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The Republic of India

**Post-Tsunami Sustainable Livelihoods Programme
for the Coastal Communities of Tamil Nadu**

PROJECT PERFORMANCE EVALUATION





Republic of India

**Post-Tsunami Sustainable Livelihoods Programme for
the Coastal Communities of Tamil Nadu**

Project Performance Evaluation

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Front cover: Flower Shop women beneficiaries from income generating activities of the PTSLP, Tiruvidanthai, Chengalpattu District. ©IFAD/Manikandan T.

Back cover: Sathurangapattinam, Chengalpattu District (left); Woman in front of a biogas unit, in Tiruvidanthai, Chengalpattu District (right). ©IFAD/Vijayalakshmi C. Balasubramaniam.

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Preface

This report presents the findings of the project performance evaluation of the Post-Tsunami Sustainable Livelihoods Programme for the Coastal Communities of Tamil Nadu (PTSLP), undertaken by the Independent Office of Evaluation of IFAD.

The PTSLP was designed to support the long-term recovery from the effects of the Indian Ocean tsunami on 26 December 2004. Implemented in two phases, the project aimed to enable the tsunami-affected population to return to a stable and productive way of life. To do so, the PTSLP focused on enhancing the capacities of community-based organizations, providing innovating financial services and promoting the establishment of income-generating activities among the targeted population of coastal communities in Tamil Nadu.

Overall, the PTSLP was a well-performing project. From its approach of supporting its targeted population through community-based organizations, the project enabled fiscal discipline and provided accessible financial services to most of its targeted population. Nonetheless, challenges remained. Although the overall design and targeting strategies were relevant, the project lacked strategies to reach certain marginalized groups effectively. Meanwhile, several interventions carried out in phase 2 required a tailored design and additional time to achieve the expected outcomes. Regarding gender equality, the evaluation finds that the project improved women's economic and political empowerment, but some marginalized groups of women did not receive all project benefits. The project also sought to support the livelihoods of fisheries-based communities, providing loans, training and tailor-made financial resources to the population. However, the sustainability of benefits is at risk, as the unsustainable management of natural resources, declining fish catches, climate change and coastal erosion may hinder project effects.

Going forward, additional efforts on sustainable multisector strategies, as well as sustainable strategies for fisheries, gender and resource management, are needed to ensure sustainable livelihoods among coastal communities of Tamil Nadu. IFAD has a role in presenting lessons learned that will inform the development of future interventions, building on the outcomes and successful results of the PTSLP, to increase its support to the country's most vulnerable and marginalized population.

I sincerely hope the results generated by this evaluation will be of use to help improve IFAD operations and activities in the Republic of India for enhanced development effectiveness.

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Acknowledgments

The project performance evaluation was led by Massiel Jiménez, IOE Evaluation Analyst, in collaboration with Sally Smith, senior international consultant. The evaluation team also counted on the support and local expertise of: Annie George, rural development expert; Vijayalakshmi Balasubramanian, rural finance expert and scholar; Ahana Lakshmi, researcher and local development expert; and Sathiyaseelan Manikkasamy, local resource person.

Johanna Pennarz, IOE Lead Evaluation Officer, Eoghan Molloy, former IOE Evaluation Officer, and Fabrizio Felloni, IOE Deputy Director, provided valuable comments on the draft report. Margherita Iovino, IOE Evaluation Assistant, provided administrative support throughout the evaluation process.

IOE is grateful to IFAD's Asia and the Pacific Division, the Government of Tamil Nadu, the Government of the Republic of India, and country stakeholders and partners for their insightful contributions at various stages, and for the support they provided to the overall evaluation process.

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Currency equivalent, weights and measures

Currency equivalents

Currency Unit	=	Indian Rupee (INR)
US\$1.00	=	INR 74

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	=	0.405 ha
1 hectare (ha)	=	2.47 acres

Abbreviations and acronyms

APR	Asia and the Pacific Division of IFAD
AWPB	annual workplan and budget
BDC	banking development correspondent
CBO	community based organization
CIMFRI	Central Marine Fisheries Research Institute
CRC	cluster resources centre
DRF	Debt Redemption Fund
FAO	Food and Agriculture Organization of the United Nations
FMS	fish marketing society
IAS	Indian Administrative Service
IGA	income generating activity
INR	Indian Rupee
IOE	Independent Office of Evaluation of IFAD
JLG	joint liability group
M&E	monitoring and evaluation
MFI	microfinance institution
NABARD	National Bank for Agriculture and Rural Development
NABFINS	Nabard Financial Services Ltd.
NIOT	National Institute of Ocean Technology
OBI	Oracle Business Intelligence
ORMS	Operational Results Management System (IFAD)
PCR	project completion report
PFARMS	PTSLP Fishing Asset Risk Mutual Society
PLF	Panchayat Level Federation
PPE	project performance evaluation
PTSLP	Post-Tsunami Sustainable Livelihoods Programme for the Coastal Communities of Tamil Nadu
RIA	Research and Impact Assessment Division of IFAD
RIMS	Results Impact Management System (IFAD)
SHG	self-help group
SIFFS	South India Federation of Fishermen Societies
TNCDW	Tamil Nadu Corporation for the Development of Women
TNCSLS	Tamil Nadu Coastal Sustainable Livelihoods Programme
VRF	vulnerability reduction fund

Executive summary

Background

1. **Project background.** The Post-Tsunami Sustainable Livelihoods Programme for the Coastal Communities of Tamil Nadu (PTSLP) was designed to support long-term recovery from the effects of the Indian Ocean tsunami on 26 December 2004. The project's expected outcomes were: (i) improved access to productive infrastructure; (ii) households adopt new enterprises and improved methods supported by various types of community-based organizations (CBOs); and (iii) increased access to capital and risk reduction. Approved in April 2005, the project came into force in July 2007, extended in December 2005 and completed in June 2020. The PTSLP was implemented in two phases, with different geographical targeting in each phase. Phase 1 was carried out in four districts of Tamil Nadu heavily affected by the tsunami and in one partially affected district, covering a total of 109 coastal panchayats (village councils). Phase 2 was implemented in six partially affected districts, covering 129 coastal panchayats. The PTSLP was implemented with a total budget allocation of US\$ 113.4 million.
2. **Evaluation scope and approach.** The project performance evaluation (PPE) adopted IOE's methodology (2015 Evaluation Manual). It is based on a desk review of project-related documents, interviews and discussions with project stakeholders and beneficiaries. In-person project site visits in selected districts in Tamil Nadu were conducted by national consultants in September 2021. The PPE assessed: the changes that have taken place in the project area; the strength of the evidence for causal linkages between the PTSLP interventions and observed changes; and any unintended impacts and consequences (positive and negative) arising from project interventions. The evaluation also conducted an analysis on the effects of the project's financial services at the household level, making use of a grounded theory approach, contributing to the evaluation findings. The evaluation took all necessary measures to mitigate potential risks associated with the COVID-19 pandemic. The data collection phase concluded with an online virtual wrap-up meeting with project staff and IFAD India Country Office representatives.

Main findings

3. In response to the tsunami effects in the coastal areas of Tamil Nadu, the PTSLP sought to enable the tsunami-affected population to return to a stable and productive way of life, contributing to the Government's effort for tsunami relief. Despite its relevance and pertinence to the tsunami emergency, the project experienced initial implementation delays, with its first disbursement two years after its approval. To assist its targeted population, the project developed a capacity development approach to build their skills and enhance their fiscal discipline. The project also developed a multisectoral approach to livelihoods, allowing for diversification and risk mitigation for the targeted population.
4. **Targeting.** The targeting strategy of the PTSLP was relevant and suitable to the needs and characteristics of the tsunami-affected population. It made use of geographical targeting for both phase 1 and phase 2, with a focus on small-scale coastal fishers and wage labourers employed in the fisheries sector. The project gave special attention to women-headed households, scheduled casts (Dalits) and scheduled tribes (Irulas). However, the project lacked strategies to effectively reach marginalized groups such as boat crews and backwater fishers, who often have lower incomes and are part of scheduled tribes and casts.
5. **Achievement of objectives.** The project has achieved most of its goals. Phase 1 activities enhanced the capacity of the CBOs, in line with the PTSLP initial design. Fewer results were noted in phase 2, as the collective marketing and income generating activities required additional time for their implementation, as well as a

tailor-made intervention strategy suitable to the targeted districts' needs and contextual setting.

6. **Inclusive and tailor-made financial services.** The project worked with insurance companies and local banks to develop loans and insurance schemes tailored to the needs of the coastal communities. Here, the project's approach to provide loans through CBOs and the financial services arrangements with local banks enabled inclusive access to financial services for all vulnerable targeted populations. Services such as the vulnerability reduction funds (VRF) were highly competitive and widely popular among the population, particularly women. During COVID-19 lockdown periods, the VRFs also enabled people to maintain their current incomes by providing quick access to small loans. Meanwhile, other microinsurance schemes, such as health, fire, cattle, personal accident and life insurance schemes, had good uptake during the first years but reduced during the last years of the project due to limited understanding of their usage and competition with other Government-led microinsurance schemes. Meanwhile, the local bank arrangements contributed to ensure fiscal discipline among the benefited communities.
7. **Moderate contributions to rural poverty reduction.** The project had a moderate impact on poverty reduction, with mild increases in incomes and enhanced institutional capacity of CBOs. The project also contributed to enhanced management of financial risks and debt at the household level. The sustainability of these impacts relies on continuous sound financial management of the CBOs.
8. **Community-based approach to gender equality and women's empowerment.** Supporting women through CBOs has increased their access to loans and expanded opportunities to establish microenterprises, thus contributing to their economic empowerment. Although working in microenterprises enabled women to continue with their household chores, this may have increased their workloads. Additionally, the promoted enterprises are of low returns, due to gender biases and lack of scale and value addition. The project also contributed to women's political empowerment, leveraging their voices in the communities and organizations. However, women in the fisheries sector remain marginalized. Women cannot become active members of organizations such as the Fish Marketing Societies, limiting the project's potential to empower fish vendor women. Overall, the project could have benefited from a tailored gender strategy designed to effectively transform gender relations and enable gender equality at the household and community levels.
9. **The sustainability of benefits is in the balance.** At the end of the project, the supported CBOs showed enhanced institutional and financial capacity, aspects that support the overall sustainability of benefits of project interventions. Nonetheless, the sustainability of benefits of other interventions is at risk. Most value-added enterprises promoted under the project may not be sustainable without further investment and funding. Meanwhile, declining fish stocks caused by over-fishing and pollution, strain the fisheries-based livelihoods. Artificial reefs have helped to regenerate stocks and biodiversity in some inshore areas, but only a limited number of fishers can operate within these reefs. The effects of unsustainable management of fisheries are compounded by the degradation of the onshore coastal environment. The lack of a sound and systematic sustainability strategy across all project interventions, focusing on managing key risks, may hinder the project's overall sustainability of benefits in the long term.

Conclusions

10. **Intensive capacity-building support for CBOs in combination with local banking institutional arrangements enabled access to financial services, improved fiscal discipline among beneficiaries, and improved women's status in their communities.** The project has demonstrated that CBOs can be a suitable vehicle for financial inclusion when capacity-building covers various topics and is provided over a significant period. Meanwhile, CBO loans proved to be a viable

means of ensuring fiscal discipline among borrowers, a crucial aspect of the sustainability of the project benefits. The project has also shown that when women's CBOs are the channel for financial services, women's skills, confidence and status in their households and communities are enhanced.

11. **While many, but not all, women's livelihood activities are economically viable, these generated low returns, proving that PTSLP interventions required adequate approaches to transform gender relations and enable gender equality.** The project focused on rebuilding and strengthening livelihood activities that project communities were already familiar with and suitable for target groups rather than promoting alternative livelihoods. Such an approach has helped to ensure the viability of women's microenterprises and income-generating activities. However, this has also reinforced occupational segregation, which tends to place women in low-paid work. Women need more support to earn higher incomes – for example, by diversifying their activities or obtaining larger bank loans. While the project began implementing actions in this direction in a few agricultural subsectors, these came too late to reach the point of sustainability, and some may not be viable businesses.
12. **Improvements in sustainable management of natural resources were minor.** The fisheries-based livelihoods are threatened due to declining fish stocks, environmental degradation and extreme weather events. Artificial reefs helped to regenerate stocks locally, but they may not be sufficient to resolve these issues on a larger scale. Climate change adds to these effects as higher sea temperatures affect fish stocks, more extreme weather causes rough seas and reduces the number of fishing days, and recurrent cyclones damage productive infrastructure. A more comprehensive, collaborative and coordinated approach to coastal resource management and livelihoods is needed to address these issues and contribute to sustainable management of resources.

Recommendations

13. **Recommendation 1.** As part of its exit strategy, IFAD, in collaboration with the Tamil Nadu Department for Rural Development and Panchayat Raj, led by the Tamil Nadu Corporation for the Development of Women, should consolidate the outcomes through a dedicated follow-up phase.
14. **Recommendation 2.** IFAD needs to support the State departments of Rural Development and Fisheries to develop and implement a strategy for sustainable fish marketing societies that serve the needs of small-scale fishers in Tamil Nadu.
15. **Recommendation 3.** IFAD should support the Government of Tamil Nadu to develop and implement a multisectoral strategy for coastal community resource management and livelihood development that involves coordinated action across relevant government departments and enforcement of laws to protect marine fisheries and the natural environment.
16. **Recommendation 4.** IFAD's India Country Office should undertake dissemination activities to encourage scaling up of successful innovations and approaches from the PTSLP and should include greater focus on innovation and scaling up, as well as stable project management, in future IFAD projects.

IFAD Management's response¹

1. Management welcomes the evaluation findings of the Post-Tsunami Sustainable Livelihood Programme for the Coastal Areas of Tamil Nadu project performance evaluation (PPE) conducted by the Independent Office of Evaluation of IFAD (IOE).
2. Management appreciates that the IOE assessment considers the Asia Pacific Region Division's additions and clarifications on PPE findings, assessment and conclusions to be of significant value for the future design of projects and for addressing intersectionality of development themes. As the PPE emphasizes, strengthening community-based organizations as the foundation for sustainable delivery of services to marginalized coastal communities was particularly effective. Project stakeholders also recognized the requirement of a multisectoral approach for the coastal communities, with their varied livelihoods, sociocultural practices and stratified needs as important.
3. Management largely agrees with the well-intended PPE recommendations and assures that they will be considered favourably for the country programme and in future projects, responding to the Member State's development assistance requirements. Management's views on the proposed recommendations are presented below:

- (a) **Recommendation 1. As part of its exit strategy, IFAD, in collaboration with the Tamil Nadu Department for Rural Development and Panchayat Raj, led by the Tamil Nadu Corporation for the Development of Women, should consolidate the outcomes through a dedicated follow-up phase.**

Partially agreed. Notwithstanding the opportunity to capitalize on the outcomes achieved through a follow-up project, Management would like to point out that this recommendation will constitute a responsibility for IFAD, while the decision for accessing external loan assistance is the prerogative of the state government and the Central Government of India. The country team will communicate the need for a dedicated follow-up phase and the expected objectives and outcomes thereof to the state government to determine the appropriate mechanisms and sources of resources required to achieve this. Management assures that in the event that the Government of India requests IFAD's assistance for a follow-up phase to consolidate the results, the request will be duly considered by Management. The country team was informed that the Government of Tamil Nadu, through the Tamil Nadu Corporation for the Development of Women, proposes to set up 25 livelihood parks for common infrastructure for self-help group enterprises, and the first five parks will be set up in 2022-2023. The Government of India has introduced a single portal (Udyam Sakhi) to provide all information related to women's entrepreneurship learning tools, access to finance and schemes, preparation of business plans and market linkages. The country team will communicate the need for disseminating this knowledge in local language through appropriate information technology solutions.

