total project cost. In real terms, the relatively higher management costs in Madhya Pradesh, as compared to the appraisal targets, are due to the project having been extended with additional financing in 2016.

⁷⁶ This graph represents the cumulative disbursement as a percentage of the total IFAD loan amount disbursed, US\$38 025 373 (i.e. including the additional financing for Madhya Pradesh in December 2014), SDR 27,554,618 (at exchange rate of US\$1=SDR1.38).

⁷⁷ The IFAD publication, "Effective project management arrangements for agricultural projects: A synthesis of selected case studies and quantitative analysis (IFAD, 2014)", indicated that "IFAD's overall project management costs generally ranged between 8 per cent and 24 per cent of programme costs". The Annual Report on Results and Impact 2014 by IOE included a learning theme on "project management" and indicated that "project management costs average approximately 10 per cent of total project costs in the projects reviewed."

Table 4
Programme management costs (in US\$'000)

	Appraisal report 2006			Completion (PCR) 2018		
	Programme management costs	Total project costs	Management costs as % of total project costs	Programme management costs	Total project costs	Management costs as % of total project costs
Madhya Pradesh	2 300	34 300	6.7%	6 076	32 395	18.8%
Maharashtra	9 600 ⁷⁸	158 300	6.1%	17 538	299 591	5.9% ⁷⁹
Combined	11 900	208 700 ⁸⁰	5.7%	22 722	331 986	6.8%

Source: Appraisal report; PCR.

92. High turnover of project staff and implementation capacity constraints hindered programme management in both states, especially in the initial years. There were initial delays in implementation in both states, primarily due to capacity constraints. These capacity constraints were identified during the midterm review mission, following which the implementing agencies in each state received substantial capacity-development support.⁸¹
93. Tejaswini Madhya Pradesh was declared a problem project in 2010, due to low disbursement of the IFAD loan and serious project-management issues, chiefly the failure to recruit a project director. During the 11 years of project implementation, Tejaswini Madhya Pradesh was overseen by 11 MVVN managing directors and eight project directors. A marked improvement in delivery and implementation of activities in 2012 resulted in Tejaswini Madhya Pradesh being taken out of the "problem project" category in March 2013, although the project continued to face challenges relating to staff recruitment. The difficulty in recruiting the project director was reportedly due to the fact that the terms of reference for the position required an Indian administrative service officer with 10 years' experience, which proved too difficult to attract and retain. A deputy project director position was created following the 2013 Joint Review Mission. However, in practice, the deputy project director lacked the necessary delegation of authority to make approvals and decisions on the project activities, with every approval still requiring the clearance of the MVVN managing director.
94. In Maharashtra, while turnover of senior staff was high, delegation of authority to the Tejaswini General Programme Manager allowed for greater continuity. Early supervision and review missions repeatedly noted a high turnover of MAVIM staff (as high as 40 per cent at the time of the midterm review in 2010), due to non-competitive salaries and disparities in remuneration packages between permanent and contract staff.⁸² However, while MAVIM also faced some challenges in recruiting managing directors, the general manager (programmes) had greater delegated authority than her counterpart in Madhya Pradesh and could therefore serve as acting MAVIM managing director when there

⁷⁸ The approved amount for programme management costs in Maharashtra was revised upwards to US\$16,646 following the midterm review, and in subsequent supervision missions, 90 per cent of which was to be borne by the government of Maharashtra.

⁷⁹ Due to the higher than anticipated co-financing from banks in Maharashtra, programme management costs as a percentage of total project costs were actually less than the estimated percentage at appraisal.

⁸⁰ Note, this total figure includes an additional US\$16.1 million for physical and price contingencies estimated at baseline, on top of the individual state-level appraisal estimates for total project costs.

⁸¹ These same issues relating to delays in implementation were identified by the 2016 IFAD India Country Programme Evaluation as being common across all of IFAD's portfolio of projects in India, largely due to capacity limitations at state level arising from: (i) high turnover of project staff, especially at the senior level; (ii) long, drawn-out procedures for obtaining staff on deputation from other public services and agencies; (iii) non-competitive compensation packages for project staff; and (iv) non-conducive contractual arrangements and cumbersome procurement procedures at the state, district and block levels.

⁸² 2008 joint review mission; 2009 supervision mission; 2010 midterm review.

were gaps in recruitment, allowing for greater continuity and fewer delays to project implementation.

Financial management

95. Challenges relating to the training of district financial staff and computerization of accounts were more swiftly overcome in Maharashtra than in Madhya Pradesh. In both states, training of district financial officers did not take place until after the midterm review. In Maharashtra, the computerization of accounts using Tally software was effective. In the case of Madhya Pradesh, district finance staff did not receive training until November 2016, while the accounts of federations were still being conducted manually at the time of completion, with varying degrees of quality, despite the recommendations of earlier supervision missions.⁸³

Cost per beneficiary

96. The cost per beneficiary was relatively low compared to other IFAD projects in India. In total, the Tejaswini programme reportedly reached 1.15 million households across both states. At project closure, total costs amounted to US\$331,986,000, which translates into a cost per beneficiary household of US\$289 (against the appraisal estimate of US\$186). These costs are still relatively low compared to other IFAD projects in India, which in some instances are higher than US\$2,000.⁸⁴ While the actual cost per beneficiary household appears to be higher than estimated at appraisal, this is primarily due to the inclusion of the higher than expected bank disbursements in Maharashtra in the calculation of project costs. The PCR makes the valid point that beneficiaries themselves have shouldered considerable costs related to bank financing in the form of paying interest on the loans received.

Table 5

Cost per beneficiary

	Appraisal estimate	PCR estimate
No. of beneficiary households	1 120 000	1 149 133
Total programme cost (US\$'000)	208 690	331 986
Cost per beneficiary household (US\$) ⁸⁵	186	289

Source: Appraisal report; PCR.

Economic and financial impacts

97. While the project yields a positive economic internal rate of return, this is highly sensitive given the small scale and fragmentation of livelihood activities. The ex-post economic and financial analysis in the PCR notes that the quality of supporting data was far from satisfactory, with many assumptions made on, for example, the price of inputs and outputs, and productivity for each commodity. Validation of these assumptions was not possible for the PPE. These concerns notwithstanding, the PCR cost/benefit analysis yields an overall economic internal rate of return of 36 per cent overall for both states combined, only slightly higher than the 35 per cent ex ante calculation at appraisal.⁸⁶ Furthermore, this is

⁸³ The 2009 supervision mission for Tejaswini Madhya Pradesh had noted: "With project activity set to pick up significantly, manual accounting will not be able to cope with the increased transaction volume. Furthermore, data integrity and arithmetical accuracy will always be suspect under a manual system."

⁸⁴ For example, the North Eastern Region Community Resource Management Project Phase II (NERCORMP II), implemented between 1997 and 2016, had a per beneficiary household cost of US\$2 064.

⁸⁵ While the actual cost per beneficiary household appears to be higher than appraisal estimates, this is primarily due to the inclusion of the higher-than-expected bank disbursements in Maharashtra in the calculation of project costs. The PCR makes the valid point that beneficiaries themselves have shouldered considerable costs related to the bank financing in the form of paying interest on the loans received.

⁸⁶ Upon individual analysis for each state, Maharashtra fares slightly better at 37 per cent while Madhya Pradesh fares below the appraisal target at 31 per cent.

highly sensitive to any decline in benefits or increase in costs.⁸⁷ This is particularly concerning given the late start in livelihood activities in both states and the potential therefore for such activities to take longer to become fully developed. The PCR notes that livelihood interventions are scattered and far apart, and their field visibility is insignificant compared to the vastness of the project area, while most of the livelihood models supported by the project are still in the subsistence stage and unable to generate surpluses at the household level. This analysis is in line with the PPE team's observations during field visits in both states, although given the nascent stage of development of livelihood activities, it was difficult to ascertain the potential longer-term impacts. The PPE team found that SHG members still faced difficulties marketing products and negotiating with buyers, which limited the scale of economic impacts.

98. Summary – efficiency. While there were clear variations between each state in terms of the challenges faced by programme management, the efficiency of the Tejaswini programme overall is rated as moderately satisfactory (4).

Rural poverty impact

99. Impact is defined as the changes that have occurred or are expected to occur in the lives of the rural poor (whether positive or negative, direct or indirect, intended or unintended) as a result of development interventions. In this section, changes in four areas are discussed: household income and assets; human and social capital; food security and agricultural productivity; and institutions and policies. The overall impact on gender equality and women's empowerment is discussed later in the report.
100. The evidence base for impacts comes mostly from three independent endline impact assessments – two in Maharashtra and one in Madhya Pradesh. These studies were of variable quality and had some weaknesses in the basis for attribution to the project over other factors, not least because baseline data were not available for comparison with endline data.⁸⁸ Instead, the studies relied on recall of the situation prior to the project, for a before-after comparison, which is typically quite unreliable, as well as a with-without comparison that compared Tejaswini-linked women/households with one or more control groups. Two studies used a control group consisting of women from the same villages as Tejaswini-SHG members who were not members of SHGs.⁸⁹ This is problematic, as there are likely to be intrinsic differences between these two groups. Another issue is that the variables used were not always the most relevant for assessing the impact of Tejaswini.⁹⁰ There are also gaps in the presentation of results (for example, not providing data for all variables and not indicating if differences are statistically significant), and the interpretation of results is sometimes quite superficial and based on assumptions.⁹¹ As such, this section highlights the impact findings that are considered more reliable and relevant, and in some cases includes caveats to qualify the results.

⁸⁷ Such that a 10 per cent simultaneous increase in costs and decline/delay in benefits results in a negative economic internal rate of return.

⁸⁸ Baseline studies were commissioned but were not usable.

⁸⁹ This was the approach used in the Maharashtra impact assessment conducted by Karvy Data Management. This study also introduced some biases due to the way SHGs were selected, with a tendency towards better performing SHGs. For the Madhya Pradesh impact assessment conducted by the Centre for Media Studies (CMS), two control groups were used – one consisting of women from the same villages as Tejaswini participants and the other women in non-Tejaswini SHGs from neighbouring villages. The latter provided a stronger basis for drawing conclusions, but the sample size was quite small (300 women, compared to a treatment group of 1800 women).

⁹⁰ This particularly relates to the impact assessment conducted by IRMA in Maharashtra. This study had a strong methodology for the quantitative analysis, including a thorough approach to deciding on the control group, but unfortunately did not include all of the variables of interest.

⁹¹ This is true for both the Karvy Data Management study and the CMS study.

Household income and assets

101. Tejaswini had a positive but modest impact on household income/expenditure, and on women's earnings, in both states. In Madhya Pradesh, average monthly household income reported by Tejaswini-SHG members was INR 6,190, compared to INR 5,380 for a matched sample⁹² from neighbouring villages, with women's earnings accounting for INR 1,810 and INR 1,601 of household income respectively.⁹³ In Maharashtra, Tejaswini-linked households had higher savings and spent more on health, education and non-food consumption per capita than non-Tejaswini households, with Tejaswini women contributing more to spending in those areas than non-Tejaswini women. However, although statistically significant, many of the differences between Tejaswini households and the control group were relatively small.
102. Household assets have increased for Tejaswini-linked households in both states, but assets still tend to be owned by men. In Maharashtra, Tejaswini-linked households have a larger number of off-farm enterprises and productive and consumptive assets than households in neighbouring villages that were comparable at the start of the project.⁹⁴ Similarly, in Madhya Pradesh, a higher percentage of Tejaswini-SHG members than non-Tejaswini SHG members reported that they had acquired new household assets since association with SHGs. This included consumptive assets (such as mobile phones, LPG stoves, televisions, bicycles and motorcycles) and productive assets (such as agricultural land, tools and pump sets). However, the impact study in Maharashtra found that the vast majority of household assets were owned by male members of the household (husbands, fathers-in-law, brothers-in-law). This highlights the difference between the economic development of households and the economic empowerment of women.
103. Human and social capital. The impact assessments cover three areas related to impact on human and social capital: awareness and uptake of rights and entitlements; household decision-making; and participation in local governance.

Awareness and uptake of rights and entitlements

104. Tejaswini may have brought some increase in women's awareness of, and access to, rights and entitlements in relation to government schemes, but this has also occurred through other channels. One of the impact studies in Maharashtra⁹⁵ found that awareness of government social security and livelihood schemes was significantly higher among Tejaswini-SHG members than among other women in the same villages.⁹⁶ The other impact study⁹⁷ found that the difference was less clear, with more variation between women in Tejaswini-linked households and women in comparable households in neighbouring villages.⁹⁸ In Madhya Pradesh, the differences were similarly unclear or minimal and not likely to be statistically significant.⁹⁹

⁹² Propensity score matching was used to reduce the impact of pre-project differences between the treatment group and the control group.

⁹³ Impact study by CMS. Significance tested at the 99 per cent confidence level.

⁹⁴ Findings of the impact assessment by IRMA, with differences statistically significant at 90 per cent, 95 per cent or 99% confidence levels.

⁹⁵ Karvy Data Management, 2017.

⁹⁶ Sixty-seven per cent of Tejaswini-SHG members were aware of at least 7 of the 13 schemes included in the survey, compared to 39 per cent of the control group. Eighteen per cent of Tejaswini-SHG members had personally availed of at least three of the schemes, compared to seven per cent of the control group.

⁹⁷ IMRA, 2017.

⁹⁸ For some schemes Tejaswini-linked women were more likely to be aware of and/or to avail of the scheme (*Mahila Kisan Sashaktikaran Pariyojana* on sustainable agriculture, crop insurance, education scholarship), while for others the opposite was true (MGNREGS, *Swachh Bharat* Mission for sanitation). For the remaining schemes the differences were not statistically significant (*Pradhan Mantri Ujjwala Yojana* for clean cooking fuel, Integrated Child Development Services for early childhood services, Hindu Succession Act for equal inheritance rights).

⁹⁹ In Madhya Pradesh, the endline survey only asked respondents whether they benefited from government schemes, not whether they were aware of them. It found women in Tejaswini SHGs were more likely to benefit from the clean cooking fuel scheme and PMAY (*Pradhan Mantri Awas Yojana*) - a scheme for affordable housing - but less likely to benefit from the *Swachh Bharat* Mission for sanitation.

105. Other aspects of women's awareness of rights were not explored in the endline impact studies. An assessment of Shaurya Dal by UN Women found that women are more able to assert their freedom and rights in Madhya Pradesh,¹⁰⁰ and it is likely that the joint land and property initiative in Maharashtra has increased women's awareness and uptake of their marital rights. Women have also become more active in pursuing their interests at community and (less often) district levels, as discussed in paragraph 109.

Household decision-making

106. Overall, there is quite strong evidence that Tejaswini has increased women's involvement in household decisions related to social issues, and women in both states appear to have gained some ability to make decisions independently. Women in Tejaswini SHGs in both states are more involved in household decisions than other women from their villages when it comes to taking out loans, planning crops, family, educating daughters and deciding when daughters should marry, again noting that some of this may be due to intrinsic differences between the two groups.¹⁰¹
107. There is some evidence that women in Maharashtra have more influence on economic decisions due to Tejaswini, but the evidence is less consistent (and less comprehensive) in this area. Tejaswini-linked women are 23 per cent more likely to take decisions regarding the purchase of enterprise assets, compared with women from comparable households in neighbouring villages, and 21 per cent more likely to take a decision regarding the sale of enterprise assets. However, somewhat surprisingly, they are not more likely to apply for an enterprise loan.¹⁰² They are also less likely to seek permission from men if they want to get medical care, attend a village festival or go to the temple.
108. Women in Madhya Pradesh still have quite low levels of involvement in household decisions, and much lower levels of involvement than women in Maharashtra. In Madhya Pradesh, Tejaswini-SHG members are not more likely to be involved in decisions related to money matters or asset purchases, which are decided jointly in around three quarters of both types of household. Deciding independently to attend meetings and participate in SHG-related activities without asking permission from husbands was a change that many SHG members in Madhya Pradesh mentioned to the PPE team.

Participation in local governance

109. The impact studies indicate that women in Tejaswini SHGs tend to speak out more in gram sabha (village council) meetings and make more demands of elected representatives. In Maharashtra, there was no difference between Tejaswini SHG members and non-Tejaswini SHG members in terms of their attendance at gram sabha meetings; however, Tejaswini-linked women reached out to authorities and elected representatives to resolve problems more often than non-Tejaswini women. There was also no difference in attendance at gram sabha meetings in Madhya Pradesh, but 68 per cent of Tejaswini-SHG women said they were able to speak freely and have an influence in the meetings, compared to only 20 per cent of SHG members in non-Tejaswini villages. During the PPE mission, SHG members frequently expressed the view that one of the most important changes they had experienced was their ability to speak out and make demands of local authorities.
110. Tejaswini-SHG members are more likely to be a member of at least one village committee than women in non-Tejaswini villages. The project has encouraged SHG members to put themselves forward for election to local

¹⁰⁰ Impact Assessment of *Shaurya Dal*, NRM (2017), as cited in the PCR for Maharashtra. This document is not publicly available.

¹⁰¹ Karvy Data Management, 2017.

¹⁰² IRMA, 2017.

government institutions, and a substantial number of women have successfully done so. Although one third of village council leader positions have been reserved for women since 1993, SHG members told the PPE team that these seats are often occupied by women who effectively act on behalf of their husbands, whereas SHG members who take up these seats genuinely represent women's interests.

111. Summing up the impact on social and human capital, Tejaswini is associated with increased influence within households, and enhanced participation in local governance. It has also increased women's awareness and uptake of government entitlements. These effects are generally stronger when compared to women who are not members of SHGs, than women who are members of SHGs not linked to Tejaswini.

Food security and agricultural productivity

112. Tejaswini appears to have contributed to improvements in food security and agricultural productivity in both states. However, it is sometimes difficult to disentangle the effects of the project from other factors that have brought about change. In Maharashtra, the different studies presented conflicting findings in relation to the improved food security situation of Tejaswini-SHG members, with one study reporting significant improvements compared to the control group, and other studies showing no difference between Tejaswini-linked households and other households.¹⁰³ In Madhya Pradesh, the percentage of households reporting insufficient food for three meals a day was low in both the Tejaswini households and control households,¹⁰⁴ but there was greater food diversity and availability among Tejaswini households. This may be explained (in part) by the nutrition-related interventions that were implemented by MVVN, such as a seven-day, seven-plot kitchen garden initiative and training on the "three-colour rule" for balanced meals.
113. Improved access to information, technology and inputs increased agricultural productivity in both states, but forward and backward linkages with markets and value chains were underdeveloped. In Maharashtra, the impact study found significantly higher productivity for paddy rice and soybean cultivation among Tejaswini-SHG members, but in most cases women who didn't belong to SHGs reported using the same agricultural practices and inputs. In Madhya Pradesh, Tejaswini-SHG members reported higher productivity than non-Tejaswini SHG members – the main difference between the two groups being the use of better seeds and/or fertilizers. Three additional studies in Madhya Pradesh related to System of Rice Intensification, kodo-kutki production and vegetable production, found that the main limitations identified by farmers were labour shortages, lack of suitable extension and development support for value addition, and a lack of transport and storage facilities, compounded by large distances to markets.¹⁰⁵ For all three crops, the study authors recommended the

¹⁰³ In the 2017 study by Karvy Data Management, 70 per cent of Tejaswini-SHG members in Maharashtra said their food security situation had significantly improved since before they joined the project, with two thirds attributing the change to association with the project. The 2018 study by CMS found no significant difference in total food expenditure between Tejaswini-linked households and other households, but did find that women in Tejaswini-linked households spent more on food than other women. Meanwhile, the results of the Annual Outcome Survey for 2016-2017 indicate that food insecurity as measured by households reporting food shortages is less than 3 per cent in both Tejaswini and non-Tejaswini households.

¹⁰⁴ This is assumed to be due to good coverage of the Targeted Public Distribution System (TPDS), through which households with BPL cards have access to affordable basic food items. Respondents were asked about household consumption of the seven main food groups over the past seven days. Forty-two per cent of Tejaswini-SHG member households had food consumption scores that were rated as 'acceptable', and 58 per cent 'borderline', compared to 34 per cent acceptable and 66 per cent borderline for non-Tejaswini SHG member households.

¹⁰⁵ These studies were carried out in 2018 by the Agro-Economic Research Centre for Madhya Pradesh and Chhattisgarh, Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur, Madhya Pradesh.

formation of farmers' producer organizations to help develop backwards and forwards linkages and collective marketing.¹⁰⁶

Institutions and policies

114. Tejaswini's main achievement in this area has been the creation of sustainable, women-centred organizations that are providing a range of services, resources and capacity-building opportunities to poor and marginalized rural women. While SHGs are not a new type of institution in the Indian context, the establishment of self-financing SHG apex organizations delivering services and other benefits to SHGs is an important development. For reasons outlined earlier, there has been more progress in Maharashtra than in Madhya Pradesh, but both MAVIM and MVVN have had some success in this area, including connecting CMRCs/federations with other government agencies and line departments to enable their continued growth.^{107 108}
115. Summary – rural poverty impact. Tejaswini has enabled poor and marginalized rural women to get more involved in income-generating activities and has provided a source of finance for rural households. This has had a positive but modest impact on household income and assets, but apparently less impact on women's individual earnings and assets. Tejaswini has also brought some improvements in agricultural productivity and consumption of a balanced diet. Poor women have greater influence within their households and communities than prior to the project, although these effects are strongest when compared to women who are not members of SHGs, and women in Madhya Pradesh are still far less involved in household decisions than men. Women in Tejaswini-linked SHGs have also benefited from the creation of apex organizations that provide them with a range of services, resources and capacity-building opportunities through institutional linkages. Overall, the PPE rates Tejaswini as satisfactory (5) on rural poverty impact.

Sustainability of benefits

116. The PPE mission took place 18 months after Tejaswini closed in Maharashtra and six months after it closed in Madhya Pradesh. This enabled the PPE team to evaluate whether results achieved during the project lifetime were sustained and the extent to which benefits continued after the project ended.
117. At household and community levels, the social and human capital built during the project, and the increased influence of women, are considered sustainable impacts. Improved access to finance has been better sustained in Maharashtra than in Madhya Pradesh, where banks have withdrawn from lending to SHGs. In both states, some impacts related to livelihoods and enterprise development may only be sustained if additional financial and technical support is provided. The project built some technical

¹⁰⁶ The small sample sizes and simplistic analysis used for these studies means the results should not be generalized, but they provide some evidence that beneficiaries of these schemes have experienced improvements in yields and reductions in costs, leading to overall improvements in their income.

¹⁰⁷ Examples of institutional linkages and policy impacts in Maharashtra include: (i) agreement with ICICI bank for 232 CMRCs to act as business-development correspondents for bank loans to SHGs, which led to this model being rolled with other banks; (ii) CSR partnership with Tata Trust and Google India to enable 197 CMRCs to hire internet *saathis* to promote digital literacy among SHG members; (iii) agreement with MSRLM for MAVIM and the CMRCs to mobilize SHGs in 10 blocks, and for CMRC-linked VOs to manage Community Investment Funds; and (iv) a pilot with the Indian Railway Catering and Tourism Corporation for a CMRC to provide e-catering services to train passengers, which led to a policy change by Indian Railways permitting CMRCs to register under its e-catering portal.

¹⁰⁸ Examples of institutional linkages and policy impacts in Madhya Pradesh include: (i) allocation of government buildings for use by VLCs and federations as offices and business premises; (ii) arrangement with Integrated Child Development Services (ICDS) for federations in Dindori and Chhatarpur to supply nutrition bars to *Anganwadi* Centres; (iii) arrangement with the Department of Tribal Welfare for federations in Dindori to supply hostels and schools with vegetables and spices; (iv) transfer of agricultural machinery hire centres to be managed by federations in Dindori, Balaghat and Mandla on behalf of the district agricultural departments; and (v) agreement with the state dairy cooperative federation to set up milk-chilling centres and collection centres in Chhatarpur, Tikamgarh and Panna for collective sale of milk produced by SHG members. In addition, the decision to roll out the *Shaurya Dal* initiative across the whole state of Madhya Pradesh is an important policy impact.

capacity within villages, through the creation of Pashu Sakhis and Krushi Sakhis who provide services for a low fee, and CMRCs have livelihoods Sahayoginis who coordinate activities related to convergence. However, MAVIM's and MVVN's district-level livelihoods and enterprise development officers were not kept on after Tejaswini ended, which has created a gap in oversight and technical support. Moreover, specialist technical advice is required in this area, as well as engagement with the private sector, and it is questionable whether federations and CMRCs have the capacity to manage this.¹⁰⁹ In addition, a lack of working and investment capital is a constraint to the growth of many of the microenterprises and social enterprises developed during Tejaswini.

118. The foundations for sustainability lie in the creation of self-financing SHG apex organizations that will continue to deliver social and economic benefits to rural women into the future. At project completion, many CMRCs and federations had achieved financial sustainability, but they were still at a relatively early stage of their institutional and economic development. For example, CMRCs/federations have been registered as non-profit organizations (societies and trusts), which limits their ability to run profit-making businesses or to undertake financial intermediation and other profit-generating activities. This was appropriate for the initial development of the organizations, as it meant accounting systems and tax liabilities were kept to a minimum. However, as their income from social enterprises grows, there is a need to evolve the institutional form in order to maximize the potential benefits to the membership base (through distribution of dividends, for instance), as well as to enable them to expand their activities and functions. This could involve transitioning to a cooperative society, or setting up for-profit businesses or farmers' producer organizations as subsidiaries of the trust.
119. Since the project ended in Maharashtra, MAVIM has continued to provide handholding support to CMRCs, particularly the weaker ones, using funding from the state government. MAVIM also provides oversight in relation to SHG performance, especially in relation to repayment of bank loans. Other discrete social and economic activities have been funded through convergence and development projects, which MAVIM has been successful in securing since Tejaswini ended, due to the strong performance of the agency and CMRCs.¹¹⁰ The proposed follow-up Nav Tejaswini IFAD project would enable MAVIM to provide more broad-based, programmatic support, focusing on areas where less progress was made during Tejaswini such as livelihoods and enterprise development.
120. In Maharashtra, CMRCs have become more financially sustainable since the project ended, with 64 per cent covering their costs in March 2019 compared to 58 per cent in September 2017.¹¹¹ This is helped by an increasingly diverse income base, with the share of income derived from social enterprises and convergence/project funding growing. Twenty-five per cent of CMRCs' income in 2018-2019 came from the annual service charge that each SHG pays, which is an indicator that SHG members are continuing to receive benefits from CMRCs that they are willing to pay for.
121. According to CMRCs and MAVIM, this has helped to address the perceived threat posed by encroachment of the NRLM programme in the districts where MAVIM has a presence. Unlike Tejaswini, NRLM provides SHGs with seed capital once they are operating in accordance with NRLM's performance requirements. This is attractive to SHG members, but represents a potential threat to the sustainability of CMRCs if SHGs leave to pursue this benefit. To address this, MAVIM has reached an

¹⁰⁹ The PCR for Maharashtra notes that MAVIM has identified Livelihoods Consultants specialized in various subsectors who CMRCs can draw upon for a fee. It is not known how many CMRCs have done so.

¹¹⁰ It should be noted that convergence funding is reported to have been amplified in 2018-2019, due to 2019 being an election year in Maharashtra.

¹¹¹ MAVIM Annual Report 2018-2019.

agreement with the Maharashtra State-Rural Livelihoods Mission (MSRLM) to operate in different districts, and has adopted NRLM's saturation approach in order to ensure that all women in MAVIM's districts have the opportunity to participate in SHGs. At the field level, MSRLM community mobilizers are reportedly still encroaching on MAVIM areas, in an effort to achieve targets for the number of SHGs registered. However, this is considered to be resolvable, given the good relationship between MAVIM and the Department of Rural Development (which runs the MSRLM programme).

122. CMRCs are still reliant on MAVIM for oversight and institutional linkages, and MAVIM is co-owner of assets that have been transferred to CMRCs by district authorities. In recent years, MAVIM has been working on improving the governance and management of CMRCs, but both MAVIM and the IFAD Country Office do not envisage CMRCs becoming completely independent. There is concern over the potential for CMRCs to become co-opted for political ends, and a perceived need for MAVIM to act as a "check and balance" to ensure no elite capture. While grounded in experience, this does raise a question about the role of the state in these types of grassroots institutions, and whether this limits the potential for CMRCs to go beyond the delivery of state-sanctioned benefits to engage in broader initiatives and networks related to women's rights.
123. The situation in Madhya Pradesh is quite different, where the majority of federations are at an earlier stage of development and need further assistance if they are to evolve into sustainable, service-delivery organizations. Some federations have social enterprises that are well established, and have attracted new project funding and support through convergence, which has allowed them to continue providing a range of benefits to SHG members since Tejaswini closed. However, these are the minority.
124. In the absence of a follow-on project in Madhya Pradesh, support to Tejaswini federations and SHGs has been handed over to the State-Rural Livelihoods Mission (SRLM). When Tejaswini was approaching completion, the state government took the decision that all MVVN-supported federations and SHGs would be transitioned to SRLM, to enable them to continue to receive support, rather than proposing a follow-on IFAD-financed project. The transition was scheduled to happen on 30 September 2019 (just after the PPE mission took place). In the interim, the state government provided federations with stop-gap funding to cover their operating costs and a skeleton staff.¹¹² MVVN also received funding to provide basic support and oversight during this period.
125. There are some concerns that the difference in approach between Tejaswini and NRLM will create challenges for the federations and SHGs. The more advanced federations are worried that they may be forced to restructure, as NRLM has a different system for clustering SHGs, and that the transition will interfere with their ability to continue with social enterprise and project-related activities. Bankers and NGOs also expressed reservations related to perceptions that NRLM perpetuates a culture of subsidies and patronage rather than financially disciplined SHGs and the type of self-financing, service-delivery organizations promoted by Tejaswini. These concerns are not shared by state government representatives, who maintain that NRLM offers a good opportunity for ensuring that the results of Tejaswini are sustained.
126. Summary – sustainability. The emphasis on self-financing apex organizations created the preconditions for sustainability, but not all organizations advanced sufficiently during the course of the project to guarantee that project results would

¹¹² Each Federation has a manager, an accountant and a community mobilizer. When the Location Offices were established, they each had 10 staff, who were transitioned to the newly formed federations in 2013. This was reduced to five staff when the contracts with NGOs ended in 2014 and MAVIM district offices began supporting federations directly.

be sustained. Ongoing government support since Tejaswini closed has been important for ensuring the continued development of apex organizations, both economically and institutionally. This support has been more available in Maharashtra than Madhya Pradesh, with prospects for sustainability in Madhya Pradesh dependent on what happens following the transition to NRLM. Overall, the PPE rates the project as satisfactory (5) on sustainability.

B. Other performance criteria

Innovation

127. The key innovation introduced by Tejaswini was the promotion of self-financing SHG apex organizations. Most government-supported SHG programmes provide salary support for apex organizations, which undermines their capacity to self-manage, instead encouraging dependence on government-appointed staff. It is also costly to the state exchequer. By enabling CMRCs/federations to earn income through service provision and social enterprises, Tejaswini has created a sustainable, self-financing model through which poor women can access a range of support. The success of the model has also proved that poor women are willing to pay for services, so long as those services meet their needs and interests and are charged at affordable rates. Channelling project resources into the development of these support services is a more sustainable approach than focusing on household-level subsidies (which is a more common government approach in India).
128. Tejaswini has innovated around financial services, most notably in the partnership with ICICI bank through which the model of CMRCs as business correspondents was developed. This created a source of income for CMRCs, but more importantly led to faster access to bank loans for SHGs, and loans that are larger in size. Access to loans for SHGs and income for apex organizations has also been facilitated by the development of revolving funds managed by CMRCs/federations and VOs.
129. The ICICI bank correspondent model worked because Tejaswini instituted a fully computerized MIS and early-warning system for ensuring the quality of SHGs. This involved adapting the SHE software developed by the Dhan Foundation and creating a cadre of Sahayoginis and community resource persons to monitor SHG performance against agreed parameters (such as regularity of meetings, number of members taking internal loans, repayment rate for internal loans and bank loans, and percentage of bank loans with SHG leaders). Follow-up actions were also devised depending on the number of alerts, severity of issue and persistence of poor performance. The effectiveness of the MIS for improving SHG performance has helped build confidence in CMRCs and SHGs and encouraged banks and other agencies to engage with them (via MAVIM).
130. The development of CMRC/federation-run social enterprises¹¹³ is another innovation for SHG programmes, albeit a relatively new one that needs more time before it can be properly evaluated. Particularly innovative is the development of value chains for government-linked services, such as the supply of nutrition bars to Anganwadi centres, supply of vegetables and spices to tribal hostels and provision of e-catering services to the railway network. This type of value chain development holds a lot of potential in India, although there is a need to ensure social enterprises are not entirely dependent on a single buyer.
131. An interesting innovation in Madhya Pradesh was the Shaurya Dal initiative. By ensuring both men and women were engaged in addressing gender issues, and capitalizing on the collective influence of SHGs and village-level

¹¹³ These are enterprises set up by CMRCs/federations either alone or in partnership with SHGs or SHG members. Examples include food production and processing units, bulk milk-chilling centres and milk-collection centres, stores selling agricultural inputs, and sewing and tailoring centres. Profits from these enterprises are used to cover CMRC/Federation operating costs.

organizations, the project developed an effective community-based model for addressing violence against women and girls (in all its forms). Although this model does not necessarily lead to transformative change in gender relations, and functions best in contexts where there is a strong legal and institutional framework for women's rights, it has clearly provided women with an important source of support in times of crisis.

132. Given these innovations, and a number of other programmatic innovations reported in the PCRs for each state, the PPE gives the project a rating of satisfactory (5) on innovation.