- (b) **Recommendation 2. IFAD needs to support the State departments of Rural Development and Fisheries to develop and implement a strategy for sustainable fish-marketing societies that serve the needs of small-scale fishers in Tamil Nadu.**

Agreed. Management agrees with the PPE's assessment that small-scale artisanal fishers and their community-managed institutions require additional support in the near and medium terms to consolidate the results achieved. Management is pleased to convey that the state government, through a

¹ The Programme Management Department sent the final Management's response to IOE on 02 September 2022.

“Special Purpose Vehicle” institution, has committed to provide funds and institutional support in this direction. Management will continue to provide technical and thematic support to these aspects in liaison with the project delivery team, when sought.

- (c) **Recommendation 3. IFAD should support the Government of Tamil Nadu to develop and implement a multisectoral strategy for coastal community resource management and livelihood development that involves coordinated action across relevant government departments and enforcement of laws to protect marine fisheries and the natural environment.**

Partially agreed. Management agrees that a multisectoral strategy with coordinated action with varied interested stakeholders is required for the entire coastal area of the State. However, Management recognizes that the required synergy and coordination for such an endeavour cannot be leveraged by one single actor alone. Furthermore, enforcement of laws and regulations are under the sovereign domain of the Government and thus beyond the mandate of IFAD. However, Management is committed to engage in any future Government-led multi-donor initiatives for coastal community resource management and livelihood development.

- (d) **Recommendation 4. IFAD’s India Country Office should undertake dissemination activities to encourage scaling up of successful innovations and approaches from PTSLP and should include greater focus on innovation and scaling up, as well as stable project management, in future IFAD projects.**

Agreed. Management concurs with the PPE assessment that the innovative approaches adopted for financial inclusion, risk mitigation instruments for livelihood restoration, and insurance products should be widely disseminated. A knowledge product has already been prepared to this effect by the project delivery team. Management will also seek to feature the innovative risk mitigation products related to climate resilience in national and international fora on climate change adaptation.

Stable project management as a prerequisite to the successful achievement of development objectives is noted. To address this, Management is addressing the uncertainty around the change in project directors by ensuring that a deputy project director or CEO is included in all project management units. In addition, the IFAD Country Office in India will engage closely with all new project directors to facilitate the handover at transition, and will conduct frequent discussions on operational issues with the deputy project directors/CEO to strengthen project implementation.

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

Meeting of Irula women beneficiaries of the PTSLP, Sathurangapattinam, Chengalpattu District, India.

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Republic of India

Post-Tsunami Sustainable Livelihoods Programme for the Coastal Communities of Tamil Nadu

Project Performance Evaluation

I. Evaluation objectives, scope methodology and process

1. The Independent Office of Evaluation (IOE) undertook a project performance evaluation (PPE) of the IFAD-financed Post-Tsunami Sustainable Livelihoods Programme for the Coastal Communities of Tamil Nadu (PTSLP). The PTSLP was designed in April 2005 to support long-term recovery from the effects of the Indian Ocean tsunami on 26 December 2004. The project came into force in July 2007, was extended in December 2015, and completed on 30 June 2020.
2. **Objectives.** The main objectives of the PPE were to: (i) provide an independent assessment of the results achieved by the project; (ii) generate findings and recommendations for the design and implementation of ongoing and future IFAD operations in India; and (iii) assess the opportunity for scaling up successful interventions to the entire coastal blocks, as well as identify relevant coastal management policy issues for consideration by the Government of Tamil Nadu.
3. **Scope.** The scope of the PPE was determined based on: (i) standard IOE evaluation criteria for PPEs; (ii) areas identified through a desk review as being in need of further exploration in order to validate the findings of the project completion report (PCR); (iii) selected issues of strategic importance for IFAD in India; and (iv) areas where value can be added through deeper exploration and analysis of the relevant issues. Limitations on IOE missions and in-person data collection imposed by the ongoing COVID-19 pandemic, as well as the available sources of data and the timeframe and budget for the study, were taken into consideration.
4. **Methodology and process.** The PPE was undertaken in accordance with the revised IFAD Evaluation Policy² and the IFAD Evaluation Manual (second edition, 2015). Its methodology adopts a set of internationally recognized evaluation criteria and a six-point rating scale to assess the performance of the project. Annex V provides a full list of evaluation criteria and relevant lines of enquiry for the PTSLP. The analysis was informed by a theory of change constructed by the evaluation team based on project documentation (annex VII). The evaluation also conducted an analysis on the effects of the project's financial services at the household level, making use of a grounded theory approach,³ contributing to the evaluation findings. The PPE assessed: the changes that have taken place in the project area; the strength of the evidence for causal linkages between PTSLP interventions and observed changes; and any unintended impacts and consequences (positive and negative) arising from project interventions.
5. The evaluation team was led by IOE and included a senior international consultant and several local senior consultants and experts. The team used multiple data collection methods to answer the evaluation questions. First, an extensive review of available documentation was conducted, including IFAD's Results Impact Management System (RIMS) quantitative data, the project's monitoring and evaluation (M&E) data, an endline impact assessment conducted by IFAD's Research and Impact Assessment (RIA) Division, and project documents such as the mid-term review and the PCR. The desk review also covered key thematic studies and endline

² IFAD. 2015. "Revised IFAD Evaluation Policy". Accessed on 1 June 2022.

<https://webapps.ifad.org/members/eb/102/docs/EB-2011-102-R-7-Rev-3.pdf>

³ Grounded theory is a qualitative method utilized to study a particular phenomenon or process and discover new theories that are based on the collection and analysis of real-world data. <https://delvetool.com/groundedtheory>

assessments conducted for the project, as well as academic studies and national survey data relevant to the issues explored in this PPE. The evaluation team also carried out remote interviews with relevant IFAD staff at headquarters and in the Asia and the Pacific Region (APR).

6. The second phase involved extensive in-country and remote interviews with key stakeholders and project beneficiaries, including: government representatives and elected officials at state, district and panchayat (village council) levels; project management and team members; partner organizations; representatives, members and leaders of the project's supported community-based organizations (CBOs); and representatives of committees responsible for PTSLP-funded infrastructure. At community level, in-country data collection was conducted by a team of national consultants and experts working under the supervision and guidance of the IOE lead evaluator and senior international consultant. Interviewed representatives and beneficiaries included women and men from different social, demographic and occupational groups, including scheduled tribes, scheduled castes, single-adult-headed households, young and unmarried women and men, microentrepreneurs and wage labourers. In total, the evaluation met with approximately 425 people (see annex VI).
7. **Selection of districts for field visits.** The sampling strategy for field visits involved selecting four of the 12 project districts, two blocks from each district, and two villages (Panchayat Level Federation – PLF) from each block, using the following selection criteria: (i) performance of socio-economic indicators at district level, with priority given to those districts with low to medium development; (ii) adequate geographical representation of the PTSLP interventions from phase 1 and phase 2 districts; (iii) coverage of occupations targeted by the PTSLP; (iv) presence of socio-culturally marginalized communities such as tribal and scheduled castes; (v) presence of innovative interventions and subsector development initiatives; and (vi) vulnerability to natural hazards. The evaluation team visited two phase 1 districts (Chengalpattu⁴ and Nagapattinam) and two phase 2 districts (Tirunelveli and Ramanathapuram) in September 2021 and conducted group and individual discussions with block and community level representatives, CBO members and project beneficiaries.
8. An online wrap-up meeting was held with PTSLP project staff on 8 October 2021, followed by an online meeting with IFAD's Country Office in India on 21 October 2021. These wrap-up meetings served to validate the preliminary field mission findings, share emerging messages and inform the stakeholders of the next PPE steps. These were followed by report drafting and the peer review process.
9. **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 considered, 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 were held with IFAD's Asia and the Pacific Regional Division and Country Office in India, the PTSLP project staff, the Government of India and the Government of Tamil Nadu.
10. **Data availability and limitations.** The ongoing COVID-19 pandemic meant that the IOE lead evaluator and senior international evaluator were unable to travel to India to participate in the field mission. As such, in-country data collection activities were performed by local consultants and experts appointed for this evaluation, and findings were triangulated through online interviews with key stakeholders and extensive document review.

⁴ In 2019, Kanchipuram district was bifurcated into Chengalpattu district and Kanchipuram district. Thiruporur and Thirukazhukundram, which were part of Kanchipuram district during the project period, are now part of Chengalpattu district.

11. The PPE drew on an impact assessment conducted by RIA. This involved a survey of 2,741 households (1,527 beneficiaries and 1,214 non-beneficiaries) in phase 1 districts and captured data on livelihoods and other indicators from June 2019 to May 2020. For the analysis, households in project communities were compared with matched households in non-project communities, taking into consideration characteristics that may have influenced participation and outcomes.⁵ The influence of the pandemic on outcomes was also taken into consideration. While the methodology and statistical analysis are robust for assessing differences and attribution to the PTSLP for the year under study, there was no comparison with baseline data, and only a limited number of indicators were analysed and written up.⁶ In the absence of a full report and additional data, the results from this study were sometimes difficult to interpret.
12. The PPE also made use of M&E data from baseline, mid-term and annual outcome surveys.⁷ However, these data are not fully comparable, as the studies used different indicators, sample sizes and methods, and non-beneficiary households were not adequately matched with beneficiary households. Thematic endline studies on joint liability groups (JLGs), banking development correspondents (BDC), patient capital, microinsurance and kitchen waste biogas plants⁸ compared the situation “before” and “after” the interventions using recall methods rather than comparison with control groups. Attribution to the project was assumed on the basis that there were no other major interventions in the communities during the same period. These and other methodological limitations⁹ meant that only some results from these studies could be used.

⁵ A two-stage matching technique was used (Propensity Score Matching, first at the panchayat level and then at the household level, using a set of observable characteristics which might have affected the selection into the project and the outcome indicators. This included Self Help Group, Joint Liability Group or FMS membership, as well as a range of demographic and socio-economic characteristics.

⁶ These were indicators relevant to IFAD’s impact assessment agenda for the 11th replenishment period.

⁷ The PTSLP commissioned a baseline study in 2007 and mid-term impact study in 2011 (phase 1 districts), and conducted annual outcome surveys (all districts), with control groups drawn from nearby panchayats.

⁸ The evaluations were conducted by Tamil Nadu Agricultural University and a consultancy firm, Zion Research and Consultants.

⁹ For example, data on changes in incomes are misleading, as current values were used rather than real values taking inflation into account. Also, household incomes were measured rather than incomes directly related to the intervention (JLG, patient capital loan), making it difficult to know whether increased incomes were due to the intervention.

II. The project

A. Country background

13. India is the world's second largest country by population, and eighth largest by area.¹⁰ Two thirds of the population resides in rural areas. The economy grew by an average of 7 per cent from 1997 to 2017, and India moved from low-income to lower-middle-income status in 2009.¹¹ This, along with structural reforms and government investment in social protection, contributed to a reduction in the poverty headcount from 37 per cent in 2004 to 22 per cent in 2011.^{12, 13} In 2020, the COVID-19 pandemic caused the gross domestic product to contract by over 7 per cent. The economy is expected to recover by around 9.5 per cent by the end of 2021. Nevertheless, the COVID-19 pandemic threatens to reverse some of the gains made in reducing poverty (IMF 2021).
14. **Impact of the 2004 tsunami.** India was among the countries most affected by the tsunami, with 12,405 people losing their lives (75 per cent women and children) and 647,599 people displaced (United Nations, World Bank and Asian Development Bank 2006). Roads, bridges, ports and around 154,000 houses were destroyed or badly damaged, along with schools, Integrated Child Development Services and health centres. Tamil Nadu was the worst-affected state, accounting for 65 per cent of the recorded deaths and US\$1.04 billion of the US\$2.65 billion in damage incurred in India (Government of India 2005). More than 90 per cent of the deaths and property damage occurred in coastal fishing villages located within 100m to 200m of the sea (Naidu 2005). The devastating impact on the fishing sector also decimated the incomes of thousands of people from inland areas who worked on boats and in allied services or who were involved in fish processing and vending. Incomes for small-scale farmers were also severely affected due to widespread damage to agricultural land and crops from the salt water. Around one third of the people affected were from scheduled castes and scheduled tribes (United Nations, World Bank and Asian Development Bank 2006).
15. Tamil Nadu has a population of around 72 million people, of whom nearly half live in urban areas.¹⁴ Over the last three decades, it has become one of the country's most prosperous states, with a strong manufacturing base and a large services sector. The poverty headcount decreased from 31 per cent in 2005 (38 per cent in rural areas) to 12 per cent in 2011 (16 per cent in rural areas), with similar improvements in various social indicators (World Bank India 2017). However, parts of the state still record high levels of poverty and the pace of poverty reduction has been slower for disadvantaged castes (World Bank India 2017). While women have better outcomes for education, health and economic activity than in many other states, their opportunities and welfare are still constrained by their roles and responsibilities in the domestic sphere, intimate partner violence and rising expectations of dowry payments (Pande, Malhotra and Namy 2012).
16. Agriculture, forestry and fisheries accounted for 12 per cent of Gross State Value Added in 2018–2019 and registered 9.9 per cent growth that year.¹⁵ Small (1 to 2 hectares) and marginal (less than 1 hectare) landholders account for 93 per cent of the total agricultural landholdings and 62 per cent of cultivatable land.¹⁶

¹⁰ World Bank information on India: <https://www.worldbank.org/en/country/india>

¹¹ Ibid.

¹² For a summary, see: <https://www.theigc.org/blog/poverty-eradication-in-india-successes-and-shortcomings-of-social-protection/>

¹³ World Bank Development Indicators: <https://data.worldbank.org/indicator/SI.POV.NAHC?locations=IN>. Note: 2011 was the last year in which a national survey that allowed a comprehensive measurement of poverty was completed.

¹⁴ 2011 Census data: <https://www.census2011.co.in/census/state/tamil+nadu.html>.

¹⁵ PRS Legislative Research, Tamil Nadu Budget Analysis 2020-2021, <https://prsindia.org/budgets/states/tamil-nadu-budget-analysis-2020-21>.

¹⁶ 10th Agriculture Census, 2015-16.

17. **Tamil Nadu's fisheries sector.** Tamil Nadu is one of India's leading states for marine fish production. In 2019–2020, there were 5,806 mechanized crafts accounting for 83 per cent of production, and 41,652 traditional crafts accounting for 17 per cent of production (Government of Tamil Nadu 2020). Marine fisheries provide a livelihood for over 1 million people, with women comprising over half of those involved in post-harvest activities (Menon and Bavink 2020). The majority of households in fishing villages are classified as poor, although labour in-migration into fishing continues because of relatively better incomes in comparison with many other rural livelihoods.¹⁷
18. Depletion of fish stocks and recurring natural disasters, conflict between fisher groups, and weak governance structures are among the challenges faced by the sector in Tamil Nadu.¹⁸ Government measures to promote sustainable management of fisheries include enforcement of the Tamil Nadu Marine Fishing Regulation Act, conversion of trawl fishing boats into deep-sea fishing boats, implementation of fishing ban periods (with financial assistance for fisher households during these periods), deployment of artificial reefs and ranching of fish seeds, development of cold chain facilities to promote hygienic fish marketing, and awareness-building of sustainable fishing practices.