Scaling up

133. MAVIM is scaling up some of the systems and processes developed under Tejaswini in its role as a resource organization for MSRLM. It has been tasked with forming 800 village-level organizations and 80 city-level organizations in 14 districts, as well as providing training for accountants, SHG-monitoring committees, bank-linkages committees and social-action committees. MAVIM is also a resource organization for the National Urban Livelihoods Mission, under which it is the implementing partner for 250 urban local bodies. This has allowed it to customize the Tejaswini model to suit an urban context.
134. The ICICI bank correspondent model has been replicated by MAVIM with IDBI Bank and Dena Bank. Meanwhile, ICICI has entered into a memorandum of understanding with MSRLM, which largely follows the Tejaswini modalities for credit delivery. ICICI also has rural-lending programmes in other states (Tamil Nadu, Kerala) where many of the lessons from Tejaswini have reportedly been transferred.¹¹⁴
135. The Government of Madhya Pradesh has scaled up Shaurya Dal across all districts, with support from UN Women. Shaurya Dal has also been a source of inspiration for the Government of India's Women Police Volunteer scheme, as stated on the website for this scheme. However, there are some concerns that newly formed Shaurya Dals will not be as effective as the Tejaswini-linked groups, as there are reportedly fewer funds available for training, less emphasis on promoting women's rights and agency (instead focusing more on social-development issues generally), and less ability to draw on the collective power of women in SHGs and VLCs and on the support of MVVN's district offices.¹¹⁵
136. Another example of scaling up in Madhya Pradesh comes from the state government's decision to work with SHGs and federations to source take-home rations for Anganwadi centres. This was piloted under Tejaswini, but since Tejaswini was only implemented in six districts, it will be scaled up through SRLM. Further scaling up in Madhya Pradesh depends on the extent to which SRLM builds on the institutions, systems and value chains initiated under Tejaswini, as well as the lessons learned. As discussed, it is not clear whether this will happen or not.
137. More generally, there is considerable scope for the innovations and lessons from Tejaswini to inform the implementation of NRLM nationally, particularly on aspects relating to apex organizations, bank linkages (in Maharashtra) and value chain development (in Madhya Pradesh). The main difference between the two programmes is Tejaswini's promotion of self-financing, service-delivery apex organizations and avoidance of subsidies, which is more complex to implement than NRLM's approach, but is likely to be cheaper and more sustainable in the long term. Some efforts have been made by IFAD's India office to share learning with NRLM and to encourage uptake of the Tejaswini model, but

¹¹⁴ According to representatives from ICICI's regional office.

¹¹⁵ Das, P., Kashyap, A., Bhatla, N., Nandi, S., & Pal, P. (2018), *Shaurya Dal Yojana: A Model Documentation Report on Addressing Intimate Partner Violence (IPV) in India*, New Delhi: ICRW.

these have not been fruitful thus far. A more concerted advocacy effort could bring results, perhaps by uniting MAVIM with agencies from other states that have strong models for SHG-based programmes. However, it depends on whether decision makers within NRLM are open to changing direction if the evidence points that way.

138. Overall, the PPE rates the project as satisfactory (5) on scaling up.

Gender equality and women's empowerment

139. As a women-centred project, Tejaswini has been able to deliver strong results in relation to gender equality and women's empowerment. There has been an evident shift in women's roles and self-confidence, with more women engaged in income-generating activities and no longer seeing themselves, or being seen by others, as only being for "kitchen and child". Women are now going to meetings without asking their husbands' permission, and are comfortable doing things that were once only the domain of men, such as banking and purchasing agricultural inputs. Their independent earnings have increased, albeit only moderately (on average), and this, along with access to loans, has enabled them to contribute more to household expenditure.
140. Significant progress towards women's economic empowerment has been made,¹¹⁶ but in some cases opportunities to maximize the benefits for poor women and to address gender inequalities were not pursued. For example, some social enterprises were sourcing raw materials such as groundnuts and spices from local markets, rather than finding ways to source directly from SHG members (by helping them develop storage capacity, for example). Men were sometimes hired for jobs in social enterprises on the basis of it being "men's work", apparently without considering whether women could have been trained up to do the work. In the production units for nutrition bars, for instance, men were hired as cooks while women did the packaging, with a considerable difference in the rate of pay. Another example is hiring NGO staff to fill posts in the federations in Madhya Pradesh, rather than building the capacity of SHG members to take on these roles, as was done in Maharashtra. Employment opportunities are particularly valuable for women without access to land, and limiting new jobs to the most vulnerable groups of women could have been one way to reach this group.
141. The PPE team also found that women often take out loans for farming and enterprises managed by husbands and sons. This has enhanced men's support for women's involvement in SHGs, and may give women some bargaining power within the household, and so is not necessarily to be discouraged. However, along with the other examples presented above, it has less potential for transformative change in gender relations. This includes challenging the occupational segregation which is central to low female participation rates in the Indian economy.¹¹⁷ In this context, the project has made a valuable contribution by providing opportunities for women as paravets, agricultural advisors, CMRC managers and other roles that are typically occupied by men.

¹¹⁶ The promotion of economic empowerment is one of three strategic objectives in IFAD's Gender Equality and Women's Empowerment Policy (2012): <https://www.ifad.org/en/document-detail/asset/39549487>.

¹¹⁷ See: Chatterjee, Desai and Vanneman (2018), *India Paradox: Rising education, declining women's employment*, available at: https://www.researchgate.net/publication/323584149_Indian_paradox_Rising_education_declining_womens'_employment.

Box 6

Challenging occupational segregation in Maharashtra

A small but promising example of how occupational segregation based on gender can be challenged comes from a pilot CSR project being run with PARVATI Automobiles/PARVATI Motors in Yavatmal and Hero Motocorp Ltd. This involves 30 young women from rural communities being trained for a year at Hero's motorcycle and scooter manufacturing centre in Delhi, with all expenses paid. When their training is complete, the women will have the option of working in the manufacturing centre or working in a salesroom. So far, the pilot is deemed a success, with women reportedly outperforming men at the training centre. There are also plans to set up an all-women two-wheeler service centre in Yavatmal, which will be the first of its kind in Maharashtra.

Source: Evaluation team field visits.

142. Through development of women-led SHGs and apex bodies, Tejaswini has increased the voice and representation of women in rural areas.¹¹⁸ Women are taking a more active role in local governance, emboldened by the collective power that their SHGs and VLCs/VOs can muster. Women also have more access to support from their communities to confront pervasive gender issues like domestic violence, child marriage and dowry. Critically, this support is coming from men as well as women, as a result of gender sensitization and initiatives such as Shaurya Dal.
143. Initial steps towards women's political empowerment have been taken, although the project focused more on women's practical needs than their strategic interests. The extent of change in women's awareness of their rights, and their capacity to critically analyse and reflect on the structures, norms and values that underpin gender inequality, is unclear. There are indications that some women are starting to identify and strategize around their needs and priorities, both individually and collectively, such as women speaking out during gram sabha meetings and collective efforts to ban alcohol from communities. In Maharashtra, MAVIM advised the CMRCs to develop manifestos that they could present to politicians who had begun approaching them looking for votes, which is an indication of the influence they may be able to have. In addition, a state-level apex body has been created, in part to enable SHG members to interact with state-level organizations directly and to potentially engage in policy advocacy. In Madhya Pradesh, the district-level apex organization in Dindori district is another example of women being supported to act collectively at a higher level, with the leaders able to approach the district administration directly to further their interests. In general, however, Tejaswini put more emphasis on developing grassroots organizations as a service-delivery mechanism, through which women's practical needs could be met by linking them with the schemes and entitlements which central and state governments have instituted.
144. The impact of Tejaswini on women's and girl's workloads is not clear.¹¹⁹ The project aimed to reduce women's workload through sensitizing men to help with domestic duties and small investments in drudgery reduction infrastructure. The endline impact study in Maharashtra indicated that the adoption of improved cooking equipment and agricultural machines had been effective in reducing drudgery, but the scale of impact is unclear and disbursements were significantly lower than anticipated for these activities. Greater involvement in productive work and associational life is likely to have increased women's triple burden of work, and it is not known what impact this has had on them and on other members of their households – especially girls and unmarried women, who are often required to take on work that more senior women no longer have time to do. During the PPE mission, many women in Madhya Pradesh said that previously they were "idle" at home and they were happy to be able to engage in productive activities to fill their

¹¹⁸ This is the second strategic objective in IFAD's gender policy.

¹¹⁹ Achieving an equitable balance of workloads between men and women is the third objective of IFAD's gender policy.

time. This should not be interpreted to mean they were not working; rather, it is a reflection of the value placed on paid work compared to unpaid work. Women in Maharashtra said men were helping out a bit more with domestic work, for example serving up meals when women were at meetings, but women had a far heavier workload. As one woman put it: "My husband gets up at 5 a.m., like me, but he gets a cup of tea put in his hands!" This indicates a need to gain further insight into the distribution of work and how projects like Tejaswini impact on different members of the household.

145. Although the project was generally very effective in reaching poor and marginalized women, there is no information on the results of Tejaswini for women differentiated by class, caste, age and marital status. Poor women are not a homogenous group and they face different types of constraints and require different types of support to be able to tackle intersecting inequalities. This was not adequately taken into consideration in project planning and reporting.
146. Summary – gender equality and women’s empowerment. Tejaswini has made a strong contribution to gender equality and the empowerment of poor rural women in both states. Progress has been greatest in relation to social empowerment, but the seeds for economic and political empowerment have also been sown. Women still face a range of structural constraints to their equal participation in society and the economy, including gender biases in asset ownership, unequal distribution of paid and unpaid work, and occupational segregation, but the establishment of women-centred grassroots organizations has given them a vehicle to begin to tackle these issues. Overall, the PPE rates the project as satisfactory (5) on gender equality and women’s empowerment.

Environment and natural resource management

147. At project formulation, the Tejaswini programme was classified as Category B, and it was envisaged that the project would not have an impact on the environment given the small size of the economic activities, both farm and off-farm.
148. The programme documents and project-completion reports repeatedly state that the programme was not focused on natural resource management. While the programme admittedly was focused on rural women’s empowerment, with a heavy emphasis on access to finance, the relevance of natural resource management should not be understated, particularly when the target population is so heavily dependent on agriculture and the sustainable management of natural resources (e.g. soil, water) for livelihoods. In this regard, the lack of a dedicated focus on issues relating to environmental and natural resource management at the design stage led to a somewhat ad hoc approach to the promotion of sustainable agricultural practices. Despite not being explicitly integrated in the project design, the programme did undertake some activities to promote sustainable agricultural practices (e.g. System of Rice Intensification, Better Cotton Initiative), and the evaluation team visited demonstration plots where water-efficient gardening techniques were being practised. However, there is limited data on the eventual uptake of these practices.¹²⁰
149. Moreover, the programme could have capitalized more on the efforts to promote sustainable agricultural techniques, through for example supporting livelihood plans that would lead to certification of organic produce, or through participatory guarantee systems. The marketability of SHG products is yet to be exploited to its full potential, and environmental sustainability standards would only enhance this marketability, particularly among consumers from India’s rapidly growing middle class. Based on the above analysis, the evaluation criterion on environment and natural resources management is rated as moderately satisfactory (4).

¹²⁰ The Karvy impact study noted an increase in the uptake of drip irrigation; however, this was not statistically significant compared to similar uptake by the control population.

Adaptation to climate change

150. The project was formulated before IFAD introduced mandatory risk categorization for climate vulnerability,¹²¹ and there is no mention of “climate change” or weather-related risks in the appraisal report. Notwithstanding that the project was formulated before climate change became a priority issue for IFAD, the 2005-2010 COSOP did explicitly mention drought as one of the priority constraints to rural poverty reduction, particularly with regard to tribal communities, and the omission of any mention of drought or climate-related risks in the project-appraisal report represents a missed opportunity in this case. The design document for additional financing in Madhya Pradesh in 2014 mentions the project’s focus on climate resilient livelihoods – including improved food-crop production, reduced external inputs, the introduction of risk-reduction measures such as shifts in cropping patterns (introduction of drought-resistant crops), and diversified production technologies – as evidence of compliance with IFAD’s climate change strategy.¹²² However, what actually constitutes climate-resilient livelihoods has been left rather vague and open to interpretation, and as a result there was limited monitoring or documentation of outcomes in this domain. This is evidenced in the somewhat ad hoc approach to climate change adaptation through the livelihoods component of the project.
151. Despite the lack of an intentional and explicit focus on climate change adaptation in the design documents, the programme did undertake efforts to promote certain sustainable agricultural practices (e.g. System of Rice Intensification, the production of drought-tolerant kodo millet in Dindori, Madhya Pradesh, and linkages with Better Cotton Initiative in Maharashtra). Similarly, the promotion of comparatively resilient activities (such as goat rearing, poultry) and the diversification of livelihoods (both on-farm and off-farm) for SHG members arguably has contributed to the climate resilience of the target populations. For example, despite periods of drought during programme implementation, impact studies show that income has improved and credit discipline has been maintained, which indicates a certain level of resilience.
152. Given the current climatic conditions in both states, with frequent, prolonged and recurring droughts, erratic flooding and high vulnerability of poor and marginalized households, and given that this situation is predicted to worsen with increased instances of extreme heat and extreme rainfall by 2030, any programme supporting rural livelihoods ought to include climate resilience as a core priority in its design, underpinning all livelihood components.¹²³ ¹²⁴ For these reasons, the PPE rates climate change adaptation in Tejaswini as moderately satisfactory (4).

C. Overall project achievement

153. The holistic design of Tejaswini was highly relevant for the Indian context, in which poor rural women face multiple constraints to equality and empowerment, and the government has a long history of support for women’s SHGs. As well as mobilizing over one million poor women into SHGs, the project enabled the development of self-financing SHG apex organizations that deliver a range of social and economic benefits to women. Greater progress was made in Maharashtra than in Madhya Pradesh, partly due to the more challenging context of Madhya Pradesh, but also resulting from frequent changes and gaps in the senior management of MVVN that delayed implementation, and a failure to establish a fully functional MIS. The

¹²¹ Introduced in 2015 in the Social, Environmental and Climate Assessment Procedures (SECAP).

¹²² IFAD Climate Change Strategy 2010. https://www.ifad.org/documents/38711624/39417915/climate_e.pdf/91513e27-2acf-41dc-8c4d-d8e8ec9e968f

¹²³ Madhya Pradesh State Action Plan on Climate Change Integrating Concerns - Converging Possibilities, 2013. http://www.epco.in/pdfs/ClimateChange/MP_State_Action_Plan_on_Climate_Change.pdf

¹²⁴ Assessing Climate Change Vulnerability and Adaptation Strategies for Maharashtra: Maharashtra State Adaptation Action Plan on Climate Change (MSAAPC), 2014. <https://www.teriin.org/projects/nutrition-security/files/Maharashtra-CC-Report.pdf>

performance of MAVIM, on the other hand, was generally very good after an initial period of capacity building.

154. In Maharashtra, results were strongest in relation to grassroots institution building and financial inclusion, with nearly 56,000 SHGs linked to banks and 58 per cent of CMRCs financially sustainable by project completion. Relatively less progress was made with livelihoods and enterprise development, due to a false start and insufficient emphasis on marketing and value chain development. In Madhya Pradesh, the project struggled to connect SHGs to banks due to failings of the MIS and low repayment rates for bank loans by SHGs. It also faced delays implementing activities on livelihoods and enterprise development. However, by completion the project had managed to introduce and scale up some interesting innovations around value chain development and tackling violence against women and girls.
155. Overall, the most important contribution of Tejaswini was in the arena of women's social empowerment, with women taking on roles previously constrained to men, gaining influence in their households and communities, and being more able to draw on social networks to confront violence and discrimination. The project has brought some economic advancement for women and their households, thanks to improved access to finance and increased capacity to engage in income-generating activities, but the scale of impact in this area is modest. Women are also more engaged in local governance than previously, but the impact on political empowerment is potentially tempered by the focus on apex organizations as institutions for delivery of government schemes and services rather than autonomous organizations for the promotion of women's rights.
156. Considering all of the above, the PPE rates the overall project performance as satisfactory (5).

D. Performance of partners

IFAD

157. The evaluation team observed a good working relationship between IFAD and government partners in both states and at the national level. From the design, IFAD was engaged in constructive dialogue with the implementing partners. For example IFAD, through the design mission, introduced the service-delivery model for CMRCs in Maharashtra, and while the implementing partners were initially sceptical that this approach would work, the eventual achievement of creating self-sustaining institutions at such a large scale is now a source of pride for those involved.
158. During the initial years of project implementation, project supervision was carried out by the United Nations Office for Project Services (as the cooperating institution of IFAD). These missions did not maintain consistent team membership, which may have limited the follow-up of recommendations from each mission. Thereafter, IFAD shifted to direct supervision and, from 2011 onwards, IFAD fielded missions with the same set of consultants, which allowed for closer monitoring of recommendations and their follow-through with each subsequent mission.
159. IFAD provided substantial implementation-capacity support to the implementing agencies in each state. Following the designation of Tejaswini Madhya Pradesh as a problem project in 2010, frequent implementation support missions during 2010 to 2013 provided timely, focused and constructive guidance, resulting in a marked improvement in implementation and the removal of "problem project" status in 2013. Similarly, in Maharashtra, IFAD was supportive of MAVIM once it became evident that there were operational capacity constraints that were impeding project implementation. IFAD provided substantial capacity development through implementation support specialists, particularly with regard to IFAD withdrawal and procurement procedures, as well as project-management capacities

relating to M&E. This support was highly appreciated by MAVIM, such that IFAD has been credited as being instrumental in MAVIM becoming an effective development organization.

160. However, the evaluation noted that several design changes came too late, especially related to the livelihood components in each state. Furthermore, these activities lacked in-depth market analysis, and the activities tended to be based on supply side rather than any analysis of the demand side. Such analysis should have been conducted from the outset, with appropriate expertise and knowledge of the private sector – this should arguably have been IFAD’s role, given that such skills were not evident in the State Department of Women and Children Development (DWCD) or the implementing agencies of MVVN and MAVIM, respectively.
161. There were no disbursement delays on the part of IFAD, and the project-completion reports credit IFAD as having adopted a flexible and creative approach to allow adjustments in response to annual financial provisions from the national budget. IFAD also sought to consolidate the results achieved in Madhya Pradesh though granting the additional financing in December 2014. However, the rigid terms of the loan agreement did not allow for expansion of project activities into other districts, which meant that MVVN was under pressure to spend the entire amount in the same districts that had already been targeted under the initial financing.
162. IFAD’s contribution was not solely confined to supervision missions, and the evaluation team was informed of the IFAD Country Office’s efforts in engaging in policy-level dialogue, for example in the replication and scale-up of the Shaurya Dals throughout Madhya Pradesh in collaboration with UN Women, as well as the Tiranga thali (“seven days, seven plates”) initiative. Similarly, the IFAD Country Office has been active in engaging in state-level and national-level discussions on the scale-up of the Tejaswini lessons, particularly in the context of the NRLM programme.
163. Based on the above, the rating is satisfactory (5).

Government

164. The selection of the implementing agencies MAVIM and MVVN, each being under the DWCD of each state, was appropriate and resulted in adequate attention being afforded to social and nutrition issues, which added value to the project over and above economic empowerment. Both agencies faced a steep learning curve with regard to project-implementation capacities, although following support from IFAD in the early years of the project, both MVVN and MAVIM have gained considerable knowledge and expertise. While anchoring the project under the DWCD undoubtedly enhanced the programme’s holistic approach to women’s empowerment, there was limited expertise on value chain development and sustainable-agriculture techniques, and marketing of SHG products tended to be overly focused on government procurement, with little to no consideration of opportunities in the private sector.
165. Being government institutions, MAVIM and MVVN, were ideally placed to create linkages with other government schemes and other line departments for last-mile delivery (e.g. the Maniv Vikas Mission in Maharashtra). In Maharashtra, this has become a comparative advantage for MAVIM which, through its network of CRMCS and SHGs, now has unparalleled outreach to the village level, which is seen as valuable for donors, development partners and other government agencies. Linkages have thus been created between CMRCs and schemes such as the Indian railways e-catering platform, as well as corporate social responsibility activities including a partnership with Google on providing training for internet literacy. Similarly, in Madhya Pradesh, MVVN has helped to create linkages between federations and government schemes such as

the supply of kodo-kutki bars to Anganwadi centres. In addition, through MVVN, federations in Dindori are now directly implementing a project under the Department of Tribal Welfare on the conservation of agricultural practices.

166. The use by MAVIM of computerized MIS software to monitor the performance of SHGs in Maharashtra was an instrumental factor in the partnership with ICICI bank, who used this information as the basis for deciding whether to loan to individual SHGs. No such system was established in Madhya Pradesh, which ultimately undermined the microfinance activities of the project, in an already challenging context of distrust amongst banks due to high rates of non-performing assets across the state.
167. Turnover of project staff was a serious problem that affected government implementation in both states, and was one of the principal factors underpinning Tejaswini Madhya Pradesh being declared a "problem project" in 2010. This was found to be a common problem across all of IFADs India portfolio in IOE's 2010 India Country Programme Evaluation and again in the 2016 India Country Programme Evaluation.
168. Government financing at completion was eight per cent higher than the approved amount. However, relative to the overall project costs, government financing represented only 6.6 per cent of the total, due to the disproportionately high disbursement by ICICI bank in Maharashtra. Discounting the bank disbursements, the governments' financing accounts for 38.7 per cent of the remaining project costs, which is still relatively low. Programme-management costs accounted for 100 per cent of the government contribution in Madhya Pradesh, and 80 per cent of the government contribution in Maharashtra. The Government of Maharashtra provided 91.6 per cent of programme-management costs in Maharashtra, while the Government of Madhya Pradesh provided 44 per cent of the total management costs in Madhya Pradesh, with the remainder in each state covered under the IFAD loan.
169. Fiduciary aspects, which are the responsibility of the Government, were assessed by the annual supervision missions against six criteria: (i) quality of financial management; (ii) disbursement rate; (iii) counterpart funds; (iv) compliance with financing covenants; (v) compliance with procurement; and (vi) quality and timeliness of audits. Taking the programme as a whole, fiduciary aspects were rated overall as being positive (4.0). However, there were variations across the different criteria, between the states and from one year to the next. The quality of financial management and compliance with procurement were both found to be above the average rating for IFAD's portfolio in India, and on a par with average ratings for IFAD projects in the Asia Pacific Region (APR). However, counterpart funds, compliance with loan/financing covenants and the quality and timeliness of audits were rated less favourably and each scored lower than both national and regional average ratings. The low rating for compliance with loan/financing covenants was due to the lack of and/or delay in training district financial officers.

Table 6
Supervision ratings for fiduciary aspects

	<i>Tejaswini Maharashtra average rating</i>	<i>Tejaswini Madhya Pradesh average rating</i>	<i>India average rating*</i>	<i>APR average rating*</i>
Quality of financial management	4.0	3.9	3.7	4.0
Acceptable disbursement rate	3.1	3.4	2.6	3.4
Counterpart funds	4.1	4.9	4.5	4.4
Compliance with loan / financing covenants	3.9	4.2	4.3	4.3
Compliance with procurement	4.3	4.4	4.1	4.2
Quality and timeliness of audits	3.7	3.9	3.9	4.1

*IOE calculations for the 2016 India Country Programme Evaluation.
Source: Tejaswini supervision mission reports, PCRs.

170. With regard to the quality and timeliness of audits, in Maharashtra there were some delays in conducting audits in the earlier years of the project, although this backlog was cleared by the time of the midterm review. In Madhya Pradesh, after satisfactory ratings in the earlier years of the project, subsequent review and supervision missions expressed concern with the quality of audits.
171. Overall, government performance is rated as satisfactory (5).
Other partnerships
172. NGOs. Partnerships were formed early on with NGOs in each state. In Maharashtra, three resource NGOs were contracted to mobilize SHGs and CMRCs and to train SHG and CMRC members. Thereafter, 79 CMRCs were handed over to be managed by the NGOs in 2015. This partnership was ultimately found to be less effective however, with MAVIM-managed CMRCs outperforming those managed by NGOs, and at the time of the evaluation, MAVIM was planning to take back the management of the 79 CMRCs. If anything, this is illustrative of the strong gains in expertise that MAVIM has gained throughout the Tejaswini programme.
173. In Madhya Pradesh, NGOs were engaged in the early years of the project to build three-tier community institutions (SHGs, VLCs and federations) and to provide support for the development of federations into sustainable organizations. However, this support was abruptly ended in 2014 due to disagreements about the timeframe for withdrawal of NGO support. This resulted in federations being somewhat without support, and overly reliant on MVVN district teams, particularly as there was no equivalent Sahayogini function established in Madhya Pradesh as had been done in Maharashtra.
174. Banks. The partnership with ICICI bank in Maharashtra was described by the programme team as a “game changing” event, and one of the most successful SHG bank-linkage programmes in the country, with high levels of financial discipline. Indeed, the total disbursement of loans to SHGs in Maharashtra more than quadrupled in the second five years of the project, due to the partnership with ICICI. One of the main factors underpinning ICICI’s decision to partner with MAVIM was the quality assurance that MAVIM could provide through its extensive monitoring of SHGs. In Madhya Pradesh, efforts were made to create linkages between banks and SHGs, including the sensitization of banks to the needs of rural women and SHG members, but these efforts did not yield results. The main reasons for the failure of bank linkages in Madhya Pradesh was the overriding context of distrust amongst banks with regard to lending to SHGs, driven by high NPA rates, coupled with the fact that the project did not develop an adequate MIS to prove to banks the good performance and bankability of SHGs.

E. Assessment of the quality of the PCR

175. Scope. A PCR was produced for each state, following the same process and structure, along with a synthesis report. The PCRs are comprehensive and provide data and analysis across all evaluation criteria and programme components, with more detailed information provided in the annexes. There are no conspicuous gaps in the presentation of findings, other than the absence of differentiated results for different groups of women. As such, the scope of the PCRs is rated as satisfactory (5).
176. Quality. The PCRs draw on various sources of data, including the MIS in each state (which was more reliable for Maharashtra than Madhya Pradesh), annual outcome surveys, RIMS data and endline impact assessments. MAVIM and MVVN prepared draft PCRs which were refined on the basis of Project Completion Review missions that were conducted by IFAD Country Office staff and specialists in relevant themes. Full-day workshops were also held to gather the views of a range of stakeholders, with reports from these workshops included as annexes to the PCRs. In some cases, mostly related to analysis of impacts, relevant data that would have qualified the results were not included. There are also some gaps in the analysis, as highlighted in various sections of this PPE report. Furthermore, some issues with the quality of impact assessments, particularly with regard to the use of control groups, do not appear to have been picked up. Overall, the quality is rated as moderately satisfactory (4).
177. Candour. The PCRs include coverage of what worked and what did not work, and analysis of the reasons why. There is some tendency to overstate the positives, and more critical reflection of what was not achieved and of variation in results would have added value to the PCRs, particularly for Maharashtra. However, there are many important issues highlighted in the reports, and the ratings that were given in each state (mostly '5's in Maharashtra and '4's in Madhya Pradesh) are largely justifiable. As such, candour is rated as satisfactory (5).
178. Lessons. The lessons presented in the PCRs are mostly based on sound rationale and provide valuable insights for all actors involved in SHGs in India, particularly NRLM. However, in the synthesis report it would have been useful to reflect on the different experiences of Madhya Pradesh and Maharashtra, and to draw out specific lessons from that. Overall, the lessons are rated as satisfactory (5).

Key points

- Tejaswini had a strong design, involving a holistic approach to women's empowerment through grassroots institution building, enabling access to finance, livelihoods and enterprise development, and the promotion of gender and social equity. The Tejaswini approach of building self-financing institutions is relevant and appropriate. These organizations are now led and financed by rural women.
- In general, while the programme has facilitated financial linkages through the SHGs, women still face difficulties in accessing finance, especially for larger amounts, while monthly repayment cycles still pose challenges.
- The initial design of the programme's livelihoods and enterprise development component needed adjustment, and was only consolidated towards the end of the project. As such, value chain activities came late in the project, tended to be small-scale, and were not based on any market analysis or value chain analysis. As a result they were largely supply-driven.
- Targeting was generally strong, with a high percentage of scheduled castes (30 per cent), scheduled tribes (17 per cent) and other backward classes (32 per cent). However, there was a lack of analysis of distribution of benefits within and between those groups in the monitoring and impact-assessment data.
- The project lacked an explicit focus on climate change and sustainable natural resource management, despite the bulk of livelihoods activities supported by the project being dependent on natural resources and therefore being vulnerable to climatic shocks.
- In Maharashtra, the CMRCs that were created under the project are largely financially self-sustaining, but are still quite dependent on MAVIM for technical support, guidance and bank linkages.
- In Madhya Pradesh, there are signs of sustainable results at the grassroots level, but overall the project faced difficulties. This was due in part to the challenging context of working in the most-deprived districts of the state, with a high level of NPA state-wide, but also due to implementation challenges resulting from high turnover of project-management staff and difficulties establishing a functioning MIS to track the performance of SHGs.
- At the national level, the NRLM, a government scheme supporting SHGs across the entire nation, presents an important opportunity to scale up and build on the lessons, innovations and institutions of the Tejaswini programme. However, this requires concerted advocacy and communication of the Tejaswini lessons.

IV. Conclusions and recommendations

A. Conclusions

179. Tejaswini developed a successful model of self-financing SHG apex organizations that provide valued economic and social services to poor and marginalized women. The apex organizations established by the project are at a relatively early stage of their development and require ongoing support from government, but the foundations for sustainability are in place, including a diversified income base. This is particularly true in Maharashtra, thanks to a more advanced starting point (institutionally and contextually) and strong performance of the implementing agency, MAVIM. In Madhya Pradesh, the combination of a challenging socio-economic context, gaps in state capacity and a dysfunctional MIS meant that less progress towards sustainability was made. The main exception was Dindori district, where a dynamic group of self-financing federations has emerged, with support from the district collector playing an important role.
180. Having an effective system to manage the performance of SHGs enabled bank linkages and access to new sources of support. The computerized MIS that MAVIM instituted, and timely action to address performance issues, was pivotal for building confidence among financial institutions that poor women are bankable, given the context of high non-repayment of loans. Embedding the MIS within CMRCs enabled the evolution of the latter as service providers, with a cadre of community-based development workers providing a range of services to SHG members. Having this structure and these systems in place in turn attracted convergence funding and development project support. In contrast, the weak MIS in Madhya Pradesh restricted the ability of MVVN to engage banks in lending to SHGs. Although revolving funds were latterly set up as an alternative source of finance, loan size was a limiting factor.
181. Tejaswini's focus on women, and on the social, economic and political dimensions of gender inequality, made it an effective programme for promoting women's empowerment. The holistic approach, tackling multiple gender-based constraints simultaneously and anchoring all project components around SHGs and SHG apex bodies, meant that there was a cumulative effect for women who participated in the project. In addition to schooling women in the functioning of SHGs and SHG apex bodies, capacity was built in areas such as health and nutrition, participation in local governance, legal awareness and functional literacy. Tejaswini also took steps to engage men and communities in addressing pervasive gender issues such as domestic violence and child marriage, with the Shaurya Dal initiative in Madhya Pradesh being a notable success. As a result of the project, women are taking on roles that were previously the domain of men and they have more influence in their households and communities. There are also a few examples of women organizing beyond the community level and beginning to identify and strategize around their needs and priorities. However, there is still a long way to go before women are able to participate in society and in the economy on an equal footing to men.
182. Women are more engaged in income-generating activities and there has been a modest improvement in household income and assets, but impact in this area was constrained by the late start of effective interventions and insufficient attention given to marketing issues. For the most part, a supply-driven approach was taken, concentrating on growing the economic activities that women were already engaged in, with insufficient consideration given to market and value chain dynamics, or how much control women had over income from those activities (particularly in relation to farming). There was also a strong tendency to focus on government-linked markets, and little engagement with the private sector. However, examples such as the goat microlivelihood plan and minor

millets and dairy value chains have illustrated the potential of social enterprises, collective marketing, value addition and job creation for strengthening livelihoods.

183. The targeting approach was highly effective for reaching poor and marginalized women. However, insufficient analysis of how benefits were distributed within this broad category and how the project impacted on different women, including within households, meant that some women may have been excluded. Some groups of women were less able to engage in SHGs, particularly landless agricultural labourers and unmarried women, and project outcomes varied depending on socio-cultural and spatial factors (such as between tribal and non-tribal areas). Efforts were made to ensure that SHG leaders did not capture a disproportionate share of financial resources, and that the social composition of the leadership of apex organizations was representative of SHG members, in terms of caste. Meanwhile, additional resources were channelled to women in tribal areas and the poorest areas. In general, however, the project could have done more to assess constraints and project outcomes for different groups of women and to tailor project activities accordingly.
184. Tejaswini had an ad hoc approach to environmental and natural resource management, and did not respond adequately to emerging understanding of climate change impacts. Training on good agricultural practices was provided to large numbers of women, mostly through convergence, and there were some measures taken to encourage climate-resilient production, but there was no specific objective or strategy to drive this forward. Given the target population was heavily dependent on agriculture for livelihoods, and was increasingly being affected by the effects of climate change, promotion of sustainable and climate-resilient practices should have been integrated more centrally into the project (if not at design, then once the risks were better understood). A more intentional, explicit and concerted focus would arguably have enhanced not only the resilience of rural women to climatic shocks, but could also have opened up potential marketing opportunities.
185. Difficulties recruiting and retaining managing directors and project directors negatively affected the efficiency of implementation. In this context, delegating authority was critical for the efficient implementation of project activities. In both states, there was a high turnover of managing directors and (in Madhya Pradesh) project directors, and long periods during which these posts remained vacant. This is a common feature of IFAD-financed government programmes in India. However, in Maharashtra, MAVIM's long-serving general manager for programmes acted as project director and was authorized to take decisions normally taken by the managing director when that post was vacant. This meant that there was continuity in project leadership and implementation. In contrast, Tejaswini-Madhya Pradesh was classified by IFAD as a "problem project" from 2010 to 2013, chiefly due to the failure to recruit a project director, and had a total of 11 MVVN managing directors and eight project directors during the lifetime of the project. This had a severe impact on the pace of project implementation, as the general manager of MVVN was not given the same level of decision-making authority as that of MAVIM.