B. The project

19. **Project objectives.** The goal of the PTSLP was to enable the tsunami-affected population living in the coastal areas of Tamil Nadu to return to a stable and productive way of life. To this end, the project would develop a community-driven livelihoods approach to build self-reliant coastal communities that could be resilient to shocks and able to manage their livelihoods in a sustainable manner. Resulting from the project's implemented activities, targeted communities would manage coastal resources on a sustainable basis and have access to financial services and a social safety net in the form of insurance of life and insurance of other assets.
20. **The project expected outcomes were:**¹⁹ (i) improved access to productive infrastructure; (ii) adoption by households of new enterprises and improved methods, supported by various types of CBOs; and (iii) increased access to capital and risk reduction of livelihoods.
21. **Project components (phase 1 and phase 2).** During phase 1, the project comprised five components:
 - a) **Coastal areas resource management.** Comprised three subcomponents: (i) community resource planning: communities would elaborate community infrastructure proposals and establish a community infrastructure fund to develop such proposals; (ii) fisheries resource management: to foster sustainable resource management; and (iii) community support: to coordinate activities with communities at the local level.
 - b) **Rural finance and risk-transfer instruments.** Comprised four subcomponents: (i) venture capital: for microenterprises to access loans from banks and microfinance institutions through quasi-equity financing (this was later modified to patient capital, after a lack of success finding institutions to manage the venture fund); (ii) microcredit for self-help groups (SHGs): with the objective of strengthening SHG linkages with banks for increased access to credit; (iii) financial innovation: to identify new mechanisms for fishers to increase credit access while minimizing risks for lending institutions; and (iv) risk management and insurance: to expand the outreach of insurance, pension and saving products for targeted households to mitigate risks.

¹⁷ Ibid.

¹⁸ Ibid.

¹⁹ As presented on the PTSLP PCR.

- c) **Employment generation and skills training.** Comprised of four subcomponents: (i) Support for SHGs: to strengthen the capacities of SHGs on different topics; (ii) Formation of fish marketing societies (FMSs), as a way for fishers to obtain better prices for their catch; (iii) Microenterprise development: to assist beneficiaries to move from self-employment to microenterprises through a subsector business approach; and (iv) Vocational training: provision of technical training for young people. This subcomponent was modified from its original design (since training activities did not lead to significant job placements among youth) to focus on promoting self-employment and group enterprises among women and girls.
 - d) **Community-based sea-safety and disaster management.** Comprised of two subcomponents: (i) sea safety: to ensure adequate mobile phone communication for fishers, to reduce risks and to be assisted when in danger; and (ii) support to local schools: to educate children in coastal communities on their habitat and raise awareness on disasters and the importance of fisheries resource management. The subcomponent of sea safety was later eliminated, as fishers already had access to mobile phones.
 - e) **Programme management.** This component aimed to establish a management scheme with a three-tier management structure: a programme management unit located in Chennai; district implementation offices in each programme district; and cluster resource centres (CRCs) covering five to seven villages each. Implementation support was to be provided by non-governmental organizations (NGO) and other service providers, and a steering committee would be established with members from the departments of Finance, Fisheries, Social Welfare and other relevant departments and representatives of participating districts.
22. During implementation, the project also incorporated additional activities. These included: value chain-based institutional support for a farmer producer company and a dairy federation; the provision of fish net shops and other equipment for fishing activities; and working capital to district fisher federations.
 23. For phase 2, the project continued to carry out all project components previously developed in phase 1, except for the sea safety and disaster management component.
 24. **The project's target group and area.** The PTSLP targeting strategy sought to assist the most affected population groups in coastal areas that were most affected by the tsunami. As such, the targeting strategy focused on assisting: (i) those who were already vulnerable to shocks before the tsunami; (ii) populations that were less likely to benefit from large-scale relief efforts; and (iii) other marginalized occupational groups. Thus, the project's target groups identified at design were small-scale coastal fishers, wage labourers employed in the fisheries sector, small-scale fish vendors and processors, small and marginal farmers, agricultural labourers, and other marginalized occupational groups (e.g. seashell workers). The project also had a special focus on woman-headed households, scheduled castes and scheduled tribes.
 25. The project was developed in two phases, with different geographical targeting for each phase. Under phase 1, the project was carried out in 109 coastal panchayats located in five districts that were heavily affected by the tsunami (Cuddalore, Kancheepuram, Kanyakumari, Nagapattinam and Villupuram) and one district that was partially affected (Thiruvallur). In phase 2, project activities were developed in a further six partially affected districts (Pudukottai, Ramanathapuram, Thanjavur, Thiruvallur, Thoothukudi and Tirunelveli), covering 129 coastal panchayats. The project focused on similar occupations and vulnerability status within these geographical areas during phase 1 and phase 2. During phase 1, targeting goals

were reduced, going from 200 villages at original design to 105 coastal panchayats. The project households target was also reduced to 133,860.

26. **Timeframe.** The PTSLP was approved on 19 April 2005 and declared effective on 9 July 2007, and IFAD's first disbursement was made on 6 July 2007. The project completion date was 30 June 2020, six years after the original completion date, as additional financing was approved in December 2015 for an extension of the project area and targets from 6 to 12 districts.²⁰
27. **Project financing.** The planned costs of the project were US\$68.53 million for phase 1 and US\$43.95 million for phase 2. The project's total allocation amounts to US\$113 million, out of which 42.6 per cent was financed by IFAD. Other financing sources include contributions from the Government of Tamil Nadu (US\$6.1 million), domestic financing institutions (US\$40.5 million) and beneficiaries (US\$14.9 million).

Table 1

PTSLP costs by financier at approval and completion

<i>Financiers</i>	<i>Approval US\$ million</i>	<i>% of total approval</i>	<i>Actual in US\$ million</i>	<i>% of total actual</i>	<i>Actual - % of approval</i>
IFAD loan	52	45.8%	46.5	43.3%	89.4%
Government of Tamil Nadu	6.1	5.4%	4.5	4.2%	73.8%
Domestic Financing Institutions	40.5	35.7%	54	50.3%	133.3%
Beneficiaries	14.9	13.1%	2.4	2.2%	16.1%
Total	113.4	100%	107.4	100%	94.6%

Source: IFAD's Operational Results Management System (ORMS) / PTSLP PCR.

Table 2

PTSLP costs and financing by component (INR million)

<i>Components</i>	<i>Approval</i>	<i>% of total – approval</i>	<i>Actual</i>	<i>% of total actual</i>	<i>Actual - % of approval</i>
Component 1: Coastal areas resource management	997	17%	1 307	14%	131%
Component 2: Rural finance and risk-transfer instruments	1 605	28%	4 605	50%	287%
Component 3: Employment generation and skills training	2 812	49%	2 590	28%	92%
Component 4: Community-based sea-safety and disaster management	21	0%	24	0%	114%
Component 5: Programme management	360	6%	607	7%	169%
Total	5 795	100%	9 133	100%	158%

Source: PTSLP PCR.

28. **Project implementation arrangements.** The PTSLP was implemented by Tamil Nadu's Department of Rural Development and Panchayat Raj with the Tamil Nadu Corporation for the Development of Women (TNCDW) as the lead project agency. At the district level, district implementation offices were established with district project coordination committees, chaired by the district collector. Field implementation was the responsibility of CRC established by contracted facilitating NGOs. The project sourced the services of 25 organizations and service providers in for implementation. Additionally, the project established partnerships with local and state financial institutions and insurance companies to enable financing for some interventions.

²⁰ ORMS/PTSLP PCR.

Key points

- The 2004 tsunami had a devastating impact on Tamil Nadu's fishing sector and affected the incomes of small-scale farmers due to widespread damage to agricultural land and crops from the salt water. Around one third of the people affected were from scheduled castes (Dalits) and scheduled tribes (Irulas).
- Gender often intersects with other forms of disadvantage to result in certain groups of women being particularly at risk. Their opportunities and welfare are still constrained by their roles and responsibilities in the domestic sphere.
- The PTSLP was approved on 19 April 2005, declared effective on 9 July 2007. The project completion date was 30 June 2020, six years after the original completion date. PTSLP was developed in two phases, with different geographical targeting for each phase.
- The main objective of the project was to enable the tsunami victims living in the coastal areas of Tamil Nadu to return to a stable and productive way of life. The project (phase 1 and phase 2) had five components: Coastal areas resource management; Rural finance and risk-transfer instruments; Employment generation and skills training; Community-based sea-safety and disaster management; and Programme management.
- The project targeting strategy focused on assisting: (i) those who were already vulnerable to shocks before the tsunami; (ii) populations who were less likely to benefit from large-scale relief efforts; and (iii) other marginalized occupational groups. The project also had a special focus on woman-headed households, scheduled castes and scheduled tribes.
- The planned costs of the project were US\$68.53 million for phase 1 and US\$43.95 million for phase 2. The project's total allocation amounts to US\$113 million, out of which 42.6 per cent was financed by IFAD. Other financing contributions include the Government of Tamil Nadu (US\$ 6.1 million), domestic financing institutions (US\$ 40.5 million) and beneficiaries (US\$14.9 million).
- TNCDW acted as the lead project agency, under the Tamil Nadu's Department of Rural Development and Panchayat Raj.

III. Main evaluation findings

A. Project performance and rural poverty impact

Relevance

Alignment with policies and priorities

29. **PTSLP responded to the need to strengthen livelihoods following the tsunami.** PTSLP was designed four months after the tsunami, in response to a request from the Government of India to support long-term rehabilitation and reconstruction of livelihoods. It sought to build on the relief and rehabilitation efforts of other agencies and to focus on IFAD's areas of comparative advantage, in line with IFAD policy frameworks for responding to emergencies.²¹ The PTSLP specifically set out to reach groups and communities that were being excluded from other schemes and initiatives. This was important given the serious coordination issues in the post-tsunami period.²²
30. **PTSLP expanded the Government and IFAD's support for women's SHGs in deprived coastal communities.** In the Ninth Five-Year Plan (1997–2002), the Government of India adopted the SHG model as a core strategy, with a commitment "to encourage [SHGs] to act as the agents of social change, development and empowerment of women", and this commitment continued in subsequent plans.²³ PTSLP's investment in restructuring and building the capacity and fiscal discipline of SHGs and SHG federations in coastal communities was therefore highly relevant, not least because SHGs are increasingly the channel for government support to rural areas.
31. **The financial services facilitated by PTSLP are helping to meet household needs and are aligned with IFAD's Rural Finance Policy.** PTSLP's financial package was designed to meet the most pressing requirements of coastal communities – debt relief, vulnerability reduction, savings, recovery of livelihoods and risk transfer through insurance. New service delivery modalities and products were developed in partnership with public and private banks and insurance companies, with a strong focus on sustainability. Gaining quick access to a diverse set of low-cost loans is of significant value to the people in these communities, given previous dependence on informal lenders with high interest rates. Beneficiaries also appreciate being able to access these loans through peers who are sympathetic to their needs, giving them access with dignity. These and other features of the approach are aligned with the guiding principles in IFAD's 2009 Rural Finance Policy, particularly with regard to promoting access to a variety of financial services and institutions, supporting demand-driven and innovative approaches, and encouraging market-based and sustainable models.

Quality of design

32. **Strategies designed to improve fisheries management and address the decline in fish catches were inadequate.** The approach of organizing cluster- and state-level workshops to identify the issues and possible solutions to declining fish catches was not sufficiently informed by analysis of the root causes, which include a national policy of growing the fisheries sector and a lack of enforcement of regulations to protect marine resources that date back to the 1970s. While the project several efforts to establish banned gear regulations with the Department of Fisheries and with project beneficiaries, greater focus should have been placed on coordinating with other national and international entities (including the Food and

²¹ Framework for Bridging Post-Crisis Recovery and Long-Term Development (1998); Policy on Crisis Prevention and Recovery (2006); Guidelines for Disaster Early Recovery (2011).

²² Tsunami – India, Two Years After (2006), A joint report by the United Nations, the World Bank and the Asian Development Bank, <https://www.undp.org/india/publications/tsunami-india-two-years-after>.

²³ Tenth Plan (2002–2007); Eleventh Plan (2007–2012); Twelfth Plan (2012–2017).

Agriculture Organization [FAO] and the World Bank) to address the problem at sector and political levels, under the leadership of the Department of Fisheries.²⁴

33. Plans to enhance safety for fishers by ensuring access to mobile phone communication were dropped as fishers had already acquired access. Other changes and fleshing-out of project components were needed due to the design process being completed in a shorter time than usual because of the emergency conditions. Other changes were a result of the flexible and responsive approach to project management adopted by IFAD, which allowed for course corrections and additional activities based on community feedback. PTSLP also provided space and flexibility for CBOs to determine their own rules and regulations, including deciding repayment modalities, selecting income-generating activities appropriate for their location, and adopting rules to enhance inclusion.²⁵
34. The emphasis on strengthening CBOs as the foundation for sustainable delivery of services to marginalized coastal communities was particularly relevant, as these populations often have little access to and acceptance by formal institutions. The multisectoral approach to livelihoods was another key strength – PTSLP recognized that coastal communities, with their varied livelihoods and sociocultural practices, had stratified needs and required a multipronged and not a “one size fits all” approach. The institutional arrangements set up for the project contributed to this end, as the PTSLP was under the stewardship of the Rural Development and Panchayat Raj Department but had a project steering committee that included relevant departments such as Fisheries, Agriculture and Women’s Development.
35. **Increasing emphasis on fund rotation and repayments runs the risk of SHGs, PLFs and fisher institutions turning into microfinance institutions (MFIs).** Although PTSLP recognized the importance of establishing strong community-based institutions for marginalized people in coastal communities, the principal focus of the project ended up being financial inclusion and fiscal discipline. This runs the risk of limiting SHGs and FMSs to only those who are “risk worthy” and limiting the roles of the PLFs and district fisher federations to being a conduit for soft loans. Thus, the other aspects of enhancing capacities, promoting empowerment, and building an inclusive and cohesive institution that can address individual, collective and societal issues may, over time, be diluted and lost.

Relevance of targeting

36. **While targeting strategies were broadly appropriate, FMS norms and regulations led to exclusion of boat crew and backwater fishers.** The PTSLP made use of geographical targeting to select the districts most affected by the tsunami (in phase 1) and recurrent natural disasters (in phase 2). Within these districts, communities were selected based on the presence of target group households. The PTSLP also included communities that were indirectly affected by the tsunami, as this would allow vulnerable populations with no access other forms of post-tsunami support to be reached.
37. The next level of targeting depended on the membership of SHGs and FMSs, as they provided the links to target groups. SHGs ensured the participation of women, particularly those from scheduled castes and tribes that were part of the community. Women fish vendors were targeted for JLGs. The gap was a lack of targeting strategies to reach boat crew and backwater fishers. Boat crew are generally poorer than boat owners. Backwater fishers are typically from scheduled tribes and castes and struggle to become part of other fisher organizations or groups, thus limiting

²⁴ IOE’s Evaluation Synthesis of IFAD support for livelihoods from aquatic resources concluded that “IFAD should preferably address aquatic resources management through projects mostly or fully focused on the aquatic sector/subsectors. This will enable addressing in an appropriate manner and with the required specialized knowledge and expertise all the complexities and trade-offs attached to livelihoods that depend on aquatic resources.” The PPE team is in agreement with this statement.

²⁵ For example, most SHGs visited by the PPE team declared a moratorium period of one to three months for the repayment of internal loans during the COVID-19 lockdown period.

their fishing activities. These two groups are not permitted to become members of sea-fisher FMSs and there were no project activities designed specifically for them. Considering such constraints, the PTSLP could have explored other alternatives or project strategies to effectively reach these marginalized groups.

38. **Having a range of financial services helped to widen project benefits.** The Nabard Financial Services (NABFINS) and bank loans for income-generating activities (IGAs) and microenterprise development were directed towards women who were credit-worthy²⁶ and considered able to repay larger loans. However, less financially secure women could access other types of loans, such as internal SHG loans and loans from the VRF. Moreover, some SHGs chosen to give priority to poorer women when allocating internal funds. Boat crew and backwater fishers also commented that they benefited from PTSLP through their spouses having access to SHG loans.
39. **Summary.** PTSLP was aligned with national and IFAD policies and priorities and met the needs of coastal communities for sustainable, low-cost financial services and livelihood support in the wake of the 2004 tsunami. Overall, the design was sound, although the design of activities to address depletion of fish stocks was inadequate given the scale of this problem, and there was insufficient flexibility in the strategies to support fish marketing. Targeting strategies were sound for ensuring that benefits flowed to the targeted poor and marginalized groups, with the exception that there was no strategy for reaching backwater fishers and boat crew. Overall, relevance is rated *satisfactory (5)*.