B. Recommendations

186. The following recommendations apply to ongoing and future SHG programmes, including the NRLM and the proposed IFAD-funded Nav Tejaswini project in Maharashtra.
187. Recommendation 1: Future SHG programmes should be designed around women-led, self-financing apex organizations, with continuing support for women's social and political empowerment. Anchoring SHG programme interventions around apex organizations that earn income based on the services they provide, and that are governed by the women that they serve, creates a

sustainable and empowering structure for delivering social and economic benefits to poor women. In the drive towards developing the financial and economic aspects of SHG programmes, it is critical that programmes such as Nav Tejaswini and the NRLM do not lose sight of the need to simultaneously support women's social and political empowerment through a holistic, gender-transformative approach. This includes building women's and men's capacity to critically analyse and reflect on the structures, norms and values that underpin gender inequality and constrain women's participation in the economy and in society. It also involves enabling women to identify and strategize around their needs and priorities, both individually and collectively, and facilitating networks of SHG apex organizations at district, state and national levels to engage in policy dialogue.

188. Recommendation 2: Adopt a market-aware approach to women's economic empowerment that is driven by analysis of what would be most economically empowering for different groups of women. More focus should be placed on marketing and value chain development, but taking a market-aware rather than market-driven approach, as the selection of subsectors should take into consideration the viability of different economic activities and women's control over income from those activities. To ensure that livelihood activities are transformative for rural women, interventions should be based on thorough analysis, including analysis of intrahousehold dynamics and the distribution of resources and labour, and gendered market and value chain analysis for key subsectors. This should take into consideration the needs, capacities and interests of different groups of women, including women entrepreneurs, women without access to land, women with child and elder care responsibilities, unmarried women, women in geographically remote areas, and women in the most socially and economically disadvantaged castes. Alongside support for microenterprises and smallscale agriculture, waged employment opportunities should be pursued, such as through agroprocessing and value chain development. In doing so, attention should be paid to internationally agreed standards for decent work and living wages. There should also be a concerted drive towards joint ownership of land and other productive assets.
189. Recommendation 3: Include an explicit focus on climate change resilience and sustainable natural resource management in future programmes. Given the high dependence of rural livelihoods on natural resources, and as a result, the high vulnerability of such livelihoods to climate change, it is critical that future programmes, at their core, include an explicit and intentional focus on sustainable natural resource management and climate change adaptation in the design of their components and activities. Such climate-resilient activities should be explicitly incorporated into the logframes of future programmes, allowing for the measurement and tracking of achievements in this domain.
190. Recommendation 4: Ensure consistency in senior project management, delegating decision-making authority when necessary to ensure smooth implementation. Appropriate measures need to be agreed between IFAD and government upon the signing of new projects, to ensure that the turnover of project directors is minimized. In situations where positions become vacant, swift action needs to be taken to ensure that sufficient decision-making authority is delegated to relevant personnel to ensure continuity and minimize gaps in implementation, until such time that the positions are filled.

Basic project data

			Approval (US\$ m)		Actual (US\$ m)	
Region	Asia and the Pacific	Total project costs	223.65		331.99	
Country	Republic of India	IFAD loan and percentage of total	54.45	24.3%	51.23	15.4%
Loan number	L-I-682-IND	Recipient Government	20.21	9.1%	21.74	6.6%
Type of project (subsector)	Credit and Financial Services	Banks	141.31	63.2%	254.01	76.5%
Financing type	IFAD loan	Beneficiaries	7.68	3.4%	5.01	1.5%
Lending terms*	Highly Concessional (first loan in 2006); Blended terms (Madhya Pradesh additional financing in 2014)					
Date of approval	13 December 2005					
Date of loan signature	12 October 2006					
Date of effectiveness	32 July 2007					
Loan amendments		Number of beneficiaries:	1 120 000 households		1 149 133 households	
Loan closure extensions	6 (2008 both states; 2013 Maharashtra; 2014 Madhya Pradesh; 2015 Maharashtra; 2016 both states; 2017 Madhya Pradesh)					
Country programme managers	Mr Mattia Prayer Galletti (2007-2010); Mr Nigel Brett (2011-15); Ms Rasha Omar (from 2016)	Loan closing date			31 March 2019	
Regional director(s)	Thomas Elhault Hoonae Kim Nigel Brett	Mid-term review			August 2010	
Lead evaluator for project performance evaluation	Eoghan Molloy	IFAD loan disbursement at project completion (%)			99.3%	
Project performance evaluation quality control panel	Maxim Kouessi Kodjo, Fabrizio Felloni	Date of project completion report			Synthesis Report: 28 March 2019	

Source: Oracle Business Intelligence; PCR.

* Lending terms: First loan was a special loan on highly concessional terms, free of interest but bearing a service charge of three-quarters of one per cent (0.75 per cent) per annum and having a maturity period of 40 years, including a grace period of 10 years. The additional financing in Madhya Pradesh was on blended terms (25 years maturity, five-year grace period, 1.25 per cent fixed rate per annum plus 0.75 per cent service charge)

Definition and rating of the evaluation criteria used by IOE

Criteria	Definition *	Mandatory	To be rated
Rural poverty impact	Impact is defined as the changes that have occurred or are expected to occur in the lives of the rural poor (whether positive or negative, direct or indirect, intended or unintended) as a result of development interventions. <i>Four impact domains</i>	X	Yes
	<ul style="list-style-type: none"> Household income and net assets: Household income provides a means of assessing the flow of economic benefits accruing to an individual or group, whereas assets relate to a stock of accumulated items of economic value. The analysis must include an assessment of trends in equality over time. 		No
	<ul style="list-style-type: none"> Human and social capital and empowerment: Human and social capital and empowerment include an assessment of the changes that have occurred in the empowerment of individuals, the quality of grass-roots organizations and institutions, the poor's individual and collective capacity, and in particular, the extent to which specific groups such as youth are included or excluded from the development process. 		No
	<ul style="list-style-type: none"> Food security and agricultural productivity: Changes in food security relate to availability, stability, affordability and access to food and stability of access, whereas changes in agricultural productivity are measured in terms of yields; nutrition relates to the nutritional value of food and child malnutrition. 		No
	<ul style="list-style-type: none"> Institutions and policies: The criterion relating to institutions and policies is designed to assess changes in the quality and performance of institutions, policies and the regulatory framework that influence the lives of the poor. 		No
Project performance	Project performance is an average of the ratings for relevance, effectiveness, efficiency and sustainability of benefits.	X	Yes
Relevance	The extent to which the objectives of a development intervention are consistent with beneficiaries' requirements, country needs, institutional priorities and partner and donor policies. It also entails an assessment of project design and coherence in achieving its objectives. An assessment should also be made of whether objectives and design address inequality, for example, by assessing the relevance of targeting strategies adopted.	X	Yes
Effectiveness	The extent to which the development intervention's objectives were achieved, or are expected to be achieved, taking into account their relative importance.	X	Yes
Efficiency	A measure of how economically resources/inputs (funds, expertise, time, etc.) are converted into results.	X	Yes
Sustainability of benefits	The likely continuation of net benefits from a development intervention beyond the phase of external funding support. It also includes an assessment of the likelihood that actual and anticipated results will be resilient to risks beyond the project's life.	X	Yes
Other performance criteria			
Gender equality and women's empowerment	The extent to which IFAD interventions have contributed to better gender equality and women's empowerment, for example, in terms of women's access to and ownership of assets, resources and services; participation in decision making; work load balance and impact on women's incomes, nutrition and livelihoods.	X	Yes
Innovation	The extent to which IFAD development interventions have introduced innovative approaches to rural poverty reduction.	X	Yes
Scaling up	The extent to which IFAD development interventions have been (or are likely to be) scaled up by government authorities, donor organizations, the private sector and others agencies.	X	Yes
Environment and natural resources management	The extent to which IFAD development interventions contribute to resilient livelihoods and ecosystems. The focus is on the use and management of the natural environment, including natural resources defined as raw materials used for socio-economic and cultural purposes, and ecosystems and biodiversity - with the goods and services they provide.	X	Yes
Adaptation to climate change	The contribution of the project to reducing the negative impacts of climate change through dedicated adaptation or risk reduction measures.	X	Yes

<i>Criteria</i>	<i>Definition</i> *	<i>Mandatory</i>	<i>To be rated</i>
Overall project achievement	This provides an overarching assessment of the intervention, drawing upon the analysis and ratings for rural poverty impact, relevance, effectiveness, efficiency, sustainability of benefits, gender equality and women's empowerment, innovation, scaling up, as well as environment and natural resources management, and adaptation to climate change.	X	Yes
Performance of partners			
• IFAD	This criterion assesses the contribution of partners to project design, execution, monitoring and reporting, supervision and implementation support, and evaluation. The performance of each partner will be assessed on an individual basis with a view to the partner's expected role and responsibility in the project life cycle.	X	Yes
• Government		X	Yes

* These definitions build on the Organisation for Economic Co-operation and Development/Development Assistance Committee (OECD/DAC) Glossary of Key Terms in Evaluation and Results-Based Management; the Methodological Framework for Project Evaluation agreed with the Evaluation Committee in September 2003; the first edition of the Evaluation Manual discussed with the Evaluation Committee in December 2008; and further discussions with the Evaluation Committee in November 2010 on IOE's evaluation criteria and key questions.

Rating comparison^a

Criteria	PCR Maharashtra	PCR Madhya Pradesh	PMD rating	PPE Maharashtra	PPE Madhya Pradesh	PPE rating	Rating disconnect
Rural poverty impact	5	4	4.5	5	4	5	0.5
Project performance							
Relevance	5	5	5	5	5	5	0
Effectiveness	5	4	4.5	5	4	5	0.5
Efficiency	5	4	4.5	4	3	4	-0.5
Sustainability of benefits	5	4	4.5	5	4	5	0.5
Project performance^b			4.6			4.75	0.15
Other performance criteria							
Gender equality and women's empowerment	6	6	6	5	5	5	-1
Innovation	5	5	5	5	5	5	0
Scaling up	5	5	5	5	5	5	0
Environment and natural resources management	4	4	4	4	4	4	0
Adaptation to climate change	4	4	4	4	4	4	0
Overall project achievement^c			5			5	0
Performance of partners^d							
IFAD	5	5	5	5	5	5	0
Government	5	4	4.5	5	4	5	0.5
Average net disconnect							0.04

^a Rating scale: 1 = highly unsatisfactory; 2 = unsatisfactory; 3 = moderately unsatisfactory; 4 = moderately satisfactory; 5 = satisfactory; 6 = highly satisfactory; n.p. = not provided; n.a. = not applicable.

^b Arithmetic average of ratings for relevance, effectiveness, efficiency and sustainability of benefits.

^c This is not an average of ratings of individual evaluation criteria but an overarching assessment of the project, drawing upon the rating for relevance, effectiveness, efficiency, sustainability of benefits, rural poverty impact, gender, innovation, scaling up, environment and natural resources management, and adaptation to climate change.

^d The rating for partners' performance is not a component of the overall project achievement rating.

Ratings of the project completion report quality

	PMD rating	IOE rating	Net disconnect
Scope	n.a.	5	n.a.
Quality (methods, data, participatory process)	n.a.	4	n.a.
Lessons	n.a.	5	n.a.
Candour	n.a.	5	n.a.
Overall rating of the Project Completion Report	n.a.	5	n.a.

Rating scale: 1 = highly unsatisfactory; 2 = unsatisfactory; 3 = moderately unsatisfactory; 4 = moderately satisfactory; 5 = satisfactory; 6 = highly satisfactory; n.a. = not applicable.

Evaluation matrix

Evaluation criteria	Evaluation questions	Data sources
Relevance	<ul style="list-style-type: none"> • To what extent were the objectives and design of the project consistent with the needs and priorities of poor rural women in Maharashtra and Madhya Pradesh? • How aligned was the project with the strategies, policies and programmes for rural poverty reduction and inclusive growth of the Government of India, Government of Maharashtra and Government of Madhya Pradesh? • How relevant was the project to IFAD's focus in India as articulated in the 2005-2010 and 2011-2015 country strategic opportunities programmes (COSOPs)? • Was the programme design and implementation approach appropriate for achieving the programme's objectives? • Were the changes made at mid-term review (MTR) and during the subsequent period timely and appropriate for addressing the problems identified during supervision missions? 	<ul style="list-style-type: none"> • Project design documents • Midterm review report • Supervision reports • Project completion reports • Interviews with IFAD country management team • Interviews with country authorities and implementing agencies • Interviews/discussions with beneficiaries, grassroots institutions and partner organizations
Effectiveness	<ul style="list-style-type: none"> • To what extent were project activities executed as planned and expected results achieved in each state? • Were project activities and results (positive and negative) adequately tracked and measured, and was the information used for making course corrections where necessary? • Which activities, strategies and components of the project were most effective in each state, and why? Which parts of the project worked less well? How could the effectiveness of the project in achieving the overall goal have been improved? • How effective was the project's targeting strategy for reaching the poorest and most vulnerable women? • To what extent did using SHGs as the platform for tackling multiple gender-based constraints (economic, social, political) enable synergy between project components? • What are the key factors that enabled (some) SHG Federations/CMRCs to develop into robust, self-financing institutions? • Why did the project have more success in Maharashtra with engaging banks to lend to rural women than in Madhya Pradesh? What impact did the different 	<ul style="list-style-type: none"> • Project design documents • Midterm review report • Supervision reports • Project completion reports • Project M&E data, RIMS data • Endline impact assessments and other impact studies • Interviews with IFAD country management team • Interviews with country authorities and implementing agencies • Interviews/discussions with beneficiaries, grassroots institutions and partner organizations • Direct observation

Evaluation criteria	Evaluation questions	Data sources
	<p>access to finance strategies used in each state have in terms of accessibility, affordability, loan size, timely disbursement and repayment rates?</p> <ul style="list-style-type: none"> • To what extent have rural women developed more viable and remunerative livelihoods and enterprises as a result of the project, and which strategies have been most effective for achieving this? • Did the project achieve its objective of strengthening MAVIM and MVVN? 	
Efficiency	<ul style="list-style-type: none"> • How efficient were the processes and systems for disbursement of funds? To what extent did disbursement delays in the early stages of the project affect the end results, if at all? • Were the physical and financial resources adequate for the successful execution of project activities? • Is the higher than anticipated internal rate of return (IRR) reported in the project completion reports (PCRs) based on sound analysis? 	<ul style="list-style-type: none"> • Project design documents • Midterm review report • Supervision reports • Project completion reports • Interviews with IFAD country management team • Interviews with country authorities and implementing agencies • Interviews with partner organizations
Performance of partners	<ul style="list-style-type: none"> • How satisfactory was IFAD's performance in terms of inter alia supervision and disbursement responsibilities? • To what degree did central and state governments fulfil their respective responsibilities in terms of financial management, project management and implementation? • How did the challenges faced by MVVN, including need to establish outreach at district level, high turnover of leadership and staff, and lack of technical expertise, affect project results? What could have been done to prevent these issues from occurring? • To what extent did key partner organizations (financial institutions, NGOs) meet expectations in terms of their contributions and performance? 	<ul style="list-style-type: none"> • Project design documents • Midterm review report • Supervision reports • Project Completion Reports • Interviews with IFAD country management team • Interviews with country authorities and implementing agencies • Interviews with partner organizations
Rural impact poverty	<ul style="list-style-type: none"> • What evidence is there that the project contributed to rural poverty reduction through impacts on: household income and assets; human and social capital and empowerment; food security; agricultural productivity; institutions and policies? 	<ul style="list-style-type: none"> • Project completion reports • Project M&E data, RIMS data • Endline impact assessments and other impact studies