Effectiveness

Project outreach

40. **The project's targets for beneficiary numbers were exceeded, particularly for phase 1.**²⁷ According to the project's logical framework, PTSLP surpassed its end target, as it reached a total of 248,455 households against the original target of 230,000. Similarly, the number people receiving services promoted or supported by the project was 169,933 (137,738 women [81 per cent] and 32,195 men [19 per cent]) against the intended end target of 103,000.
41. **Despite the project's effective outreach, marginalized groups, such as Irulas, did not benefit as much from the project.** The PTSLP sought to effectively include marginalized groups among the coastal communities.²⁸ The project also sought to include Irulas (tribal caste), who, in addition to being marginalized groups, also showcase unique social and economic characteristics within fishing communities.²⁹ Irulas were mobilized into marketing societies and presented proposals to the PTSLP to secure alternative livelihood opportunities for their communities, but these were considered as unviable due to their increased cost and capital requirements for their establishment.³⁰ Additionally, inclusion of targeted beneficiaries depended on their membership in the existing or newly established CBOs. Caste distinctions, though not overt, still affect membership and involvement of certain minority groups in some CBOs, an aspect not fully addressed by the project. For example, in one community visited for the PPE, Irula members were not aware of the project offices in the community and were sometimes excluded in decision-making activities, even though they were represented in the PLF. Similarly, other groups, such as boat crew and backwater fishers, did not benefit directly from the project. The PTSLP was not able to develop effective outreach activities that

²⁶ Since 2017, financial institutions have been required to run credit checks on SHG members prior to providing loans. SHG members with more than one outstanding loan or with overdue loan payments are not eligible for further loans. This has apparently limited access to JLG loans for many SHG members.

²⁷ According to the PCR, phase 1 targets were achieved and exceeded. For phase 2, most physical outputs and related targets were achieved.

²⁸ Additional clarification by TNCSLS: the project also assisted physically challenged people, who in some communities were also members of the Executive Committee of the PLFs.

²⁹ Additional clarification by APR: Many of the Irula community are migratory fishers moving from Tamil Nadu to the bordering state of Andhra Pradesh and Union Territory of Pondicherry for inland fishing.

³⁰ Additional clarification by APR.

would target the specific needs and requirements of this particular group, resulting in this group not benefiting as much as other targeted groups.

42. **The project gave flexibility to SHGs to develop their own inclusion strategy to avoid “elite capture”.** SHG members with poor repayment capacity were not included in some entrepreneurial loan schemes, due to the SHG’s internal assessment processes, which are also in line with banks’ and NABFINS’ requirements. Community members feared that such schemes could eventually lead to an “elite capture”, with a growing divide in the SHGs between members who have access to loan schemes and those who do not. In response to this challenge, some SHGs developed an inclusion strategy that gave priority to members who are not eligible for IGA/JLG loans to access internal loans or VRFs.

Achievement of objectives

43. Achievements of the PTSLP showed significant differences between phase 1 and phase 2. Phase 1 activities enhanced the capacity of the CBOs, in line with the PTSLP initial design. Most of the activities were achieved and showed potential for replication, particularly collective marketing, access to suitable financial services, support to entrepreneurs and development of IGAs. An adequate design, tailored to the populations’ needs, as well as capacity development of CBOs and the time allocated for the development of activities, contributed to their success. Building on such outcomes, phase 2 activities sought to replicate several phase 1 strategies, without significant results, as phase 2 activities did not adequately consider the beneficiaries’ needs and the local context of the newly targeted communities. Phase 2 activities were designed 10 years after the original project design.³¹ Time allocated for the implementation of phase 2 activities also significantly affected their performance. Unlike phase 1, phase 2 collective marketing activities and IGAs were not as successful. The following section presents the main findings for each of the project expected outcomes and highlights their effectiveness for each phase.

Outcome 1: Improved access to productive infrastructure

44. **Productive infrastructure was mostly installed and delivered as planned, but some facilities were not used.** During phase 1, initial designs of infrastructure for the fisheries sectors were provided by the South India Federation of Fishermen Societies (SIFFS), in consultation with Central Institute for Fisheries Technology, but final designs were not shared with community members. These structures were handed over to the CBOs and these would secure their maintenance.³² However, facilities such as auction halls were not used due to damage from cyclones and coastal erosion³³ as well as the construction of new private harbours in the area.³⁴ As a result, a few of the installed or renovated infrastructure, such as fish auction halls, were either utilized as storage facilities or not used at all. To ensure an adequate use of these facilities, selection of sites could have considered the effects of common climatic events in the area, such as cyclones and floods.³⁵ Designs could have also considered the economic dynamics in the area, such as future investments from the fisheries private sector in the area, and how these could have hindered the use of installed facilities.
45. Infrastructure is generally accessible to all, but some tribal groups disagree on sharing the facilities with other caste groups. Interviewed Irula families in Sathurangapattinam showed discomfort in sharing the space with other castes in the area. Nevertheless, the Irulas stated that PTSLP offered them opportunities to improve their social standing in their respective communities.

³¹ Additional clarification by TNCSLS.

³² Additional clarification by TNCSLS.

³³ In Nagapattinam, a fish auction hall was not used for any purpose, as the steps were too high for easy navigation and provided little protection during monsoons.

³⁴ Additional clarification by TNCSLS.

³⁵ As reported on the Damage Assessment And Livelihood Rehabilitation Strategy For Tsunami Affected Coastal Fishers In Tamil Nadu, India. 2005. International Collective In Support Of Fishworkers (ICSF). IFAD.

Outcome 2: Households adopt new enterprises and improved methods, and are supported by various types of CBOs

46. **PTSLP enhanced the organizational capabilities of the CBOs of coastal communities. As a result, these are now considered as bankable organizations.** During phase 1, PTSLP reorganized and restructured existing SHGs and built the capacity of PLFs. Banks and the National Bank for Agriculture and Rural Development (NABARD), interviewed for this PPE, claimed PTSLP-supported JLGs/SHGs perform better compared to others, as the continuous engagement and support from the PTSLP project staff and PLFs helped these CBOs maintain high levels of interest and good loan performance. Additionally, FMSs supported by PTSLP performed better than non-PTSLP FMSs, as the project's seed capital provided them with a stronger financial base for loans.
47. **FMS collective marketing goals were not achieved in phase 2 districts, as these were not relevant in the selected locations.** Overall, collective marketing goals in phase 1 districts were achieved accordingly. Phase 1 collective marketing activities were supported by the community, an aspect that eased information flows among relevant stakeholders. In contrast, for phase 2, the instalment process of the collective marketing activities was rushed, in order to comply with project deadlines. While fishers did have other options to sell their products beyond the collective marketing options in these districts, collective marketing goals were not achieved, as fishers did not enhance their collective bargaining powers. In some areas where collective marketing activities were relevant, FMSs did not assign auctioneers, which limited the potential for realizing the full benefits of collective marketing.
48. **Debt relief redemption funds (DRFs) allocated amounts that were not sufficient to cover existing debts.** DRFs were designed to release fishers from debts to traders in order for them to sell at market prices. For fishers, DRFs are obtained considering the productive capacity of boat and gear during a period of three years. After this, the obtained loans can be repaid in three years. Quantities over and below this productive capacity were not considered by the DRFs.³⁶ Despite such considerations in the design and structure of the DRFs, the funds were still not sufficient to cover existing debts. In many cases, DRFs were instead used to reduce loan repayments and to repair and provide maintenance of fishing gear. Additionally, targeted populations were not fully aware of the structure and payment agreements for the DRFs. While the project established a DRF loan agreement between the SIFFS and the fishers for loan repayment, this was not sufficient to ensure an understanding of its functioning among all beneficiaries. Often, beneficiaries believed that DRFs did not need to be repaid.³⁷ In some communities, low repayment rates created financial difficulties for the FMS.³⁸
49. **IGAs supported by training, technical assistance and linkage to markets showed good results. However, in some cases, the COVID-19 pandemic hampered their progress.** The most successful IGA interventions included tailoring and garment-making, seashell crafts, and jasmine and moringa production. Tailoring and garment-making was successful due to its well-designed technical training component and comprehensive sustainability strategy, as the project established linkages with tailoring companies and organized loans for the acquisition of sewing machines. A survey performed in 2020 showed good results and positive impact in the community, as this activity was able to engage participants from the poorest districts, providing steady incomes, even during the COVID-19 pandemic and lockdown.
50. Similarly, seashell crafts showed good results, with PTSLP enabling access to loans to start up production, providing extensive training on seashell product designs and

³⁶ Additional clarification by TNCSLS.

³⁷ Some beneficiaries believed DRFs were delivered by the Government, and therefore there was no obligation to repay the loans to the FMS.

³⁸ As reported in Ramanathapuram.

providing linkages to local markets and advisory groups. Nonetheless, the COVID-19 pandemic brought tourism to a standstill, causing a huge drop in sales and a loss of market linkages. This was also the case for the marketing of jasmine flower and moringa products. Progress was halted by the COVID-19 lockdown period, which limited producers' mobility and market activities.

51. **Inadequate planning and time allocated to implement some of the phase 2 IGAs affected their expected outcomes.** This is the case of millet and red rice husking plants, mango processing and dairy activities. In most cases, the machinery purchased was inadequate and not utilized by farmers, revenues from production were low,³⁹ despite rice production levels in the area and PTSLP's efforts to rectify this issue.⁴⁰ Other interventions, such as mango pulp processing activity, did not consider the vulnerability of the area to climatic events,⁴¹ affecting the overall production and expected results. For the case of goat-rearing activities, the overall outcomes were achieved, with mortality of goats reduced by 90 per cent at the end of the project.⁴² However, due to time constraints, goat-rearing activities did not establish linkages with veterinary hospitals, the Livestock Department and other key stakeholders, affecting the potential sustainability of benefits through institutional support. Dairy activities faced delays in purchasing cows, and active engagement of the targeted population was low. These findings suggest that some phase 2 IGAs were not adequately designed, as some necessary production requirements were overlooked, and proper market analysis and sustainability strategies were not considered, limiting the achievement of outcomes.
52. **Implemented only during phase 1, vocational training for youth had some success, but most trades were not as attractive as other existing activities in the fisheries sector.** Except for training for nursing and medical technicians, supported by the panchayat leaders for job placements at local clinics, the overall PTSLP job placement strategy failed to consider the job market and its requirements, the preferences of youth for employment opportunities, and adequate linkages for apprenticeships. The placements strategy focused on pre-existing government trades and institution-based education rather than non-formal education through internships in industry, a more suitable approach for youth in coastal areas, as government training schemes are considered outdated. Additionally, recent changes in the fisheries sector also reduced the interest of young men in vocational training and alternative livelihoods promoted by the PTSLP. The introduction of new technology, the mechanization of fishing, and reduced perceived risks associated with fishing activities caused young men to become interested in boat crew or boat driver jobs. Additionally, revenues from the fisheries sector are significantly higher than those obtained through the alternative livelihoods promoted by the project.

Outcome 3: Increased access to capital and risk reduction

53. **Channelling loans for vulnerable populations through PLF, SHGs and FMSs proved to be an effective strategy for ensuring fiscal discipline, as it built on community relationships.** While PLF/SHG/FMS leaders often use strong-arm tactics to ensure repayment of loans, they also ensure that social ties are not broken. Through this strategy, the PTSLP was able to improve the fiscal discipline of targeted groups, making them bankable. Nevertheless, collective responsibility for debt means that it is inevitable that tensions will arise when people default on loans; project staff have sometimes had to get involved to ensure repayment of loans – for example, when CBO leaders were the debtors.

³⁹ This is the case for millet and red rice, as these are low-value grains with little market potential at the local level.

⁴⁰ This is the case for millet processing machinery.

⁴¹ Cyclone Gaja (2018) destroyed 50 per cent to 70 per cent of the fruit trees in the FPO members' captive area.

⁴² According to the PCR, households are keeping more than double the number of animals (9.6 from 4.5), mortality has decreased by 90 per cent, and weight at time of sale has risen 36 per cent.

54. **During phase 2, the nature of NABFINS and unexpected changes in regulations of local banks affected the performance of patient capital.** NABFINS Financial Services supported the implementation of enterprise development through a patient capital mechanism. NABFINS was the first mechanism that provided loans to graduating women entrepreneurs from SHGs.⁴³ However, new credit and loan checks introduced by the Reserve Bank of India affected people's ability to qualify eligibility for NABFINS loans, as many of them had more than two outstanding loans from other banks or had overdue loan payments. Additionally, local banks, through PLFs and SHG promoting institutions, began offering loans at lower interest than those offered by NABFINS. The nature of NABFINS also limited their performance, as these institutions do not have decentralized offices where people can make deposits with the associated national banks. As a result, the expected added value of NABFINS is not sufficient to maintain its activities.
55. **PTSLP's VRFs achieved their intended goals, as these were useful for emergencies, including during the COVID-19 pandemic.** VRF loans are small, quick loans with low interest, designed to cover a wide range of emergencies among vulnerable populations in coastal communities. While other emergency funds are available, including MFI loans and SHG internal loans, these usually have higher interest rates, proving VRFs to be highly competitive. These funds were well received by the population, leading to high repayment rates. During COVID-19 lockdown periods, the VRFs also allowed people to have quick access to small loans to maintain their current incomes. VRFs were also highly valued by women, as they often have to cover house- and schooling-related expenses by themselves. Women used these funds to pay for school fees for children, emergency health needs, and to prepare their homes for the monsoon seasons and extreme weather events.
56. **Though context-relevant, microinsurance products developed by PTSLP were not always tailored to people's needs and market demand.** Microinsurance schemes developed by PTSLP included health, fire, cattle, personal accident and life insurance, among others.⁴⁴ Uptake for many of these schemes was relatively good in the years after they were first introduced, due to extensive awareness-raising undertaken by the project. However, for some products, people were not able to understand their usage and repayment forms. Others, such as health insurance, had an adequate design and the targeted populations were sensitized on their usage, but Government-led microinsurance schemes have reduced the uptake. For example, the health insurance subsequently offered by the Government was highly subsidized and therefore more attractive than the PTSLP scheme, and the State Government recently announced a 100 per cent subsidy for life and accident insurance. In addition, in some cases it was often challenging to convince people to take out insurance, instead of relying on Government support or subsidies in the face of a crisis.
57. **Although PTSLP's Fishing Asset Risk Mutual Society (PFARMS) showed potential for long-term effectiveness, its payouts do not cover all of the expenses incurred by fishers.** The PFARM insurance scheme has helped fishers recover some of their costs when their fishing assets are damaged or lost. When Cyclone Nivar hit in 2020, United India Insurance Company (UIIC) settled claims for 200 boats that were lost or severely damaged, with a further 100 claims for less severe damage settled by PFARMS directly. Nevertheless, the payouts are not sufficient to cover the full cost of a new boat. When fishers cannot afford to buy a new boat, they will most likely join boat crews, which is a less lucrative IGA, with earnings approximately 50 per cent less than those of fishers. PFARMS was not

⁴³ Additional clarification by TNCCLS.

⁴⁴ Crop insurance was not considered for the insurance schemes even though subsector development products focused mostly on the agriculture sector.

designed for full cost coverage recovery. This particular risk was not considered as one of the potential implications of PFARMS.