Evaluation criteria	Evaluation questions	Data sources
	<ul style="list-style-type: none"> How reliable is the evidence and to what degree can the changes that have occurred be attributed to project activities? 	<ul style="list-style-type: none"> Interviews with country authorities and implementing agencies Interviews/discussions with beneficiaries, grassroots institutions and partner organizations Direct observation
Gender equality and women's empowerment	<ul style="list-style-type: none"> To what extent has the project addressed gender inequalities in the project areas and empowered women socially, economically and politically? What progress has been made in relation to the strategic objectives of IFAD's Policy on gender equality and women's empowerment (i.e. economic empowerment, equal voice and influence, more equitable balance in workloads and benefits)? Do the results vary between women according to factors such as age, marital status, social group (scheduled castes, scheduled tribes, other backwards castes, etc.) and socio-cultural context (e.g. more conservative areas versus less conservative areas)? To what degree did the lower than anticipated disbursement in Madhya Pradesh under component 4, women's empowerment and social equity, affect outcomes in this area, or was the project able to achieve more with less? 	<ul style="list-style-type: none"> Project completion reports Project M&E data, RIMS data Endline impact assessments and other impact studies Interviews with country authorities and implementing agencies Interviews/discussions with beneficiaries, grassroots institutions and partner organizations Direct observation
Environment and natural resources management and adaptation to climate change	<ul style="list-style-type: none"> What is the evidence for positive and/or negative impacts on the environment resulting from the project? What is the level of threat to women's livelihoods that climate change represents, and is there evidence that the project has enabled increased resilience to climate change (through access to government programmes, for example)? 	<ul style="list-style-type: none"> Project completion reports Project M&E data, RIMS data Endline impact assessments and other impact studies Interviews with country authorities and implementing agencies Interviews/discussions with beneficiaries, grassroots institutions and partner organizations Direct observation
Sustainability	<ul style="list-style-type: none"> How sustainable are the results of the project? To what extent have sustainable institutions been created (i.e. SHGs, Federations/CMRCs, VLCs, Shaurya Dal, other village level committees) in order to ensure rural women continue to benefit? 	<ul style="list-style-type: none"> Project completion reports Project M&E data, RIMS data

Evaluation criteria	Evaluation questions	Data sources
	<ul style="list-style-type: none"> • Has convergence with other government programmes and project exit strategies helped to sustain and enhance project benefits? • To what degree has the project enabled rural women to get sustained access government services and social protection? 	<ul style="list-style-type: none"> • Endline impact assessments and other impact studies • Interviews with country authorities and implementing agencies • Interviews/discussions with beneficiaries, grassroots institutions and partner organizations • Direct observation
Innovation	<ul style="list-style-type: none"> • What are the key innovations brought about by the project? • What potential do these innovations hold for promoting rural poverty reduction and women's empowerment elsewhere (i.e. in other parts of Maharashtra and Madhya Pradesh, elsewhere in India, in other IFAD countries)? • Have successful innovations been documented and shared? 	<ul style="list-style-type: none"> • Project completion reports • Interviews with country authorities and implementing agencies • Interviews with IFAD country management team • Interviews/discussions with beneficiaries, grassroots institutions and partner organizations
Scaling up	<ul style="list-style-type: none"> • Which project strategies and activities been scaled up by state governments or other entities? Has the integrity and quality of these strategies/activities been maintained during scaling up? • What factors have enabled or inhibited the ability of the project to influence state and national policies? 	<ul style="list-style-type: none"> • Project completion reports • Interviews with IFAD country management team • Interviews with country authorities and implementing agencies • Interviews/discussions with partner organizations

Approach paper

I. Introduction

1. The Independent Office of Evaluation IFAD (IOE) will undertake a project performance evaluation (PPE) of the IFAD-financed Tejaswini Women's Empowerment Programme in India. Tejaswini was implemented in the states of Maharashtra and Madhya Pradesh between 2007 and 2017 (2018 for Madhya Pradesh). The main objectives of the PPE are to: (i) provide an independent assessment of the results achieved by the project, and (ii) generate findings and recommendations for the design and implementation of ongoing and future operations in the country.
2. This Approach Paper presents the overall scope and design of the PPE, and the evaluation objectives, methodology, process and timeframe. It identifies key areas and issues that will be explored to validate the results presented in the project completion reports (PCRs) for each state, and to generate additional learning. The paper also sets out a theory of change for the project, as constructed by the evaluation team, which will be used to guide the analysis.

II. Project overview

3. National context. India is the world's eighth largest country by area, with ecosystems ranging from deserts to wetlands, and forests to mountains.¹ It is the second most populous country after China, with a growing, largely youthful population of over 1.3 billion people.² Two thirds of the population lives in rural areas, although there is a strong trend of rural to urban migration.³
4. India has experienced impressive growth over the past two decades, primarily led by the services sector, and is now classified as a lower-middle-income country. Income-based poverty rates halved from 45 per cent in 1993 to 22 per cent in 2011, with a per capita GDP of US\$1,939 in 2017.⁴ Likewise, the incidence of multidimensional poverty dropped from 55 per cent in 2005-2006 to 28 per cent in 2015-2016.⁵ Nevertheless, India still has some 270 million poor people, of which around 80 per cent are in rural areas⁶, and there are concerns about high and increasing inequality.⁷ In addition, poverty reduction has been unevenly distributed across the country, with 7 out of the 29 states accounting for 62 per cent of people living in poverty.⁸
5. Women are disproportionately represented among the poor, with deeply embedded patriarchal structures and practices contributing to India's low ranking of 125 out of 159 countries in the Gender Inequality Index.⁹ Female labour force participation rates are extremely low and falling (although official figures underplay women's involvement in informal and unpaid work), and women have difficulties accessing resources, services and social protection. There is also widespread violence against women and girls, including wife beating, "honour killings", trafficking, gender-

¹ CIA World Factbook for India: <https://www.cia.gov/library/publications/the-world-factbook/geos/in.html>.

² 45 percent of the population is under 25 years (<https://data.worldbank.org/country/india>).

³ World Bank development indicators: <https://data.worldbank.org/country/india>.

⁴ Ibid.

⁵ According to estimates for the 2018 Multidimensional Poverty Index by the United Nations Development Programme and the Oxford Poverty and Human Development Initiative .

⁶ IFAD India Country Strategic Opportunities Programme (COSOP) 2018-2024.

⁷ According to analysis of data from the India Human Development Survey (IHDS), income inequality in rural India (as measured using Gini) increased from 0.50 to 0.54 between 2005 and 2012, while in urban areas it increased from 0.48 to 0.49 (Mishra, A.K. and Parmar, V.M., 2017, Journal of Quantitative Economics 15: 395).

⁸ Government of India and United Nations Sustainable Development Framework 2018-2022 (UNSDF 2018).

⁹ Ibid.

biased sex selection and child marriage.^{10 11 12} For women in scheduled tribes, scheduled castes and other backwards castes, these gender issues are often exacerbated by intersecting forms of discrimination and disadvantage based on geographic, social, educational and economic isolation.¹³

6. Given long-standing and persistent poverty and inequality, including gender inequality, inclusive growth and women's empowerment are priorities for the Government of India. Important anti-poverty programmes, such as the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)¹⁴ and the National Social Assistance Programme (NSAP),¹⁵ have strengthened social protection systems for women and vulnerable groups. A system of quotas reserving one third of seats and leadership positions for women in local governing bodies (Panchayat Raj Institutions) has improved women's political participation. The Government has also provided strong support to the promotion of self-help groups (SHGs) through the National Rural Livelihoods Mission (NRLM)¹⁶ to enable poor women to access finance, strengthen livelihoods and gain influence at household and community levels. National and state level programmes channelling support to scheduled tribes and scheduled castes have also been rolled out, including scholarships, financial services and grants for social and community development. However, there are challenges with the administration, reach and adequacy of many of these government programmes, as well as continued low levels of investment in basic social services, and insufficient measures to tackle violence against women and girls.^{17 18}
7. Agriculture represents a declining share of GDP,¹⁹ but still accounts for almost half of all employment in India²⁰ and is recognized for its potential to be an important driver of poverty reduction as well as non-farm growth in rural areas. Successive governments have provided a range of support to the agriculture sector, including investment in agricultural research and technology (particularly high yielding varieties of seeds), input subsidies and minimum support prices for major crops. India is now the world's largest producer of milk, pulses, horticultural products and livestock and the top exporter of shrimps and spices, although food grains and oilseeds still account for 80 per cent of the area under cultivation.²¹ In recent years the Government has shifted its focus from increasing productivity to farmer welfare and sustainable agriculture, with pressing concerns including small plot sizes and

¹⁰ National Family Health Survey (NFHS-4) 2015-16, Ministry of health and Family Welfare, 2017.

<https://dhsprogram.com/pubs/pdf/FR339/FR339.pdf>

¹¹ Concluding observations on the combined 4th and 5th periodic reports of India : United Nations Committee on the Elimination of Discrimination against Women. (58th sess. : 2014 : Geneva) <https://digitallibrary.un.org/record/778815>

¹² Women and Men in India (A statistical compilation of Gender related Indicators in India) 2018 20th Issue Social Statistics Division Central Statistics Office Ministry of Statistics and Programme Implementation Government of India http://www.mospi.gov.in/sites/default/files/publication_reports/Women%20and%20Men%20in%20India%202018.pdf

¹³ Government of India and The United Nations, Sustainable Development Framework. 2018-2022

http://4dj7dt2ychlw3310xlowzop2.wpengine.netdna-cdn.com/wp-content/uploads/2018/12/UNSDF_Print_Oct12_web.pdf

¹⁴ This scheme guarantees (by law) at least 100 days of wage employment per year to every household whose adult members volunteer to do unskilled manual work.

¹⁵ NSAP provides a range of social protection to the poor, including old age pensions, widow pensions, disability pensions, and family benefits.

¹⁶ NRLM is part of the Ministry of Rural Development. It is a restructured version of Swarna Jyanti Swarozgar Yojana (SGSY) and focuses on social mobilization (organizing poor women into SHGs and federating SHGs), financial inclusion (providing revolving funds and facilitating bank linkages) and livelihood enhancement (largely through training).

¹⁷ Ibid.

¹⁸ Women and Men in India (A statistical compilation of Gender related Indicators in India) 2018 20th Issue Social Statistics Division Central Statistics Office Ministry of Statistics and Programme Implementation Government of India http://www.mospi.gov.in/sites/default/files/publication_reports/Women%20and%20Men%20in%20India%202018.pdf

¹⁹ Down from 25 percent in 1996 to 14 percent in 2018.

²⁰ World Bank development indicators, op.cit.

²¹ IFAD COSOP 2018.

low incomes for small and marginal farmers, high vulnerability to climate change, soil erosion and depletion, and water table depletion.^{22 23}

8. Maharashtra has a population of 112 million people, with scheduled castes and scheduled tribes representing 21 per cent of the total.²⁴ Forty-five per cent of the population lives in urban areas, with 18.4 million people in Mumbai alone. It is one of India's economic powerhouses, with strong performance in industry and services, including the finance sector. However, agriculture continues to be the largest employer, accounting for more than half of the workforce, and an even higher per centage among women. In rural areas on-farm employment accounts for 70 per cent of employment among men and 89 per cent among women.²⁵
9. Although the poverty rate in Maharashtra is lower than the national average, at 17 per cent, the state is home to over 20 million poor people.²⁶ There are important spatial and social variations in poverty levels: districts in the north and east of Maharashtra have higher poverty rates (up to 51 per cent), and poverty among Maharashtra's scheduled tribes is among the highest in the country at 54 per cent.²⁷ This contrasts with a poverty rate of 20 per cent for scheduled castes, 15 per cent for other backwards castes, and 11 per cent for all other social groups.
10. Women and girls in Maharashtra have experienced mixed progress. It has one of the lowest maternal mortality rates in India and female secondary school attainment rates higher than average for the country (albeit still well behind those of males, particularly in rural areas). At the same time, the child sex ratio²⁸ is below the national average and is falling, and women are moving out of the workforce faster than elsewhere, particularly in rural areas.²⁹
11. The state has nine agro-climatic zones based on rainfall, soil type and vegetation. The vast majority of agriculture is rainfed, with key food and cash crops including sorghum, millet, rice, wheat, pulses, vegetables, cotton and sugarcane. Major concerns for the sector include: reductions in the average size of agricultural holdings; increasing numbers of marginal and small farmers; dependency on monsoon rains; and low productivity.³⁰
12. Madhya Pradesh is India's second largest state by area and fifth largest by population. It is home to around 73 million people, of whom scheduled castes and scheduled tribes represent around 35 per cent. Economic growth has lagged behind other states and it is one of the poorest states in India,³¹ with an average poverty rate of 32 per cent rising to 77 per cent in some districts (mostly in the east and south of the state).³²
13. Poverty in Madhya Pradesh is concentrated among scheduled tribes (53 per cent of whom are poor) and scheduled castes (40 per cent poor).³³ Degradation of forests, a traditional source of livelihoods for tribal people, has eroded rural livelihoods.

²² Ibid.

²³ Since 2016, a primary focus for the government has been the doubling of farmers' income by 2022

<http://agricoop.nic.in/doubling-farmers-income>

²⁴ Economic Survey of Maharashtra 2017-2018, Directorate of Economics and Statistics, Government of Maharashtra: https://mahades.maharashtra.gov.in/files/publication/ESM_17_18_eng.pdf.

²⁵ World Bank India State Briefs for Maharashtra: <https://www.worldbank.org/en/country/india/brief/india-states-briefs-maharashtra>.

²⁶ World Bank India State Briefs for Maharashtra, op.cit.

²⁷ Ibid.

²⁸ The child sex ratio is the number of females aged 0-6 per 1000 males. In Maharashtra it went down from 946 in 1991 to 894 in 2011.

²⁹ Ibid.

³⁰ Economic Survey of Maharashtra 2017-2018, op.cit.

³¹ Madhya Pradesh was ranked as one of the lowest scoring states in the 2018 Human Development index (HDI), with a score of 0.594, below the national average of 0.640. Subnational Human Development Index – Global Data Lab, Radboud University, accessed 08 August 2019. <https://globaldatalab.org/shdi/shdi/>

³² World Bank India State Briefs for Madhya Pradesh: <https://www.worldbank.org/en/country/india/brief/india-states-briefs-madhya-pradesh>.

³³ World Bank India State Briefs for Madhya Pradesh, op.cit.

There are high levels of illiteracy among these groups, as well as among women – only 59 per cent of women in Madhya Pradesh are literate compared to 68 per cent for all India.³⁴ Women are also less involved in household decision-making and face higher levels of violence than the average for the country.

14. Largely an agrarian state, 72 per cent of Madhya Pradesh's population lives in rural areas. Agriculture contributes one fourth of the Gross State Domestic Product (GSDP) and it is the main source of employment for two thirds of the population. It is the largest producer of soya bean in India and the third largest producer of wheat. Agricultural GDP increased on average 10.9 per cent from 2007 to 2015, the highest in India, helped by expanded irrigation, strong procurement systems and a minimum support price for wheat, and an improved road network.³⁵ However, these typically benefit larger farmers, while off-farm income for small and marginal farmers has remained low, which has reduced the impact of agricultural growth on poverty levels.
15. Project goal and objectives. The overall goal of Tejaswini was to “enable poor women to make use of choices, spaces and opportunities in the economic, social and political spheres for their improved wellbeing”. The focus was on formation of SHGs as the basic instrument for empowerment of women. It was envisaged that SHGs would be a platform for enabling women to access financial and other services and resources, for providing opportunities to strengthen livelihoods individually and collectively, and for networking and organizing for social and political influence. In the project design, particular emphasis was placed on promoting livelihoods and sustainability, which were seen as gaps in previous government-led SHG programmes.
16. The project had four interconnected objectives: (i) creating strong and sustainable SHGs and SHG apex organizations that provide their members with economic and social support; (ii) providing access to savings, credit and insurance services, building up financial security; (iii) creating opportunities for new and improved livelihood opportunities, by establishing or expanding enterprises and strengthening market linkages and support services; and (iv) providing access to functional literacy training, social services and labour-saving infrastructure, and strengthening participation in local governance. In addition, the programme aimed to support government policies that empower women and to develop the capacity of state government entities - the Maharashtra Women's Development Corporation, Mahila Arthik Vikas Mahamandal (MAVIM) and the Madhya Pradesh Women's Finance and Development Corporation, Mahila Viita evam Vikas Nigam (MVVN) - to improve the livelihoods of poor women.
17. Project components. The project had five components that were closely linked to each of the objectives listed above: (i) grassroots institution building; (ii) microfinance services; (iii) livelihood and enterprise development; (iv) women's empowerment and social equity; (v) programme management and institutional support.
18. Component 1: Grassroots institution building. Tejaswini aimed to strengthen existing and form new SHGs, with a target of 62,675 SHGs in Maharashtra and 12,000 SHGs in Madhya Pradesh. It sought to address weaknesses of previous government programmes that provided grants to SHGs without adequately building their capacity to transition to bank loans and become self-sustaining, resulting in many groups being inactive.
19. The project also aimed to develop SHG federations or resource centres (target of 315 in Maharashtra, 60 in Madhya Pradesh) through MAVIM or NGOs establishing Location Offices that would evolve into SHG federations over time. These apex

³⁴ India National Family Health Survey 2015-2016: <https://dhsprogram.com/pubs/pdf/FR339/FR339.pdf>.

³⁵ <https://www.indiaspend.com/indias-best-agriculture-growth-over-8-years-but-madhya-pradesh-is-still-bimaru/>.

organizations were to group around 200 SHGs and become professional, financially self-reliant organizations through charging fees to member SHGs and developing other income earning activities. In Maharashtra these became Community Managed Resource Centres (CMRCs) while in Madhya Pradesh they were called Federations.

20. The project also set out to foster village level committees (VLCs) representing various SHGs to facilitate local planning and resource allocation, and to address gender and governance issues at the local level.
21. Component 2: Microfinance services. The project aimed to increase women's access to financial services through: (i) generation of SHG savings and lending these to group members, (ii) linking SHGs to banks and other financial institutions for larger loan funds, and (iii) linking SHGs to insurance providers. As well as building partnerships with national and private banks (notably NABARD, the National Bank for Agriculture and Rural Development) and developing the capacity of SHGs to obtain and manage bank loans, Tejaswini sought to increase the availability of credit from MFIs as a supplement and back-up to banks. In Maharashtra the plan was to enable the MAVIM-managed fund Mahila Swavalamban Nidhi (MSN) to operate as an autonomous MFI, while in Madhya Pradesh the project aimed to establish eight new MFI branches in project districts through financing some establishment costs and incentivizing MFIs to lend to project SHGs.
22. Tejaswini also set out to undertake action research, pilot schemes and policy dialogue to encourage innovation in financial services for women.
23. Component 3: Livelihood and enterprise development. Tejaswini planned skills development training to enable women to utilize SHG loans to build viable livelihoods addressing the needs of local markets (initial target of 1.35 million training places in Maharashtra and 368,000 in Madhya Pradesh). Secondly, it sought to invest in enterprise development and market linkages in high potential subsectors linked to larger and more distant markets, in order to increase income and employment opportunities for women. This was to include market and subsector studies, establishment of six Business Development Services (BDS) centres in each state to provide training and services and facilitate market linkages,³⁶ formation of equity-based Producer Companies, and recruitment of marketing expertise for oversight and policy advice. The project also planned to engage in policy dialogue and piloting of new technologies to support women's production and enterprise.
24. During the course of the project the approach shifted away from skills development and focused more on CMRCs/Federations preparing and implementing micro-livelihood plans for groups of SHG members engaged in the same livelihood activities. In addition, CMRCs/Federations were helped to set up social enterprises (in partnership with SHGs or independently) as an income stream to enable financial sustainability as well as to support core agriculture and horticulture activities. Many of these enterprises had a value chain orientation.
25. Component 4: Women's empowerment and social equity. This component aimed to reinforce empowerment processes through three subcomponents: (i) ensuring gender responsiveness throughout the project by sensitizing staff to gender, caste and class issues; (ii) creating an enabling environment by sensitizing men, local government and other institutions to the need to transform gender roles, providing paralegal training to SHG leaders to enable them to deal with community crises such as child marriage and violence, and providing matching grants (US\$299 per village) for small items of village infrastructure that reduce drudgery; and (iii) enhancing the capabilities of women through demand-driven training and

³⁶ This activity was modified significantly at the mid-term review stage, with the focus shifting instead to land and water based livelihood activities.

support in functional literacy, local government, health, hygiene and child care, and family life (for adolescent boys and girls), where possible through linking to other government programmes.

26. This component ended up being implemented differently in each state. In Maharashtra MAVIM identified and trained village level gender focal points as Kayda Saathis (para-legal workers) for each CMRC, as well as establishing Mitra Mandal (Friends of MAVIM) comprising the spouses of SHG members, to bring about changes in gender relations and address violence against women and girls. The approach in Madhya Pradesh was to form and train mixed-sex teams called Shaurya Dals (“courage brigades”) in each village to tackle gender issues as they arose. Similarly, to address issues of health and nutrition, Maharashtra reportedly developed a network of partners including private sector partners to provide access to healthcare facilities to women such as screening for cancer and diabetes, anaemia-testing, amongst others. In Madhya Pradesh, efforts were made to promote better nutrition which were reportedly scaled up across the project districts and some even across the state.
27. Component 5: Programme management and institutional support. Under this component the existing organizational structure and sustainability of MAVIM was to be strengthened, while a programme management unit (PMU) was to be set up in MVVN, with central and district divisions, and a strategy for institutional sustainability subsequently developed and implemented.
28. Project area and target groups. The project area covered all 33 districts of Maharashtra³⁷ since MAVIM already had a presence in all districts, aiming to reach about 10,000 villages of the total of 43,000. In Madhya Pradesh the project targeted the three districts in the tribal-dominated southeast (Balaghat, Dindori and Mandla), the poorest part of the state, and three districts in the north that had lower poverty levels but higher gender inequality due to very conservative norms and practices (Panna, Chhattarpur and Tikangarh).
29. Women members of SHGs were the target group, with an estimated 1.2 million women expected to benefit directly from the project. In Maharashtra, the majority of SHGs to be targeted were those already being supported by MAVIM using state government funding, plus new SHGs formed under other programmes, particularly state programmes supporting scheduled castes and scheduled tribes. Targeting for these groups was determined by the programmes, based on the Below Poverty Line (BPL) system as well as participatory rural appraisal and wealth ranking. In Madhya Pradesh, existing and new SHGs were also targeted, but these were to be supported by NGOs contracted to MVVN. It was anticipated that about 80 per cent of target groups would be from BPL households, with at least 10 per cent of new groups consisting of women from the poorest households (defined as reliant on casual agricultural labour and owning no agricultural land).
30. Project costs and financing. At project approval (2005) the total project cost was estimated to be US\$208.7 million, of which US\$158.3 million was for Maharashtra and US\$34.3 million for Madhya Pradesh (the remainder being for physical and price contingencies). IFAD was to loan US\$39.5 million to the Government of India for on-lending to the state governments (US\$26.5 million for Maharashtra, US\$13.0 million for Madhya Pradesh). This was to finance the majority of investment costs, recurrent costs on a sliding scale, and 50 per cent of village development funds (the other 50 per cent to be contributed by beneficiaries). State governments were expected to contribute US\$11.3 million (Government of Maharashtra) and US\$1.2 million (Government of Madhya Pradesh) for existing recurrent costs and staff salaries, the balance of incremental costs and all taxes. Participating banks were expected to make loans for enterprise

³⁷ Since the project was initiated, three additional districts have been established in Maharashtra.

development amounting to US\$122.7 million in Maharashtra and US\$19.6 million in Madhya Pradesh.

31. In 2014 IFAD agreed an additional loan of US\$15.0 million for Madhya Pradesh to extend the project for two years and to reach an additional 80,000 beneficiaries (8,000 SHGs). This was to be supplemented by additional funding from the Government of Madhya Pradesh of US\$2.3 million and US\$2.4 million from a combination of convergence funds, banks and beneficiaries.
32. Table 1 presents the estimated costs and actual costs for each project component, by state. Maharashtra achieved an overall disbursement rate of 179 per cent compared to 58 per cent for Madhya Pradesh, with disbursements exceeding expected contributions for all financiers in Maharashtra (albeit only moderately for IFAD), while the opposite was true for Madhya Pradesh. The high disbursement rate in Maharashtra was largely due to banks (particularly one bank, ICICI) contributing more than double what was expected for the microfinance component, while in Madhya Pradesh banks contributed only one fifth of their estimated contribution. In terms of the other components, in both states there was higher than expected disbursements for grassroots institutions building and programme management, and lower than expected disbursements for livelihood and enterprise development and women's empowerment. In Madhya Pradesh expenditure was only 59 per cent of what was expected for livelihoods and enterprise development, and only 39 per cent for women's empowerment and social equity.

Table 1

**Estimated and actual costs by project component and state
(Amount in US\$ '000 at 31 December 2018)**

Project component US\$(000)	Maharashtra			Madhya Pradesh			Combined		
	Appraisal	Disbursement	% disbursed	Appraisal	Disbursement	% disbursed	Disbursement	% disbursed	
Grassroots institution building	18 290	22 577	123%	12 010	13,032	109%	30,300	35,609	118%
Microfinance	122 830	250 978	204%	20 740	4,465	22%	143,570	255,443	178%
Livelihood and enterprise development	7 920	7 090	90%	8 490	5,022	59%	16,410	12,112	74%
Women's empowerment and social equity	1 650	1 408	85%	9 689	3,799	39%	11,339	5,207	46%
Programme management	16 646	17 538	105%	5 388	6,076	113%	22,034	23,614	107%
Total	167 336	299 591	179%	56 317	32,395	58%	223,653	331,986	148%

Source: Project appraisal reports; Oracle Business Intelligence.

33. Time frame. Tejaswini was approved in December 2005 and became effective on 23 July 2007, with an initial project completion date of 30 September 2015. It was extended for two years in Maharashtra and three years in Madhya Pradesh, completing in September 2017 and 2018 respectively.
34. Implementation arrangements. MAVIM and MVMN were the lead implementing agencies, under the Department for Women and Child Development (DWCD) for each state. In Maharashtra, MAVIM directly coordinated all programme activities, while in Madhya Pradesh, MVMN established a state-level PMU and six district-level PMUs. In addition, resource/lead NGOs were contracted to provide support for grassroots institution building, and specialist NGOs and service providers were contracted to implement activities related to gender, microfinance and livelihoods. Other implementing partners were commercial and rural banks, private sector banks, MFIs, and state line agencies such as the Department of Social Welfare, Tribal Development Department, Departments of Agriculture, Horticulture and

Animal Husbandry, and the State Rural Livelihoods Missions (launched in 2011-2012).

35. A three-tiered coordination mechanism was envisaged for Maharashtra, comprised of MAVIM's board of directors (which includes representatives of line agencies), a State Programme Advisory Committee involving NGOs and financial institutions participating in the programme, and an Empowered Committee chaired by the Chief Secretary of the Government of Maharashtra and involving principal secretaries or secretaries of relevant departments. In Madhya Pradesh an additional layer was added: a programme liaison unit at the DWCD to coordinate activities among the state PMU, the MVVN and DWCD.

III. Evaluation objectives, scope and analytical framework

36. The objectives of the PPE are (i) to provide an independent assessment of the results achieved by the project, and (ii) to generate findings and recommendations for the design and implementation of ongoing and future operations in the country.
37. The scope of the PPE has been identified based on the following criteria: (i) areas identified through a desk review as in need of further exploration – the PPE will review additional evidence and propose a complete list of consolidated ratings for each state and for the project as a whole; (ii) selected issues of strategic importance for IFAD in India; and (iii) limitations set by the available time and budget – the PPE will be selective in focussing on key issues where value can be added, given the limited time and budget.
38. The PPE exercise will be undertaken in accordance with IFAD's Evaluation Policy⁴ and the IFAD Evaluation Manual (second edition, 2015). The PPE will evaluate the project performance with regard to the standard evaluation criteria, including relevance, effectiveness, efficiency and sustainability. The full list of criteria, and how they pertain to the project, is provided in annex I.
39. The PPE will use the theory of change that has been (re-)constructed by the evaluation team as an analytical framework (see annex II). The theory of change shows the causal pathways from project activities to project impacts and the changes that were expected to take place in the intermediary stages between outcomes and impacts (i.e. the hypotheses about how impacts would occur). It further defines the implicit and explicit assumptions regarding external factors that could influence change along the major impact pathways. Analysis based on the theory of change will enable an assessment of the extent to which the assumptions were validated and Tejaswini's goal and objectives were effectively achieved in the manner anticipated. The theory of change has been constructed on the basis of a desk review and will be adjusted after consultations with project stakeholders during the country visit.

IV. Key issues for further analysis

40. Women's empowerment.
 - Tejaswini took a holistic approach which recognized the social, economic and political dimensions of empowerment. This included: developing institutions, infrastructure and access to services and markets to strengthen women's economic activities; engaging women and men in tackling social issues through sensitization, para-legal training and community level institutions; and motivating and enabling SHG members to contest and win Panchayat elections and to participate in local committees. Some effort was also made to reduce women's burden of work through investing in labour saving technologies, although the scale of these investments was relatively small. The PPE will use existing evidence and the field visits to evaluate the changes in women's individual and collective resources and agency and changes in the formal and informal structures (including norms, beliefs, values and attitudes)

that underpin and reinforce gender inequalities in the project area, in order to assess how empowering the project has been. As part of this, it will explore the extent to which using SHGs as the platform for tackling multiple gender-based constraints enabled synergy between project components. The PPE will assess progress in relation to IFAD's Policy on gender equality and women's empowerment (2012).³⁸ Furthermore, the PPE will explore whether the lower than anticipated disbursement in Madhya Pradesh under component 4, women's empowerment and social equity, affected project outcomes or whether the project was able to achieve more with less.

- Results for different groups of women. Direct beneficiaries of Tejaswini were all women, largely drawn from poor and marginalized groups, including scheduled tribes, scheduled castes, and the landless. All 33 districts of Maharashtra were included, representing a range of social and agro-ecological contexts, while in Madhya Pradesh 3 districts in a socially conservative area were targeted along with 3 districts dominated by scheduled tribes. The PCRs and impact studies for each state do not examine differences in results based on caste, class or socio-cultural setting, and there is no analysis of how project intervention strategies were tailored to contextual differences. There is also no analysis of results for women of different ages, marital status and landholding, or whether there were any women who were unable to participate in particular project activities. Variations in results, and the effectiveness of strategies in different contexts for different groups of women, will be explored during the PPE.
- Convergence. Both states have pursued convergence with government programmes, mobilizing significant additional resources and support for women in rural communities, as well as creating institutional structures for last mile delivery of government services. The PPE will seek to determine factors that enabled convergence and assess the extent to which convergence has been important for expanding project benefits and providing sustained access to government services for poor and marginalized women.

41. Viable and sustainable livelihoods and enterprises.

- Initial strategies for livelihood development did not achieve the desired results and this, combined with implementation delays, meant that most activities supporting livelihoods and enterprise development occurred during the last three years of the project. In that time a range of strategies and innovations were pursued, including forming producer groups, developing community level agricultural and veterinary services, investing in value chain infrastructure and value addition, linking with public procurement, and mobilising resources from the corporate sector (as part of their corporate social responsibility commitments). The endline impact assessment of Madhya Pradesh indicates that many of the livelihoods supported were still at subsistence level with few surpluses, and that some of the social enterprises may not be viable in the absence of further support. It also raises concerns about increasing competition for SHG members from large commercial actors that have begun marketing basic household goods at community level. These did not emerge as significant concerns in the impact studies for Maharashtra, where various initiatives had reportedly performed well and had been scaled up, although inadequate access to markets for SHGs was highlighted in one of the studies. The PPE will examine the strength of the evidence that women in each state have developed more viable and remunerative livelihoods and

³⁸ The policy has three strategic objectives: (i) Promote economic empowerment to enable rural women and men to have equal opportunity to participate in, and benefit from, profitable economic activities; (ii) Enable women and men to have equal voice and influence in rural institutions and organizations; and (iii) Achieve a more equitable balance in workloads and in the sharing of economic and social benefits between women and men. See: https://www.ifad.org/documents/38711624/39417906/genderpolicy_e.pdf/dc871a59-05c4-47ac-9868-7c6cfc67f05c.

enterprises as a result of the project, and will attempt to identify which strategies have been most effective and why, taking into consideration the increasing costs of living and the opportunities and challenges associated with different markets.

- Self-financing institutions. Tejaswini has supported federations of SHGs to develop into self-financing institutions. It has done so through enabling Federations/CMRCs to develop income streams by: providing services to SHG members for a fee; acting as intermediaries for bank loans to SHGs on a commission basis; establishing social enterprises owned and managed by SHG federations; and establishing enterprises in partnership with SHGs and producer groups. As well as examining the scale and scope of achievements in this area and the trajectory of federations since Tejaswini ended, the PPE will explore the history and business models of federations with different degrees of financial sustainability and attempt to identify key characteristics, strategies and processes associated with success.
- Access to financial services. MAVIM and MVVN had very different experiences with regards promoting access to financial services. In Maharashtra the project over-achieved its target principally through linking CMRCs with ICICI bank, with CMRCs earning a commission as business correspondents for on-lending to SHGs. This model was subsequently scaled up through agreeing memoranda of understanding with other banks. In contrast, MVVN struggled to find banks interested in lending to SHGs (partly due to a high per centage of non-performing assets in the state³⁹) and therefore focused on aggregating project-financed seed capital for SHGs to form revolving funds at federation level. The PPE will look at the context and results of these different strategies for women in terms of accessibility, affordability, loan size, timely disbursement and repayment rates. It will also investigate what happened regarding plans to expand women's access to insurance as well as to support other financial innovations.

42. Government performance.

- Project documents indicate that government performance was stronger in Maharashtra than in Madhya Pradesh. Contributing factors included the fact that MAVIM already had relevant structures and outreach at district level prior to the project, while these needed to be created for MVVN; there were frequent changes in the senior management of MVVN, with 11 Managing Directors and 8 Project Directors during the initial years; and there was a lack of technical expertise at the state PMU level in Madhya Pradesh. However, according to Project Completion Reports, both states suffered from high staff turnover, while Madhya Pradesh in particular reported weak M&E systems and some disbursement delays. The PPE will assess how this impacted on project results and whether more could have been done to prevent these issues from occurring, as well as evaluating the extent to which the project objective of strengthening both MAVIM and MVVN was achieved.