58. **Summary.** The PTSLP support to CBOs was a key factor in achieving many of its expected outputs and targets. There was a marked difference in the achievement of objectives between the two phases, with less fruitful achievements in the second phase. The PTSLP delivery of physical targets was exceeded for phase 1 and showed good results. Although phase 2 delivered most of its targets, its achievements were not as successful, particularly for some IGA interventions, due to inadequate planning and design, as well as the insufficient time allocated for its implementation. Overall, the PTSLP interventions accomplished most of their intended goals, as interventions contributed to increased incomes, developed the capacities of the CBOs, created market linkages, and enabled increased access to financial services for the assisted populations. In balance, and considering the effective delivery of the project's intended targets and objectives, effectiveness is rated *satisfactory (5)*.

Efficiency

Timeliness

59. **Changes in project management arrangements and high senior management turnover caused implementation delays.** PTSLP was approved in April 2005 by IFAD's Executive Board and declared effective and available for disbursement in July 2007. Changes in the designated lead project agency required an amendment to IFAD's original financing agreement, leading to an effectiveness lag of 27 months before the first disbursement – a significant delay, considering that the project was developed to provide timely assistance after the tsunami emergency. Moreover, this effectiveness lag is higher than the average of IFAD's portfolio in India of 19.4 months.⁴⁵ During implementation, the project had delays caused by the frequent rotation of Indian Administrative Service (IAS) officers, a common finding in IFAD-funded projects in India.⁴⁶

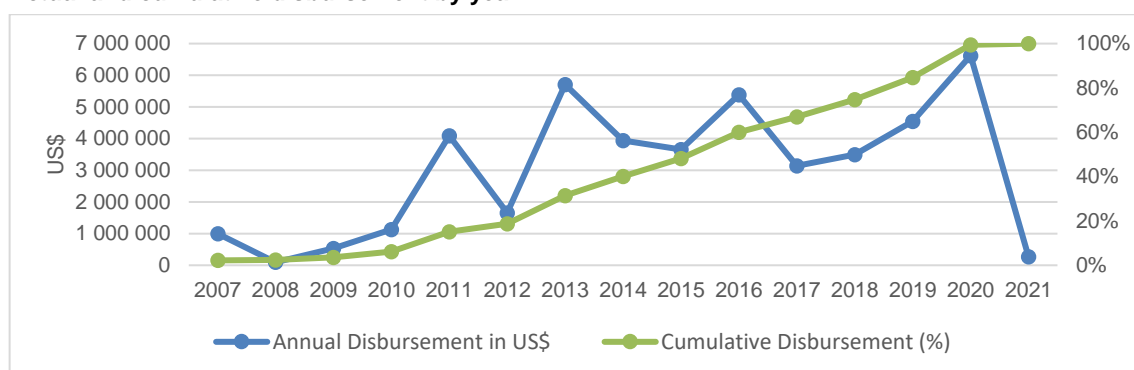
Disbursement performance

60. **There was uneven disbursement of IFAD financing, partly explained by the rotation of IAS officers and by managers' performance.** After its significant implementation lag of 27 months, disbursement rates were low during the project's first two years – the project was essentially stalled in its early years. Performance improved following an intervention by IFAD to ensure stability in programme management. However, there was an additional dip in disbursements between 2016 and 2017, which further undermined implementation progress. The PCR reported that phases 1 and 2 had disbursed 96.6 and 91 per cent of their funds, respectively, by 31 October 2020. The project, which had the initial allocated amount of US\$113 million, disbursed a total of 95 per cent (US\$107.3 million). Overall, and as seen in Figure 1, disbursement performance was uneven throughout the project's implementation, with complete stagnation in the early years. The single largest annual disbursement came in the project's final year, which shows that there was a rush to use the financing in the final year before completion.

⁴⁵ Calculations based on ORMS and OBI (IFAD's Oracle Business Intelligence System) data.

⁴⁶ High turnover of staff is also highlighted as an efficiency issue in IOE's PPE of the Tejaswini Women's Empowerment Programme.

Figure 1
Actual and cumulative disbursement by year



Source: Data retrieved from OBI.

Business processes and financial management

61. **Financial management and procurement were overall satisfactory despite the unsatisfactory performance ratings in early stages of the project.** PTSLP had qualified finance and accounting personnel in the programme management unit and the districts. Financial and accounting reporting was timely and adequately documented, as the project had regular audits. The project provided the community accountants with training to present financial reports. Funds were managed correctly and made available in time to the districts for project implementation.
62. However, during the first years of the project, there were several procurement challenges, particularly on procedural steps and adequate documentation to set up contracts. According to the PCR, PTSLP did not have a specialized procurement officer on board, affecting the rigour of procurement procedures such as the contract management of service providers. Here, deadlines, deliverables and progress reports were not examined in a systematic manner.
63. Supervision missions and overall technical assistance of IFAD contributed to improved procurement procedures. Overall, procurement was transparent and complied with the Annual Work Plan and Budgets (AWPBs) and procurement plans.
64. Meanwhile, annual disbursements were routinely below the amounts that were financed in the AWPBs. This point was also regularly highlighted by IFAD supervision missions, which on multiple occasions rated the coherence of project implementation with the AWPBs as being unsatisfactory or moderately unsatisfactory.⁴⁷

Programme management

65. **Improvements in the M&E system contributed to the performance of programme management, but data collected focused on process rather than progress.** Inconsistencies in collected data and not having a management information system integrated into the project affected project management in 2010, 2012, and 2013. After the introduction of management information system, decisions regarding project activities significantly improved, as all M&E data was made available and on time. However, monitoring mostly focused on reporting on project-related procedures rather than the overall progress, and there were methodological flaws and inconsistencies in the approaches and indicators used for monitoring and evaluating outcomes, which meant that M&E data were somewhat unreliable.
66. **High turnover of project directors and additional directors resulted in poor leadership during extended periods of the project, leading to implementation delays.** The PTSLP had eight project directors from July 2007 until September 2011. In response to IFAD's concerns about leadership stability, the Government assigned two project directors working simultaneously for the remaining project period, allowing for more effective implementation. Nonetheless, the longest

⁴⁷ Supervision missions of 2010, 2012, 2013 and 2017.

tenure of a project director was about three years. The other seven project directors remained in their posts for only 18 months. Staffing arrangements and tenure lengths of additional directors and district implementation officers showed similar trends. As a result, programme management showed inefficient communication procedures and overall project coordination, limiting the expected achievements of the PTSLP.

67. **Despite such challenges, programme management showed adequate adaptive management performance.** The project management team implemented several adaptive measures, including reducing targeting outreach for phase 1. The project staff implemented a similar strategy for the vocational training subcomponent, which was modified to better align with the needs of the targeted population, focusing on boosting self-employment and group enterprises among women and girls. Such adaptive measures contributed to improvements in project performance and contributed to achieving the project's expected targets.
68. **In comparison to other IFAD projects in India, the cost per beneficiary was relatively low.** The PCR reported that at the design stage cost per beneficiary was US\$98.68. However, taking into account the additional financing, adjustments in the targeting goals, and the actual amount disbursed, the actual cost per beneficiary was US\$91.16, 8 per cent less than the amount estimated at project design and below the average of IFAD's India portfolio, of US\$178.4.⁴⁸ This is partly explained by the project's emphasis on rural finance activities, which typically entail a low project cost per participant.

Economic and financial analysis

69. The PCR includes a detailed economic analysis in which it also calculated the economic internal rate of return (EIRR) and the net present value (NPV). The overall EIRR is estimated at 21.1 per cent, and there is a positive NPV at US\$92.7 million (at a discount rate of 7.5 per cent); however, no appraisal figures are available to compare.
70. **Several activities qualified as financially viable at design and showed good performance over the year. However, some of these were affected by inadequate implementation arrangements, design flaws and the COVID-19 pandemic.** The PCR provides credible analysis to show that a number of economic activities supported by the project were financially viable. Among these were crop models, fish vending, collection of seaweed, goat rearing and fish marketing societies. For example, the fish-vending model shows a financial NPV of US\$8,576 over a 20-year period and a financial internal rate of return of 36 per cent, which is financially viable. The majority of beneficiaries reported increased incomes, as a result of several project activities.⁴⁹ However, other activities such as goat rearing and crop models did not achieve their intended outcomes, as these were affected by the limited implementation time of phase 2 of the project, no consideration of crop insurance schemes, and the effects of the COVID-19 pandemic lockdown imposed in the area, which caused a halt in economic activities.
71. **Summary.** Project costs and economic and financial indicators presented good results. Despite implementation delays, high rotation of project staff, and limitations on M&E data and systems, the project showed responsive adaptive management, which ultimately contributed to satisfactory project results. Overall, efficiency is rated *satisfactory (5)*.

⁴⁸ Source: OBI. This amount refers to the total cost per beneficiary (all sources of financing).

⁴⁹ Results of before and after scenario analysis, from RIA's impact assessment.

Rural poverty impact

Household income and assets

72. **Household incomes are higher for beneficiary households than comparable non-beneficiary households, mostly due to higher income from fishing.** RIA (2021) estimated that gross annual household incomes were 23 per cent higher for beneficiary households than for comparable non-beneficiary households for the period June 2019 to May 2020.⁵⁰ This was equivalent to INR 30,813 (US\$416) in additional income that was attributed to the project. The bulk of this (82 per cent) was due to higher income from fishing (INR 25,347), with the remainder being mostly income from fish vending and other IGAs.⁵¹
73. The study indicates that PTSLP interventions had a positive impact on economic mobility, with higher incomes derived from fishing activities. From increased incomes, fishers were also able to acquire more efficient fishing boats and gear. One potential justification is fishers' improved access to low-cost loans via the FMSs, PFARM insurance scheme or via spouses.⁵² The difference in incomes between project beneficiaries and non-beneficiaries may also result from FMS members receiving higher prices, as they were able to sell on the open market rather than to traders whom they are indebted to, as reported in project documents and during PPE interviews with stakeholders in phase 1 districts.⁵³ Since data on fish prices were not collected systematically, the PPE was unable to ascertain the scale of impact through these particular funding mechanisms.
74. **Although minor, PTSLP has enabled investments in household assets and some productive assets.** RIA found a minor increase (4 per cent) in household assets attributable to PTSLP. The evaluation of JLGs found that 43 per cent of JLG members had made productive investments, including leasing land, constructing sheds or buildings, and purchasing livestock, ice boxes or fishing nets.
75. **Women are more engaged in self-employment and less dependent on wage labour, resulting in modest enhancements in their income.** RIA found that gross revenues from fish vending were 43 per cent higher for beneficiary households than for non-beneficiary households, while revenues from women-managed enterprises in general were 64 per cent higher. However, in monetary terms this only equates to INR 5,062 (US\$68) additional income per year for fish vendors, on average, and INR 2,327 (US\$31) additional income for all women-led enterprises. This is an indication of the low revenues generated by most of the economic activities that women pursue.
76. **Improvements in income for women fish vendors are constrained by increased fish prices and competition.** Fish vendors continue to sell fish individually, in the same markets and space as previously and with little upgrading of their activities beyond having iceboxes to store fish for longer. The low interest rates and infusion of capital from JLG loans enabled some increase in volumes sold, but vendors are paying more for fish due to declining fish catches and face increased competition from the emergence of many new players in the fish-marketing landscape. This is limiting the impact on their incomes.
77. **Resilience to shocks, including the COVID-19 pandemic, has increased due to VRF loans, savings funds and income from women's enterprises.** RIA found no significant differences between beneficiary and non-beneficiary households' ability to recover from aggregate shocks or from health shocks, although this is contradicted

⁵⁰ This corresponds to the RIA Impact Assessment household survey data collection period.

⁵¹ For example, goat rearing and other supported IGAs.

⁵² Fish vendors reported that the amounts they borrow through the JLG are sometimes passed on to their husbands for improvements in boats or gear.

⁵³ The PCR reported 20-30 per cent uplift in fish prices. This was confirmed in interviews with some of the district fisher federations and members of FMSs. For example, the district federation for Nagapattinam said the difference between prices paid by traders and the price achieved through collective marketing could be as much as INR 400-500 per kilo.

by the finding that beneficiary households had higher take-up of health insurance policies.⁵⁴ The PCR also states that 69 per cent of VRF loans have been used for health-related reasons, such as costs for medical treatment and hospitalization. VRF loans were also used to cover losses to livelihoods, including losses due to natural disasters and bans on fishing, as well as other unexpected costs.⁵⁵ According to beneficiaries, VRF loans as well as loans from SHG and FMS internal funds were useful when fishing and travel in and out of communities were restricted during the pandemic. For women involved in tailoring and garment making, seashell craft and some fish vending, VRF and SHG savings helped to protect against losses during the pandemic, as many of these enterprises boomed during lockdown period, providing valuable income for women's households.

78. **Expenditure on debt has gone down, but high levels of indebtedness are still a concern.** Reduced borrowing from moneylenders and therefore reduced expenditure on debt repayments and less exposure to abusive treatment were cited by beneficiaries as key benefits of PTSLP. Private moneylenders are now only approached when the amount required is higher than what the SHG can provide. Nonetheless, beneficiary households continue to be heavily dependent on loans, including for consumption purposes. Some women reported juggling repayments and borrowing from another source to pay back SHG or JLG loans. This situation poses concerns if it leads to escalating debt repayments and an increased burden on women to manage household debt.⁵⁶

Human and social capital and empowerment

79. **PTSLP has brought substantial improvements in women's skills and confidence, particularly through IGAs.** Women in SHGs and JLGs were vocal about their achievements and were optimistic for the future of their enterprises and organizations. They link these changes to the training and support provided by the project. According to the PCR, a total of 15,854 women were trained in IGAs or business management. PTSLP revived the interest of SHG members in their organizations, and active members with the right aptitude and attitude were promoted to roles of responsibility, such as bookkeepers and BDC agents. This gave them valuable opportunities to acquire new skills and experience and was instrumental in enhancing access to services, as SHG members found them approachable. SHG members and PLF staff interviewed for the PPE were well-versed in administration, confident to visit banks and knowledgeable about banking norms and rules, and clear on the need for stringent monitoring and follow-up of loan repayments. Additionally, training and exposure visits built the confidence of women to develop new IGAs, and more women are coming forward to start their own businesses. According to RIA's Impact Assessment, female-managed enterprise revenue increased by 64 per cent and can be attributed to the intervention. Additionally, as a result of the project's support on IGAs, women have increased their livestock (by 8.6 per cent) and household assets (by 4 per cent), which can build on their economic independence and overall empowerment.
80. **Women have enhanced status and influence in their communities, and some have taken collective action to address local issues.** The funds being managed by women through their PLFs and SHGs give women status in their households and communities. Women interviewed for this PPE considered that the PTSLP helped them gain confidence to approach bankers and clients, as there was an immediate

⁵⁴ There was no difference between beneficiaries and non-beneficiaries regarding other types of insurance. It should also be noted that a representative from UIIC said that the number of policies taken out for the health insurance scheme developed for PTSLP had gone down substantially due to the introduction of a highly subsidized government insurance scheme.

⁵⁵ For example, one beneficiary spoke about getting a VRF loan to replace thatch roofing that was leaking during the monsoon.

⁵⁶ A representative from NABARD reported that 1 to 2 per cent of women taking out a microenterprise loan became more indebted as a result of being unable to repay.

recognition and acceptance for people associated with the project. They spoke of the difference in the attitude of the banks' staff and service providers, who are now treating them with more respect. Women are also participating more actively in *Gram Sabha* meetings,⁵⁷ where discussions are held on the development plans of the village and other such matters. SHG members are also taking a stand on issues of concern to them, such as preventing new bars from being established in their communities.

Food security and agricultural productivity

81. **PTSLP had a marginal impact on food security and nutrition.** RIA's study did not find a statistically significant impact for the aggregated Food Insecurity Experience Scale, which is a measure of more severe forms of food insecurity. According to the study, the panchayats in Tamil Nadu are generally food-secure; therefore, significant improvements in nutrition and food security indicators were not expected to be a major contribution of the PTSLP. However, beneficiary households reported experiencing fewer incidences of being worried about not having enough food to eat and fewer incidences of being unable to eat healthy and nutritious food. Household dietary diversity was similar for beneficiary and non-beneficiary households, but beneficiaries were found to be 17 per cent more likely to consume fish and seafood than were the comparison group.
82. **PTSLP has improved fish production and increased household incomes, but declining fish catches may hinder such results over time.** RIA estimated the value of fish production in beneficiary households to be 94 per cent higher than non-beneficiary households, but the overall picture is one of continued decline in fish catches. Annual outcome surveys for 2013 to 2015 found that most fishers (average 56 per cent) reported a reduction in their catch from the previous year, with only 16 per cent reporting increased catches.⁵⁸ Declining fish catches were also reported by fishers during IFAD missions and in interviews conducted for the PPE. Apart from artificial reefs and support for local campaigns to ban destructive fishing gear, which have brought improvements but only on a small scale, it was considered beyond the scope of the project to address this decline. Due to increased fish prices, household incomes have not yet been badly affected. However, it is unclear whether high fish prices will be sustained and, in the absence of meaningful efforts at the sector level to manage fisheries sustainably, the long-term viability of small-scale fishing and allied activities like fish vending hangs in the balance.
83. **There are indications of increased crop and livestock production among beneficiary households but a lack of robust evidence on productivity.** Several reports, including annual surveys, RIA's impact assessment study and the PCR data, claim improvements in the productivity of crops and livestock. In particular, the annual outcome surveys for 2013 to 2015 indicates that an average of 46 per cent of crop farmers and 63 per cent of livestock producers reported improved productivity year-on-year. However, some of these reports lack evidence, as many of them do not continuously measure productivity or report the source of their findings.⁵⁹ Overall, there is a lack of robust evidence on productivity from which to draw conclusions.

Institutions and policies

84. **Establishing well-functioning SHGs and PLFs is an important institutional development for women in coastal communities,** as women are typically

⁵⁷ Higher level village meetings. At the Gram Sabha, participants discuss local governance and development plans for the village.

⁵⁸ Changes in fish catches were not included in the annual outcome survey for subsequent years.

⁵⁹ This is the case for the PCR, which states that paddy yields increased by 18 per cent and milk production by 50 per cent; for goat production, the average number of animals more than doubled (from 4.5 to 9.6) and there was a 90 per cent drop in mortality and 36 per cent increase in weight at time of sale. However, the source of data is unclear, and it is assumed that these figures come from monitoring carried out by the relevant partner organizations.

marginalized in the official and traditional institutions that govern local development and politics.⁶⁰ This is especially true in fishing communities, which remain highly structured by traditional caste and gender relations. PTSLP has enabled women to strengthen their institutional presence in these communities, partly because the financial services that are available through PLFs and SHGs are valued by men as much as women, and because the PLFs and SHGs are functioning well. Consequently, women's organizations are now accorded higher status and women are in a better position to exert influence in their communities.

85. **PLFs are ready to take on additional roles but need ongoing support and the right capacity-building and linkages to help them do so.** PLFs, especially in phase 1 districts, are ready to play a more diverse role in enabling women to be active agents in development processes and government service provision, as SHG federations in other states are doing. PTSLP supported the Government of Tamil Nadu initiative of forming block-level federations, and they could also be linked together as district federations so that they can more directly connect with district-level government and financial institutions and have greater collective influence. However, PLFs will need considerable support to reach this next level of institutional development. There is also a need for continued high-level oversight of financial performance to ensure that fiscal discipline is maintained.
86. **The creation of FMSs means that small-scale fishers have a formal institution to represent them, but the FMSs' impact in other marginalized groups is still limited.** For these fishing communities, traditional governance structures still hold a lot of influence and work alongside the official systems of local government. Although relevant in their communities, traditional governance structures are not registered with or controlled by the Government. FMSs, as formal, registered institutions specifically for small-scale fishers, are afforded recognition by the Government. This may help to secure better representation for small-scale fishers in the fisheries sector. However, boat crew and women fish vendors, who are part of other traditional governance structures and are still not able to become members of an FMS, do not receive its benefits.
87. **FMS and district fisher federations require further development, including refinement of their vision and purpose.** In phase 2 districts, the lack of time available for building strong foundations for FMSs combined with delays putting auctioneers, loans and infrastructure in place, means the value added of the FMS is sometimes in question, especially if there is no clear role for collective marketing due to the type or volume of catch. At the other extreme, the success of some FMSs has prompted the traditional village council to replicate FMS services to capture the income associated with this, meaning that the FMS no longer has a unique role to play. Here, the service offer by the FMS needs to be revisited and redefined to ensure continued relevance.⁶¹
88. There is also a need to revisit the roles and responsibilities of the district fisher federations, which are still at a nascent stage and experimental in nature. They are seen mostly as a means of linking with financial institutions, which is one of the main achievements of the PTSLP interventions, through PFARMS. Here, the PTSLP worked with financial institutions to ensure that they recognize the role of the PLFs and fisher federations to develop and deliver their financial products to targeted beneficiaries. At the same time, government institutions such as the Department of Fisheries have acknowledged the relevance of the PFARMS insurance scheme and have shown interest in upscaling this instrument, which indicates the contributions of the PTSLP for the deployment of tailored financial products for vulnerable populations.⁶² However, challenges remain, as the potential role of district fisher federations and

⁶⁰ A third of seats in Gram Panchayats are reserved for women, but this is often tokenistic.

⁶¹ For example, rather than collective marketing through auctions, the catch of crabs and squid could be pooled and the FMS could negotiate directly with traders dealing in the specific species for higher prices based on the pooled quantity.

⁶² According to recent evidence provided by APR.

PLFs in supporting value addition and marketing and in representing the interests of small-scale fishers has not been established, especially in phase 2 districts. In general, there is a lack of experienced leadership and capacity at the federation level to take these organizations forward, either conceptually or financially.

89. **Summary.** PTSLP has contributed to rural poverty reduction in three main ways: enabling increased income for fishers; building the confidence and financial capacity of women to start or expand IGAs and microenterprises; and helping households to manage risk and debt. These impacts are generally small in scale and are reliant on the functionality and sound financial management of the CBOs developed and strengthened by the project, and this is more consistent for women's SHGs than for fish-marketing organizations. Impacts in phase 1 districts are also more pronounced than in phase 2 districts, due to implementation delays and rushed processes. Impacts on food security and productivity have been marginal. Taking these elements into consideration, rural poverty impact is rated *moderately satisfactory (4)*.

Sustainability of benefits

90. **There are good prospects for institutional and financial sustainability of SHGs, JLGs and PLFs.** The PLFs and SHGs visited in phase 1 and phase 2 districts exhibited high levels of cohesiveness and a shared sense of purpose, which are important for sustainability. Sustainability is further bolstered by the fact that they are increasingly used as a channel for government and development assistance. Almost all PLFs have BDC arrangements with at least one bank, and SHG members have continued with regular meetings and savings since the project ended. SHG and JLG loans are valued by women and their families, who have a vested interest in seeing these services continue. This is important, as continued fiscal discipline is key to sustainability; if repayment rates fall, banks may withdraw their support and internal loan funds could rapidly decline, with a domino effect on economic and social benefits. Although there is good understanding of this among SHG members and PLF leaders, project staff and financial institutions emphasized the importance of external oversight to ensure that good repayment rates are maintained.
91. **Late payment of BDC commissions is having a detrimental effect on the sustainability of PLFs.** BDC commissions from banks underpin the financial health of PLFs.⁶³ The first tranche of commission is paid on disbursement of loans; the second tranche is paid when loans are repaid in full and formally closed. Some PLFs have not been paid the second tranche for three or four rounds of loan transactions, due to banks not processing loan closures in a timely manner. At the time of the 2020 supervision mission, the backlog in BDC commissions amounted to INR 11.1 million in phase 1 districts and INR 4.3 million in phase 2 districts.⁶⁴ In the past, project staff followed up with banks to ensure that payments were made. Without this support, some PLFs may find themselves unable to cover operational costs if commissions continue to be delayed.
92. **Viability of IGAs and microenterprises show mixed results.** The IGAs follow the PTSLP approach taken of supporting livelihood activities with a track record in the local area. Nonetheless, considerations on their long-term sustainability are required, particularly for IGAs and enterprises linked to agriculture, mostly developed on phase 2, due to the vulnerability of coastal areas to natural disasters and increasing risks prompted by climate change. There are also some risks of market saturation due to indiscriminate multiplication of similar enterprises.
93. **Social impacts for women are linked to improvements in their skills, confidence and social capital that cannot easily be reversed.** Women have gained the confidence to take a stand in their communities to advance their own interests and so there is a good chance of social impacts increasing organically over

⁶³ According to the PCR, 92 per cent of PLFs are financially sustainable largely from BDC commissions.

⁶⁴ 2020 Supervision Mission Report.

time. There are also sustainable social and economic impacts from the expenditure on health and education that the project has enabled.

94. **The sustainability of benefits for fishers and fish vendors is dependent on performance of fisher organizations, which is highly variable.** The PCR reports that 68 per cent of the functional FMSs were profitable at project closure, with expectations that this percentage would grow over time. However, 34 per cent of the FMSs in phase 1 districts are non-functional and others face various internal and/or external threats to sustainability, such as declining value of fish sales. In phase 2 districts, most of the FMSs were only set up in the last few years of the project and trends are not yet clear, but 22 of the 59 functional FMSs had lower sales for 2019/2020 than for the previous year. Additionally, the COVID-19 pandemic has worsened the financial situation for FMSs for both phase 1 and phase 2, as fishing and fish sales were banned for extended periods. Loan repayments significantly decreased during this period. This may have been prompted by a government moratorium on loan repayments, which people often interpret as a loan waiver. Since the financial health of FMSs affects that of the district federations, this could have knock-on effects on financial inclusion for fish vendors.
95. Sustainability of phase 2 FMSs is also affected by the lack of a sense of ownership among members. Unlike FMSs established in phase 1 districts, phase 2 did not enjoy a long period of engagement by SIFFS with small-scale fishers and fishing communities, limiting ownership, cohesion and participation among its members. This has resulted in a seeming lack of understanding of the project and, thereby, lack of ownership exhibited among FMS members.
96. **The future of PFARMS is uncertain.** PFARMS began operations in the last few years of the project and at closure had not reached the scale required for long-term viability. The hope was that this scale would be achieved by the Department of Fisheries using its structures to create awareness and increase coverage of the scheme. Recently, the Department of Fisheries has developed a fishing asset insurance product modelled on PFARMS. However, the involvement of PFARMS in this scheme is not guaranteed, as this depends on the Government's future priorities and commitments with the fisheries sector. If PFARMS is sidelined, the prospects for sustainability of this innovative, fisher-owned insurance scheme will be reduced.
97. **Most infrastructure is valued by users and is considered sustainable, but some buildings have been damaged by cyclones.** As noted earlier, most infrastructure built by PTSLP is well utilized and this is helping to ensure that it is looked after and properly maintained. However, recurrent cyclones have damaged some of the buildings. For example, out of eight fish auction halls and procurement centres built by the project, four were destroyed by Cyclones Vardha and Gaja, and only two are now functional. Likewise, two of the three boatyards built by the project are non-functional in part due to damage caused by cyclones. Cyclones have also damaged a number of kitchen waste biogas plants. It is unclear if the project had any contingency funds for such events, and unclear as to who will pay for the repairs of these facilities.
98. **Some producer organizations and producer companies have potential to become successful businesses; others may fail.** Most subsector interventions were only initiated in the last few years of the project, which was not enough time to achieve sustainability. In most cases, it will be many years before these nascent enterprises reach the stage of being independent, producer-owned businesses with secure markets and profits. A one-year, no-cost extension was agreed with the NGO service providers as part of the exit strategy, and some service providers have other sources of funding to continue working with producers beyond this. Prospects for sustainability are strongest for moringa and jasmine flowers. For paddy, millet, mango and dairy, there are serious concerns about viability.

99. **The Government of Tamil Nadu has demonstrated willingness to continue supporting CBOs and livelihoods in coastal areas, but more funding is needed.** As part of the exit strategy for the PTSLP, the state government set up the Tamil Nadu Coastal Sustainable Livelihoods Programme (TNCSLS) to take forward work started under the project and ensure the sustainability of results, including light-touch monitoring of well-functioning CBOs, capacity building for CBOs that are struggling, and further support for subsector development initiatives. The TNCSLS only had secured funding until March 2022,⁶⁵ and current funds are insufficient to take CBOs and enterprises to the next level. Efforts are therefore underway to secure funds for a longer-term project. If funds are not secured, SHGs and PLFs will receive some support through TNCDW's *Mahalir Thittam*⁶⁶ SHG programme. However, this programme covers all districts in Tamil Nadu and has 696,000 SHGs and 12,358 PLFs on its books;⁶⁷ consequently, it would be difficult to direct significant resources to the organizations involved in the PTSLP.
100. **A strategic and systematic approach to ensuring the sustainability of fisher institutions is not evident.** The PTSLP signed a memorandum of understanding (MOU) with SIFFS and two district federations to support FMSs and district federations in phase 2 districts for two years after the project ended. This mostly involves responding to queries and providing advice as needed. A state-level fisher federation of the district federations has recently been formed. It is not clear what funding is available for the development of this new institution and what backing it has from the FMS and fishing communities, nor how it links to and complements or provides a counterbalance to other institutions in the fisheries sector, such as the cooperatives that are registered under the Department of Fisheries, and SIFFS. In general, a well-planned, strategic approach to ensuring the sustainability and relevance of the fisher institutions established by the project is missing.
101. **Summary.** There are good prospects for sustainability of the economic and social benefits gained by women under the PTSLP. However, this is less true for women fish vendors than for other groups of women. The PTSLP enhanced the capacities of the supported CBOs, which in turn helped to develop other subsector interventions. Nonetheless, the sustainability of benefits is in the balance, as most of the value addition enterprises developed under the PTSLP will not be sustainable without further investment and, in a few cases, are likely to fail. Additionally, the multiple threats to sustainability experienced by many FMSs, some of which were out of their control, further hinder the FMSs' prospects of long-term sustainability. Finally, the project failed to develop a sound and systematic strategy to ensure sustainability across its different interventions, with a particular emphasis on managing potential risks, both contextual and external. Considering this, the PPE rates sustainability as *moderately satisfactory* (4).

B. Other performance criteria

Innovation

102. **The PTSLP has supported ongoing processes of innovation in rural finance.** This has mostly involved developing and testing modifications of approaches used elsewhere rather than first-generation innovations, but this is still an important contribution to the landscape of financial inclusion in India. For example, the BDC model is an evolution of the role SHG Promoting Institutions have been playing as business correspondents for banks over the last decade. In the BDC model, CBOs rather than NGOs are the intermediary organizations earning commissions. This model was first developed in 2011/12 through a partnership between the Industrial Credit and Investment Corporation of India- ICICI Bank and an IFAD-financed project

⁶⁵ At the time of the evaluation, no decision on funding was yet made.

⁶⁶ *Mahalir Thittam* is a socio-economic empowerment programme for women implemented by TNCDW.