V. Methodology

43. Methodological approach. The PPE will use a theory of change approach to identify key impact pathways and to assess the strength of the evidence for assumed causal linkages between Tejaswini interventions and observed changes. It will validate and build on the results presented in the PCR for each state, including through cross-checking findings from the PCR by triangulating data and information from different sources, assessing the methodological rigour of endline impact

³⁹ This is linked to state governments frequently deciding to waive farmer loans, which makes banks reluctant to lend to the farm sector.

studies, collecting new evidence to fill gaps in the analysis, and exploring alternative explanations for how changes came about.

44. Data collection. The first phase of the PPE will involve a desk review of data and information that is already available. This includes quantitative data from IFAD's results impact management system (RIMs), project M&E (including endline surveys) and other secondary sources, and qualitative data and information from project-related documents such as mid-term reviews, joint review and supervision mission reports, and PCRs and impact studies. Interviews with relevant IFAD staff at headquarters and in the Asia and Pacific Region (APR) will also be conducted during this phase.
45. The field mission will involve spending approximately one week in each state, followed by a wrap up meeting in New Delhi with IFAD and government representatives. During the field mission, additional primary and secondary data will be collected in order to fill gaps in the evidence and reach an independent assessment of performance and results. Primary data collection will mostly involve qualitative methods such as direct observation, interviews and focus group discussions. Interviewees will include: government representatives at state, district and village levels, including SHG members who have been elected as Panchayat Raj Institutions representatives; key partner organizations (banks, MFIs, NGOs, other service providers); SHG members and leaders; SHG Federation/CMRC managers and staff; members of VLC and other community level committees, including men (e.g. from Shaurya Dal and Mitra Mandal groups); community resource persons (e.g. para-legal workers, gender focal points); development actors active in the same locations or similar activities; and other relevant key informants and resource persons. The SHG members interviewed will include women from different socio-economic groups (e.g. scheduled tribes, scheduled castes, other backwards castes, landless) and with different demographic profiles (primarily based on age and marital status). This qualitative data will be used to supplement and cross-check quantitative and qualitative impact data that were gathered through the endline impact studies commissioned by government in each state.
46. Selection of sites for field visit. In Madhya Pradesh the PPE will aim to visit three or four out of the six project districts (depending on travel times), two in the north (socially conservative areas) and one or two in the southeast (tribal-dominated areas). Three or four districts will also be visited in Maharashtra, two of which will be in tribal-dominated areas. The selection of districts and sites to visit will be made in coordination with MAVIM and MVVN based on the following criteria: (i) it should enable an exploration of results in different project contexts, for example contrasting tribal areas with non-tribal areas and very socially conservative areas with less conservative areas; (ii) it should include SHGs with a range from strong to weak performance ratings (according to the grading system used for the SHG audit in 2017/2018) and SHG Federations/CMRCs with different levels of financial sustainability; (iii) it should include SHGs and SHG Federations/CMRCs that are pursuing a range of livelihood and enterprise strategies, ideally due to being in areas with different agro-ecological and market conditions; (iv) it should take into account logistical exigencies, including travel times. In addition, the PPE will aim to visit different sites and SHGs from those visited during supervision missions and during preparation of the project completion reports.
47. Rating system. In line with the practice adopted in many other international financial institutions and United Nations organizations, IOE uses a six-point rating system to score the project performance on a set of standard criteria (as set out in annex I), where 6 is the highest score ("highly satisfactory") and 1 is the lowest ("highly unsatisfactory").

48. Stakeholders' participation. In compliance with the IOE Evaluation Policy, the main project stakeholders will be involved throughout the PPE. This will ensure that the key concerns of the stakeholders are taken into account, that the evaluators fully understand the context in which the project was implemented, and that opportunities and constraints faced by the implementing institutions are identified. Regular interaction and communication will be established with IFAD's APR Division and Country Office in India and with the Government of India, Government of Maharashtra and Government of Madhya Pradesh. Formal and informal opportunities will be explored during the process for discussing findings, lessons and recommendations.

VI. Process and timeline

49. The Lead Evaluator for the PPE will be Mr Eoghan Molloy, Senior Evaluation Officer in IOE. He will be supported by senior consultant Ms Sally Smith (gender and markets expert). Mr Fabrizio Felloni, IOE Deputy Director, will provide oversight and Ms. Emanuela Bacchetta, IOE Evaluation Assistant, will provide administrative support. The steps in the process will be:
- Preparation. The PPE approach paper, including the evaluation framework and the draft theory of change, will be shared with IFAD's APR Division and Country Office and with the Government of India, Government of Maharashtra and Government of Madhya Pradesh in July 2019.
 - Desk review. The evaluation team will conduct the desk review of the available project documentation as well as relevant studies, surveys and other background information. On the basis of the desk review, the team will prepare a detailed field methodology and start conducting phone interviews with relevant IFAD staff. Through the IFAD Country Programme Manager (CPM) in India, the IOE team will liaise with the government and project authorities to prepare a mission schedule.
 - Country mission. The PPE country visit by the evaluation team will take place in September 2019, with one week in Madhya Pradesh and one week in Maharashtra. This will be followed by a formal debriefing in New Delhi with Government and IFAD representatives.
 - Draft report and quality assurance. The evaluation team will prepare a draft PPE report and submit it for an internal (IOE) peer review for quality assurance. A revised draft will be available for comments by the APR Division and Government authorities by end November 2019.
 - Communication and dissemination. The final report will be disseminated among key stakeholders and the evaluation report published by IOE, both online and in print. IFAD Management will prepare a written response on the final evaluation report, which will be included in the published version of the document. The recommendations addressed to IFAD will be followed up in the President's Report on the Implementation Status and Management Actions of Evaluation Recommendations.

50. Tentative timeline for the PPE process is as follows:

<i>Date</i>	<i>Activities</i>
July – Early September 2019	Preparation and desk review
8-16 September 2019	Field mission – Madhya Pradesh
17-23 September 2019	Field mission – Maharashtra
24 September 2019	Debriefing in New Delhi
Early November 2019	Draft PPE sent for IOE peer review
Mid November 2019	Draft PPE report sent to APR and Government for comments
End December 2019	Final report and audit trail sent to APR and Government + Management Response received from APR
February 2020	Publication

VII. Background documents

51. The key background documents for the exercise will include the following:

Project specific documents

- IFAD President's Report (2005)
- Appraisal Report (2006)
- Mid-term Review Reports for Maharashtra and Madhya Pradesh (2010)
- Supervision Mission and Joint Review Mission Reports (2008-2017)
- Endline impact assessment studies for Maharashtra (2017) and Madhya Pradesh (2018)
- Project Completion Reports for Maharashtra (2018) and Madhya Pradesh (2019)
- IFAD COSOPs for India (2005 and 2011)

General and others

- IFAD (2011). IFAD Evaluation Policy
- IFAD (2015). Evaluation Manual – Second Edition
- Various IFAD Policies and Strategies, in particular, Strategic Frameworks (2007-2010 and 2011-2015), Rural Finance, Rural Enterprise, Targeting, Gender Equity and Women's Empowerment

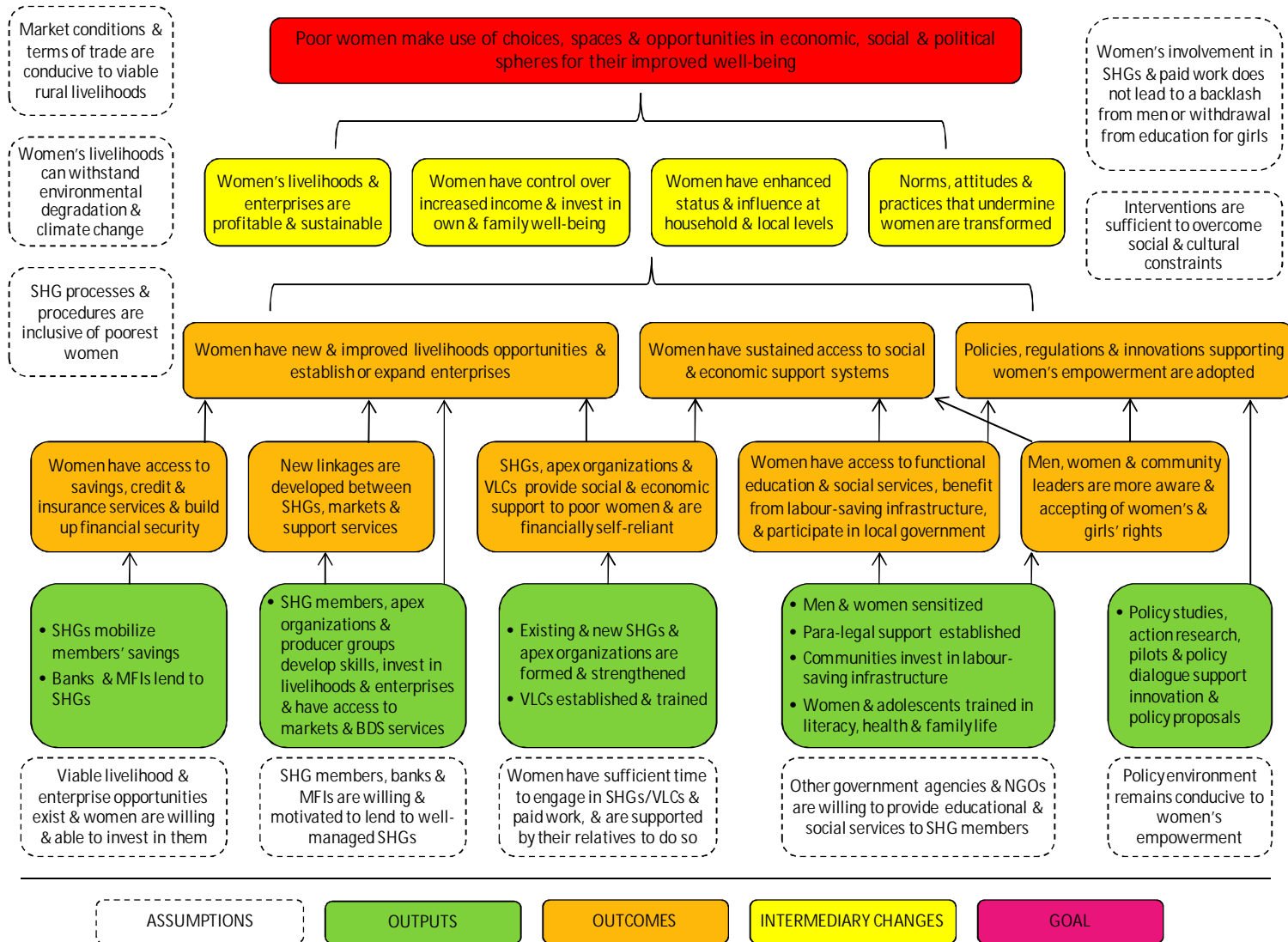
Evaluation criteria for the PPE

- (i) **Relevance.** The PPE will assess to what extent the project was relevant to the strategies, policies and programmes for rural poverty reduction and inclusive growth of the Government of India, Government of Maharashtra and Government of Madhya Pradesh, and to IFAD's focus in India as articulated in the 2005-2010 and 2011-2015 Country Strategic Opportunities Programmes (COSOPs).⁴⁰
- There were a number of design changes at MTR and post-MTR. The PPE will assess whether the changes made were timely and appropriate for addressing the problems identified during supervision missions.
- (ii) **Effectiveness.** The PPE will review the existing evidence base, including the data collected by the M&E systems in each state and evidence from endline impact assessments and IFAD RIMs surveys, to establish the results achieved by the project in terms of targets. It will conduct further analysis on which strategies and components of the project have been more effective, and how and why project activities have achieved the intended results, drawing out differences between Maharashtra and Madhya Pradesh.
- (iii) **Efficiency.** The PPE will examine the processes and systems that underpinned the disbursement of funds, and assess whether the physical and financial resources were adequate for the successful execution of project activities. It will also check the Internal Rate of Return to identify reasons for the higher-than-estimated rate at project closing.
- (iv) **Rural poverty impact.** The PPE will examine the M&E data and the methodology used for impact assessment in each state to assess the validity of the results presented in the project completion reports. In addition, it will gather additional qualitative evidence to validate the results and to help fill gaps in the analysis.
- (v) **Sustainability of benefits.** A selection of project sites will be visited to verify the current situation with regards the sustainability of benefits, especially in relation to the institutional and financial sustainability of SHGs, SHG Federations/CMRCs and VLCs, and the viability of livelihoods and enterprises that were supported by the project. The PPE will also explore whether convergence with other government programmes and exit strategies helped to sustain and enhance project benefits.
- (vi) **Gender equality and women's empowerment.** The PPE will draw together evidence from across the project components to evaluate the extent to which the project has addressed gender inequalities and empowered women socially, economically and politically. It will also explore whether the results varied between women according to factors such as age, marital status, social group and socio-cultural context.
- (vii) **Innovation.** Project documents report a range of innovations, from self-sustaining SHG federations to value addition at the local level, to leasing land for collective farming by landless SHG households. The PPE will use project documentation and key informant interviews to assess the degree of innovation, and will conduct more detailed reviews of innovations considered particularly important or successful.
- (viii) **Scaling up.** The PPE will examine project documentation and conduct key informant interviews to assess the extent of replication and scaling up of project interventions and innovations by the Government of Maharashtra and the Government of Madhya Pradesh and/or any other entities. In doing so, it will explore the case of the Shaurya Dal initiative, which was scaled up to all states in MP, and seek to understand any wider impacts on government policy.

⁴⁰ A new COSOP was approved in August 2018 for the period 2018-2024. Since this coincided with the end of the project it will not be considered in the evaluation of project relevance.

- (ix) Environment and natural resource management. This was not a focus of the project, but project documents report that a range of initiatives with positive impacts on the environment were taken up (e.g. improved agricultural practices and promotion of low external input sustainable agriculture technologies), while only minimal negative impacts occurred (e.g. from supporting brick-making units). The PPE will examine the evidence for this and identify any gaps in the analysis.
- (x) Adaptation to climate change. This was not a focus of the project, with only ad hoc activities related to climate change adaptation (e.g. water management and tree planting). However, project documents assert that through election to local governance structures, SHG members have access to government activities on climate change. The PPE will seek to assess the level of threat to women's livelihoods that climate change represents, and whether the project has led to increased climate resilience among beneficiaries.
- (xi) Overall project achievement. The PPE will provide an overarching assessment of the project, drawing upon the analysis and ratings for all above-mentioned criteria.
- (xii) Performance of partners. The PPE will assess IFAD's performance in terms of inter alia supervision and disbursement responsibilities. It will also examine the role of the Government, Government of Maharashtra and Government of Madhya Pradesh in undertaking their respective responsibilities towards financial management, project management and implementation.

Theory of change for Tejaswini Rural Women's Empowerment Programme



List of key people met

Government

Jaydip Kumar Choudhury, Under Secretary, Department of Economic Affairs,
Ministry of Finance, Government of India

Madhya Pradesh

Anupam Rajan, Principal Secretary, Department of Women and Child Development,
Government of Madhya Pradesh
A.K. Sharma (IAS), CEO Madhya Pradesh Rural State Livelihood Mission (SRLM),
Department of Rural Development
Sonali Ponshe Vayangankar (IAS), Managing Director, M.P. Mahila Vitt Evam Vikas
Nigam (MVVN), Madhya Pradesh

Maharashtra

Aseem Gupta, Principle Secretary, Rural Development Department, Government of
Maharashtra
Shraddha Joshi, Managing Director, MAVIM, Maharashtra
Ravinder Gajbhiye, Senior Clerk, Single Women Headed Households Programme,
Yavatmal, Department of Women and Child Development, Government of
Maharashtra
Vishal Jadhav, Deputy CEO, Integrated Child Development Scheme, Yavatmal,
Maharashtra
Manik Jadhav, Representative, Manav Vikas Mission, Yavatmal, Maharashtra
Girish R. Shakti, District Planning Officer, Yavatmal District Collector's Office,
Maharashtra
Sayali D. Devasthale, Assistant District planning Officer, Yavatmal District
Collector's Office, Maharashtra
Shastri Nanda, District Administrative Officer, Yavatmal District Collector's Office,
Maharashtra

Project and programme staff

Madhya Pradesh

Arvind Singh Bhal, General Manager, M.P. Mahila Vitt Evam Vikas Nigam (MVVN),
Madhya Pradesh
Durga Shankar Soni M&E Assistant DPMU Tikamgarh, M.P. Mahila Vitt Evam Vikas
Nigam (MVVN) Madhya Pradesh
M.K. Chaturvedi Project Consultant, M.P. Mahila Vitt Evam Vikas Nigam (MVVN),
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Tejaswini Jagriti Mahila Sang, Shashpura Block, Dindori Madhya Pradesh
Tejaswini Maar Narnadar SHG, Dindori Madhya Pradesh
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