⁶⁷ Figures cited on the TNCDW website: [Tamilnadu Corporation for Development of Women - Mahalir Thittam \(tamilnadumahalir.org\)](http://TamilnaduCorporationforDevelopmentofWomen-MahalirThittam(tamilnadumahalir.org))

in Maharashtra.⁶⁸ The PTSLP piloted it with NABFINS and three PLFs in 2012/13 and subsequently entered into agreements with NABFINS, ICICI Bank, Indian Bank and Tamil Nadu Grama Bank to roll it out to other PLFs.⁶⁹ The involvement of district fisher federations as BCD was a new application of the BDC model.

103. Similarly, NABFINS was already providing loans to JLGs formed from SHG members before it entered into an agreement with the PTSLP to do this. The main modification from NABFIN's usual approach was the development of a business plan and compulsory training on business management for all JLGs. This JLG model was then upscaled in partnership with the banks through BDC arrangements. The combination of JLG loans and BDC arrangements is perhaps the most innovative aspect, especially when it comes to JLGs of women fish vendors accessing loans via district fisher federations.
104. **Innovative, community-based microinsurance schemes were developed by the project.** The PTSLP worked with two insurance companies – UIIC and Life Insurance Corporation of India – to develop microinsurance schemes tailored to the needs of coastal communities, including insurance for health, personal accidents, life, housing, livestock and fishing assets. The products and premiums were designed according to people's financial capacity, and procedures for taking out policies and making claims were simplified to make the schemes accessible. An innovative aspect was the involvement of PLFs and district fisher federations in popularizing the schemes and helping SHG members and fishers to submit claims. There has been good uptake for most schemes, but for some there has been a drop in the number of policies taken out because alternative, cheaper government schemes have been introduced, or because subsidies have been removed and premiums have increased.⁷⁰ The endline evaluation of microinsurance also reported complaints that claim settlements are too low, which is putting some people off renewing.
105. **The most significant innovation was the community-based fishing asset insurance scheme, PFARMS.** PFARMS was carefully designed to address the key issues preventing fishers from accessing insurance for their boats and gear: high premiums, problems with claim settlements, insurers' lack of understanding of the fisheries sector, and high risk of fraud.⁷¹ Hence, the fishing community manages the scheme to reduce the costs and complexity of administration and ensures that only genuine claims are processed, SIFFS contributes expertise in damage assessment pro bono, the insurance company covers high-cost risks and has reinsurance for major losses, and the Department of Fisheries incentivizes uptake by providing diesel subsidies to boat owners who are registered with the scheme. This hybrid model has brought lower premiums and faster processing of claims, and by its third year 8,900 policies had been taken out in 13 districts.⁷² The challenge now is getting to scale so

⁶⁸ The Tejaswini Women's Empowerment Programme.

⁶⁹ The 2012 Supervision Mission Report for the PTSLP noted that "some of the private banks including ICICI and Housing Development Finance Corporation Subsidiary Bank [HDFC] have been engaging federations as business correspondents" and agreed on action to work with Indian Bank and private sector banks to pilot this approach with PLFs under the PTSLP. The subsequent Supervision Mission reported that the approach had been piloted with NABARD rather than with a bank.

⁷⁰ For example, the health insurance scheme developed with UIIC involves a community selecting the hospital they want to use and UIIC signing a memorandum of understanding with that hospital and agreeing to the cost for each procedure, so that payment can be made directly to the hospital. Each insured household is given a booklet with the sum insured, amount used, and balance. When someone needs treatment, the PLF accompanies them to the hospital and submits the necessary documents to UIIC. Initially, over 40,000 policies were taken out, but since the government subsidy for the scheme was withdrawn and the cost doubled from INR 160 to INR 365 a year, the number of households insured has dropped to around 10,000.

⁷¹ Fishers can say their nets or boats were damaged or lost at sea and it is difficult for the insurance company to verify this, which increases the risk of fraudulent claims.

⁷² This went down to 7,092 in 2020-2021 because of the pandemic but started to increase again [2,093 by the end of 2021] in the last three months by the end of 2021).

that premiums can come down further, as they are still too high for fishers to cover the full cost of their assets.⁷³

106. **The PTSLP enabled further development of artificial reef technology.** The project worked with two well-respected, national organizations to design and install artificial reefs, the Central Marine Fisheries Research Institute (CIMFRI) and the National Institute of Ocean Technology (NIOT). CIMFRI began research and development work on artificial reefs in 1989, and the partnership with PTSLP allowed it to further modify its design and comprehensively study the impact of this relatively new technology. NIOT only entered the field in 2016 but used the opportunity of working with PTSLP to develop a new reef module design that is more durable. NIOT aims to patent this design.
107. **Summary.** The PTSLP has enabled some useful innovations in rural finance and insurance, particularly with regards to tailored products and services for the specific needs of coastal communities. It has also supported research and development in the emerging field of artificial reef technology. Overall, innovation is rated *satisfactory* (5).

Scaling up

108. **Financial institutions have reportedly adopted the approaches developed in PTSLP elsewhere in Tamil Nadu.** A representative from the Tamil Nadu Grameen Bank said that the lessons learned from PTSLP about training and organizing PLFs have been extended to other areas through their partnerships with SHG NGOs. Likewise, a representative from NABFINS said that the Tamil Nadu division of NABFINS is now requiring the development of business plans and business management training prior to disbursing loans in other JLG loan programmes. IFAD also facilitated a visit from the NABFINS team in Uttar Pradesh who were interested in replicating the JLG model, but this was not accepted by the state government as the geography of Uttar Pradesh meant that it would require more staff and be too costly.
109. **Insurance for fishing assets may be scaled up, but important features of PFARMS may not be retained.** The Department of Fisheries has committed to developing a fishing assets insurance scheme for small-scale fishers, but the nature of this scheme is yet to be announced. An important feature of PFARMS is that small-scale fishers are co-owners of the scheme and have oversight at the governance level on how it is run. As well as helping to ensure the relevance and appropriateness of insurance, this feature is part of developing the capacities and positioning of FMSs and district federations as actors in the fisheries sector.
110. **PTSLP may have enabled some scaling up of artificial reefs.** Although artificial reefs have been around since the late 1980s, the evidence on positive impacts that was generated by the CIMFRI research may have contributed to the scaling up of this technology by the Government of Tamil Nadu⁷⁴ and possibly beyond the state, given that CIMFRI is a national institute. However, previous research on the positive impacts of artificial reefs was available prior to this time,⁷⁵ and the main drive for scaling up appears to be coming from government schemes and industry interest in the regeneration of fisheries resources, including through coastal industry corporate social responsibility funds.
111. **PTSLP may have influenced the design of other SHG programmes, but this is difficult to verify.** There are anecdotal reports of other programmes working

⁷³ Fishers decide what coverage to take out and usually opt for far less than the full value of their boat and engine, to keep the premium low. This means that even if they receive compensation for the loss of boats or gear, this is often not nearly enough for replacement.

⁷⁴ CIMFRI was commissioned to install 120 artificial reefs by Tamil Nadu State Government after the first PTSLP reefs were installed and studied. The degree to which this was attributable to PTSLP is unknown.

⁷⁵ For example, a 2007-2008 study by CIMFRI on the economic impacts of artificial reefs in Tamil Nadu was published in the Indian Journal of Fisheries in 2013. See: [\(PDF\) Economic performance of artificial reefs deployed along Tamil Nadu coast, South India | G. Mohanraj - Academia.edu](#)

with SHGs at state and at national levels adopting elements of the PTSLP approach. For example, the World Bank-funded Tamil Nadu Rural Transformation Project (TNRTP), which was designed in 2017, has reportedly adopted PTSLP's approach to building the capacity of PLFs and JLGs, while the National Rural Livelihoods Mission, which commenced in 2012, has adopted the VRF approach at national level. While the design report for TNRTP has some similarities with PTSLP's approach when it comes to the development of business plans for individual and group enterprises, and the National Rural Livelihoods Mission introduced VRFs *after* PTSLP did, the PPE was unable to determine whether there are any linkages between PTSLP and these developments.

112. Since all of these programmes are implemented under the Ministry of Rural Development and involve many of the same institutions and actors, some cross-fertilization is likely. For example, the Managing Director of TNCDW is also the CEO of the Tamil Nadu State Rural Livelihoods Mission. However, there is still a tendency for government programmes to operate in isolation from each other, especially at district and block levels. This is exacerbated by the fact that project staff are hired on consultancy contracts and consequently knowledge and expertise are not retained within the department when a project ends. The potential for scaling up is also undermined by frequent changes in IAS officers in charge of departments and programmes.
113. **Studies and events to promote scaling up were planned but most were not carried out.** PTSLP organized some exposure visits and had intended to hold workshops with TNCDW district and block officials to share information about successful innovations and approaches and encourage replication. Due to a change in the leadership of TNCDW, and the onset of the COVID-19 pandemic, most of these events did not take place.
114. **Summary.** There appears to have been some scaling up of PTSLP innovations and activities by partner organizations and by the Department of Rural Development and Panchayat Raj, but there was little focus on scaling up until the end of the project, at which time the COVID-19 pandemic hindered progress in this area. Overall, scaling up is rated *moderately satisfactory (4)*.

Gender equality and women's empowerment

115. To achieve its objectives, PTSLP focused on building the capacity of CBOs, whose members were mostly women. According to the PCR, women comprised 81 per cent of total beneficiaries, with 137,738 women reported to have directly benefited from the project (138 per cent of the original target for outreach to women).
116. **The project's approach of supporting SHGs, JLG and IGAs has contributed to women's economic empowerment.** While SHGs were established long before the PTSLP interventions, activities carried out by these organizations were limited, mainly focusing on internal savings and loans. Through PTSLP interventions, women SHG members gained access to external credit schemes for larger loans, established new enterprises (26,433 new enterprises by the end of the project) and were able to grow their own enterprises and generate sustainable IGAs for their households. The PRC report states that a total of 153,132 women had access to credit, which represents an increase of 191 per cent compared to the project's end target. Moreover, and as described by RIA's impact assessment, the project contributed to an increase of 4 per cent in the levels of household asset ownership by women when compared to those who were not supported by the project.
117. **In particular, IGAs were well received by women, enhancing their economic and social empowerment.** Trainings on IGAs and exposure visits built the confidence of women to develop new IGAs and to start their own businesses. Some examples of successful IGAs taken up by women include tailoring and garment making, seashell crafts, and jasmine and moringa production. Women spoke positively about the training received on various aspects of production, pricing,

marketing and business management. Exposure visits to other locations in Tamil Nadu as well as to other states widened their horizons, as they were able to interact with and observe women pursuing different livelihood activities, which inspired them to make improvements to their own activities or try new ones. Evidence from PPE field visits also suggests that IGAs gave them confidence – women who were once dependent on the male members of their family for travel outside their village are now comfortable taking buses on their own and travelling far away from their homes. The visible success of women’s IGAs and enterprises has resulted in increased requests for IGA and JLG loans, and PLFs are having to form new SHGs and JLGs to meet this growing demand.

118. **Nonetheless, some challenges remain for the IGA and JLG loan schemes, including misuse of the IGA loans and lack of training for business expansion.** The PPE field visits revealed that the loans were sometimes not used for their intended purposes, as some loans had been utilized to support fishing activities of husbands, or for family businesses over which the women had no control. Under such scenarios, women interviewed for the PPE claimed that it did not matter who was utilizing the loan because, ultimately, it helped the family overall. To an extent, this may be true if this gives women recognition and standing at the family level. However, it is debatable if this represents “women’s economic empowerment”, as this enhanced status at the family level may fade if women’s access to loans changes, and it does not address women’s economic dependence on their spouses and male relatives.
119. **While tailoring, seashell crafts, and jasmine and moringa production IGAs increased women’s opportunities to establish new enterprises, they may also have increased their workloads.** According to women interviewed for the PPE, IGA activities created new business opportunities while providing flexibility to work from home. Moreover, these successful IGA activities were highly valued by women and supported by their husbands, as these created “flexible jobs” that allowed women to keep up with their current workloads, particularly care activities. Notwithstanding the economic benefits of IGAs, there is undoubtedly a risk of creating a double burden for women, increasing their workloads for both productive and care activities. However, the PPE was not able to further confirm if and when IGAs increased their workloads, particularly for care activities.
120. **Linking women fish vendors to district FMS federations enhanced financial inclusion and provided income for women and their associated federations, but these women benefited less than women linked to PLFs.** Women fish vendors are usually reliant on loans from informal sources; therefore, gaining access to lower-cost bank loans via district fisher federations was beneficial. The PTSLP sought to enable financial inclusion of women fish vendors to access low-interest loans as well as to set up savings accounts. By the end of the project, a total 123,067 women had access to financial services, such as savings, which represents an increase of 123 per cent, compared to the project’s end target. Revenues from fish-vending enterprise sales increased by 43 per cent, according to RIA’s assessment.
121. However, fish vendors could not become members of FMSs, as membership is limited to boat owners, and they did not receive the same mentoring and support for value addition and skills development from federations that other women in JLGs received through their SHGs and PLFs. Fish vendors also missed out on the connections and solidarity that women create from being part of an SHG that meets regularly; and they had no opportunities to develop leadership skills. As a result, the evaluation team noted distinct differences in the outcomes for JLG members in the fishing and non-fishing subsectors, with women fish vendors simply seeing the JLGs as a means of accessing soft loans rather than of feeling connected and empowered by their involvement.

122. **PTSLP contributed to women’s political empowerment, leveraging their voices in the communities and CBOs.** Overall, women have gained confidence and enhanced their skills, leadership and influence by taking on responsibilities such as running their own businesses, engaging with local banks, attending meetings, and interacting with trainers and capacity builders. Overall, the project provided women with training on financial literacy, enabled their access to financial services and supported community project management groups that have women as their main leaders.⁷⁶ Moreover, some women have also become role models for other women in their communities. As reported by women during the PPE field visits, women’s SHGs have become a platform for achieving common goals, enabling them to communicate their concerns during Gram Panchayat meetings and allowing them to take direct action on issues, such as the sale of alcohol in their communities. Some SHG members have even been elected as panchayat officials.
123. As part of the targeting strategy, the project also supported women from minority groups, such as the Irula tribes, mainly through the SHGs and JLGs. Although this group of women were already members of the SHGs, the project activities allowed them to have continuous access to loans and credit, which would have otherwise been rather limited. The project enabled their financial inclusion and enhanced their acceptance by other castes, and thus leveraged their social and economic status in their communities.
124. **Nonetheless, some women remain marginalized, particularly women in the fisheries sector.** Male fishers play a central role in the governance of their communities. This is not the case for women, who, due to the local customs and beliefs, are not able to become members of FMSs. This limited the project’s potential to politically empower fish vendor women and leverage their needs through the CBOs.
125. **The project lacked a strategy to transform gender relations and enable gender equality at the household level and community level.** The project was carried out under the implicit assumption that strengthening women’s livelihoods and organizations would automatically empower women, thereby contributing to gender equality. In general, the project sought to avoid disruptive or controversial interventions, opting to work within existing social hierarchies and traditional governance systems in fishing communities. Support was channelled to disadvantaged groups, with the intention that this would strengthen their influence and status in the community. While this approach did contribute somewhat to women’s empowerment, women are still not treated equally to men and, in the case of women fish vendors, are locked out of important institutions. The effectiveness of this approach to women’s empowerment therefore needs to be measured against other, more targeted approaches that effectively seek to transform gender relations, through highly participatory methods that explicitly consider both women’s needs at project design and the local socio-economic context. This was not the case with PTSLP, and while certain objectives relating to women’s economic and political empowerment may have been achieved, the PPE notes a missed opportunity for enhancing women’s and men’s awareness of entrenched gender roles and disparities.⁷⁷
126. **The project’s gender strategy and action plan were not utilized to guide and monitor the project’s activities.** Many former project managers and staff were unaware that there was a gender strategy and action plan for the project. There was no reporting on progress against the gender action plan to IFAD and no one on the project team was assigned to follow up on the gender action plan. Several supervision missions made recommendations in this regard, which included having an increased focus on drudgery reduction, strengthening legal literacy of women on

⁷⁶ According to the PCR, a total of 236 groups managing infrastructure assets from the project have women in leadership positions.

⁷⁷ “What works for gender equality and women’s empowerment - a review of practices and results” IOE Evaluation synthesis. 2017.

their rights, and engaging with men on the topics of gender-based violence and alcohol abuse. However, subsequent supervision mission reports do not follow up on these topics; instead, they focus on the need to train district-level staff and failed to recommend conducting gender analysis to identify gender inequalities and disparities to promptly address, and to sensitize fisher federations to include women.

127. **IFAD's training on gender equality and women's empowerment was not sufficient to create the necessary capacity among project staff.** The PTSLP project staff received training on gender equality from IFAD, who then rolled it out to district implementation office staff, CRCs and PLF leaders. However, this was not sufficient to create adequate knowledge and capacity within the project team to effectively monitor and pursue any necessary changes on the gender strategy and related activities. Additionally, the project's M&E data did not provide disaggregated information on the different women's group, thus limiting an adequate monitoring and analysis of the project's progress on its gender equality and women's empowerment goals.
128. **Summary.** Overall, the PTSLP contributed to enhancing women's economic empowerment in coastal Tamil Nadu. It provided alternative sources of income and improved their livelihoods. It improved women's social empowerment, building their confidence to engage in new economic activities and take on new and unconventional roles in their communities. The project also helped to leverage women's voices in their communities and CBOs. However, not all categories of women were effectively included or equally reaped the project benefits. The project used a top-down and quite conventional approach to women's empowerment and gender equality, which did not consider women's specific needs and challenges within their communities. Here, the PTSLP could have benefited from an adequate and well-monitored gender strategy, and tailored interventions that considered all groups and castes. The design of project activities did not fully take into consideration the local context, nor did the project build awareness on gender inequality among men and women. On balance, PTSLP's contributions to gender equality and women's empowerment is rated *moderately satisfactory* (4).

Environment and natural resources management

129. **PTSLP did not have significant harmful impacts on the environment.** The project was classified as a category B⁷⁸ project and was expected to have a net positive impact on the environment due to raising awareness of environmental issues during community resource planning and promoting more responsible management of fisheries. The PPE did not conduct a thorough investigation of the infrastructure that was funded by the project, but this was small in scale, and in the communities visited there were no complaints about pollutants or other environmental issues. Artificial reefs were sited considering potential impacts on water currents and circulation and the marine environment, and with the involvement of fishing communities.⁷⁹ The project may have enabled a small increase in agricultural production using chemicals, which contribute to the pollution of waterways, but the impact is likely to be minor since farmers were already using chemicals and the project in some cases promoted organic alternatives. The only area in which beneficiaries raised a concern was in relation to the promotion of seaweed gathering as a livelihood activity in Ramanathapuram. PTSLP is just one of several initiatives promoting this activity. According to seaweed gatherers, as more of these activities take place, the availability of seaweed decreases.

⁷⁸ According to the risk classification established by the 2017 Social, Environmental and Climate Assessment Procedures, justification for the environmental category (A, B, C) and climate risk classification (high, moderate, low) assigned to the programme or project proposal is presented on a preliminary basis, with references to country social and environmental policies, legislation and institutions, as well as the social, environmental and climate change screening requirements of any cofinancier.

⁷⁹ Environmental impact assessments were apparently not required by the Ministry of Fisheries but certain areas had to be excluded as potential sites for reefs, and elsewhere barren sites were selected to avoid destroying seagrass.

130. **Overall, the project was not successful in enabling more sustainable management of fisheries, due in part to a lack of coordination.** Declining fish stocks are a pressing concern for coastal communities in Tamil Nadu, with inshore fisheries severely depleted and polluted and fishers needing to travel ever further to sea for their catch. To raise awareness of the difficulties faced by small-scale fishers and foster coordinated action for sustainable fisheries management, PTSLP aimed to hold cluster and state-level workshops with a range of stakeholders from across the sector, including owners of trawler boats. Based on outputs from the workshops and subsequent feasibility studies, PTSLP would pilot activities to address the issues. In total, 64 workshops were held but these did not lead to any significant changes in fisheries management. It was concluded that this was beyond the scope of PTSLP, as it was only working with a relatively small number of small-scale fishers. It is difficult to understand why this was not predicted from the start, and why a more realistic plan was not put in place, particularly for phase 2 of the project. The project could also have done more to coordinate its activities with the Department of Fisheries, represented in the Project Steering Committee. Coordination with FAO and the World Bank were also needed, as these organizations were running a larger-scale project to enable co-management of fisheries in Tamil Nadu and Puducherry during the same period as PTSLP.⁸⁰
131. **Local campaigns to ban destructive fishing practices were effective in some places but not in others.** Destructive fishing practices are still observed all along the coast of Tamil Nadu despite many efforts to stop them, including punitive measures. The project organized campaigns in fishing communities to raise awareness and build consensus to end the use of banned gear. These campaigns had had some success in the villages visited in Cuddalore, but in others, such as in Nagapattinam, the evaluation team was told that it had not been possible to garner the support of the whole village and so nothing had changed. This has an impact on other PTSLP interventions – for example, several of the FMSs involved in PTSLP are currently non-functional due to members using banned gear, and the use of dynamite fishing in Ramanathapuram has damaged one of the artificial reefs funded by PTSLP.
132. **Artificial reefs have helped regenerate fish stocks and restore biodiversity in inshore areas.** The project funded 17,800m² of artificial reefs in 66 locations. Research conducted by CIMFRI on the first two reefs found that average fish catches increased from 15kg to 40kg per trip and depth of fishing was 17 metres compared to 23 metres before, indicating significant improvements in fish stocks (CIMFRI 2016). Subsequent monitoring of 12 reefs found the reappearance of fish groups that had been lost or were disappearing, and increased survival and breeding rates (CIMFRI 2019). During the PPE field visits, fishers confirmed that reefs had increased fish stocks, but in some locations, they mentioned issues such as siltation, nets being snagged on the reefs⁸¹ and reef modules sometimes being damaged or dragged away by mechanized boats. This highlights the importance of involving all members of fishing communities, including in neighbouring areas, in the siting and management of reefs.
133. **Environmentally friendly technologies were promoted, but uptake was mixed.** Some of the IGA training and subsector development activities involved promoting the use of organic inputs for farming and control of animal diseases. For example, 150 community livestock volunteers in three districts were trained to distribute herbal remedies for the treatment of common diseases affecting goats, which reduced costs for producers and provided a small income for the volunteers,

⁸⁰ Fisheries Management for Sustainable Livelihoods began in 2010 and had two phases. The project included formation of co-management committees involving fishers at village, district and regional levels in all 13 coastal districts of Tamil Nadu, for better management of marine fisheries.

⁸¹ Entanglement of nets on the reef was also found at 2 of the 12 reefs studied by CIMFRI (2019, op.cit).

and jasmine producers were trained to use organic inputs to reduce the pollution of waterways. However, the impact of these efforts was not monitored and in at least some cases, the uptake was poor.⁸²

134. **Kitchen waste biogas plants are having positive environmental and economic impacts.** PTSLP developed a loan scheme and partnered with Vivekenanda Kendra – National Resources Development Project to install kitchen waste biogas plants as a sustainable source of safe and clean energy. An evaluation in 2020⁸³ found that 1,066 biogas plants had been installed across the 12 project districts. Of 73 beneficiaries interviewed for the study, 89 per cent said that their plant was functional and regularly being used, which was leading to savings of up to INR 800 per month, and almost all reported reduced indoor smoke pollution. In addition, the slurry was being used as manure in the field. Although the majority had to spend some money on repairs, and some found maintenance challenging, most were positive about the benefits and would recommend this environmentally friendly technology to others.
135. **Other environmental issues, such as depletion of mangrove and coastal fringe forests and flattening of sand dunes, are having damaging effects in project communities.** Environmental degradation combined with extreme weather is causing coastal erosion, which is an increasing problem for many project communities. Addressing these issues was not in the design of PTSLP but they are sometimes undermining the sustainability of project benefits. For example, Thomayarpuram FMS spoke about how their business has dropped drastically because of coastal erosion and the difficulty in putting out their boats in the changed bathymetric conditions. In Tirunelveli district, fishers said that although some breakwater constructions like groins had been set up, the community had not been involved in the planning, design or implementation of such structures and, as a result, they had made it more difficult for fishers to put out to sea. In other locations, infrastructure located close to the shoreline has been damaged due to erosion, including infrastructure constructed by PTSLP.
136. **Summary.** PTSLP had no significant negative impacts on the environment and natural resources, but positive effects were limited in scale. Key achievements were the promotion of regenerative and environmentally friendly technology through investments in artificial reefs and kitchen waste biogas plants. However, the project had little impact on the over-exploitation and pollution of fisheries, and this, combined with the degradation of the coastal environment, is a serious threat to the livelihoods of fishing communities. Environment and natural resources management is rated *moderately satisfactory (4)*.

Adaptation to climate change

137. **Adaptation to climate change was not part of the design of PTSLP, but increased resilience to shocks was.** Coastal communities in Tamil Nadu are extremely vulnerable to the effects of climate change. Beneficiaries talked about unseasonal rainfall and its effect on fish and shellfish availability as well as on paddy harvests (higher humidity or rainfall leading to dampness and difficulty in drying the harvest). The number of fishing days lost because of rough seas was also reported to be going up. The impact of climate change was not considered in the original design of PTSLP, but in the post-tsunami context there was an awareness of the devastating effects of natural disasters and the need to build resilience to shocks. The design therefore had a significant focus on risk management as well as a subcomponent on disaster preparedness.
138. In the design report for additional financing (in 2015), climate change risks were classed as “medium”, although they were not analysed in any detail. Training on

⁸² For example, jasmine producers said that organic inputs had a bad smell and so were not being used.

⁸³ Zion Research and Consultants, 2020, Impact evaluation on biogas plants installation for biofuel from kitchen waste.

climate change risks for farmers was identified as a mitigation strategy. There is no information on this training in the PCR, which suggests that it did not take place.

139. **PTSLP has helped households to diversify incomes and to cope with disruptions to income.** The development of women's IGAs and enterprises has diversified the sources of household income, which is important for building resilience. In addition, VRF loans are often taken out when there is a disruption to livelihood activities and therefore income. One of the main disruptions in project communities is a ban on fishing due to rough seas or cyclones, and these are predicted to increase with climate change. PFARMS insurance has also enabled fishers to recover some of their losses when boats are damaged in cyclones or other extreme climatic events.⁸⁴
140. **Risks to agriculture-related activities remain high and are mostly not covered by insurance.** Unpredictable and extreme weather is affecting agriculture in project areas and has knock-on effects for allied enterprises supported by PTSLP. For example, Cyclone Gaja caused a dramatic drop in mango production in Nagapattinam; as a result, the pulp plant had to purchase mangoes from further afield at higher prices, leading to huge losses. Likewise, some of the SHG members' processing microenterprises failed because of being unable to source raw materials. When cyclones hit – which appears to be happening more frequently because of climate change – people often lose crops, livestock and other productive assets. Crop insurance is generally not used for minor crops like moringa and jasmine. Consequently, many beneficiaries still face high levels of climate-related risk to their livelihoods.
141. **Promotion of climate-smart agriculture was undertaken on a limited scale.** Some farming communities were supported to cultivate moringa or millet, which are drought-tolerant crops, and micro-irrigation for the cultivation of high-value vegetables was provided. However, relatively few people benefited from these schemes.
142. **Training for teachers and students may have contributed to increased preparedness for climate-related disasters, but there is no concrete evidence.** The awareness-raising programme with schoolchildren and teachers took place in phase 1 but there were no data collected on outcomes, making it difficult to evaluate. During interviews for this PPE, consulted teachers and students who participated in the training and exposure visits claimed to have a better understanding of how to respond to emergencies. However, since there were other initiatives to improve preparedness and response to emergency in the years following the tsunami, it is not possible to attribute any changes solely to PTSLP.
143. **Summary.** PTSLP has helped coastal communities to withstand climate shocks by broadening the income base of households and providing access to emergency loans and insurance for some productive assets. However, the risks were not properly assessed, even at later stages of the project, and risk management in agriculture activities was inadequate. A strategic and systematic approach to adaptation would have yield better results. Overall, adaptation to climate change is rated *moderately satisfactory (4)*.

C. Overall project achievement

144. Overall, PTSLP was a relatively well-designed and well-executed project that has brought tangible benefits to households in coastal areas of Tamil Nadu. The project was generally very effective at reaching poor and vulnerable groups, although a few target groups (backwater fishers and boat crew) did not receive direct benefits. Physical targets and outputs were mostly met or exceeded, but delays at the start of both phases of the project, and the high turnover in senior management positions,

⁸⁴ RIA found a 4 per cent increase in the ability of beneficiary households to recover from climate shocks compared to non-beneficiaries.

affected efficiency and meant that some activities were rushed. This was particularly true for phase 2 districts, where some of the FMS and subsector development initiatives were only started in the last few years of the project and did not have time to establish firm roots. This was only partially ameliorated by the Government setting up TNCSLS to continue the work of PTSLP, due the limited timeframe and budget of TNCSLS.

145. The PTSLP's most effective interventions are those related to building the capacity of the CBOs and enabling their access to loans, which helped to diversify their sources and promote risk reduction. This included innovation around products and modalities for the delivery of financial services to coastal communities through partnerships with banks and insurance companies. The project was also effective in enabling women to start or grow enterprises and other IGAs. Although these are mostly low-return activities, this, combined with being the channel for financial services, has improved women's skills, confidence and status. More variable results were achieved for FMSs and the development of infrastructure, partly due to inadequate analysis and planning. In some locations, the project has enabled fishers to trade on open markets and earn higher incomes, but in other locations fishers are still indebted to traders and FMSs are struggling to demonstrate their relevance. Women fish vendors have gained access to lower-cost loans through FMSs, but increased fish prices mean there are limits on how much fish they can buy and sell, and they are not receiving good institutional support. The vocational training programme for youth led to skilled employment for some participants, but a large proportion of trainees did not take up the employment opportunities on offer, as they were not as remunerative as fishing. It was not possible to evaluate the effectiveness of the programme with schools to raise awareness of sea safety and disaster preparedness.
146. In terms of impacts, the project has increased household incomes and assets and created some resilience to shocks, including climate shocks. Women's livelihood activities are mostly sustainable, and women have been empowered socially and, to a lesser degree, economically. The sustainability of fisheries-based livelihoods is less certain due to the continued decline in fish stocks, which has multiple causes. Although artificial reefs are helping to regenerate stocks at a localized level, they are not an adequate solution to this problem. Impacts on youth unemployment and risks to life and livelihoods from sea and natural disasters are thought to be minimal.
147. Considering all of the above, overall project achievement is rated *satisfactory (5)*.

D. Performance of partners

IFAD

148. **Regarding project management, IFAD's approach was adequate, focusing on the actual needs of the project partners to deliver their intended goals.** IFAD's overall approach to project management was commended by the implementing agency for its flexibility and responsiveness, reflecting a partnership mentality that contrasts with the top-down approach taken by other international financial institutions or development agencies. IFAD's openness to changing direction based on feedback from project staff and communities was highly valued. However, the limited time of phase 2 undermined IFAD's efforts for responsive and adaptive management, as this led to a "rush to implement" and a less methodical, learning-based approach.
149. **Although IFAD provided adequate oversight of PTSLP activities, some areas required further follow-up and guidance.** According to the PCR, IFAD performed eleven annual supervision reports, one mid-term review and nine follow-up missions. IFAD's supervision missions were systematic and timely, providing valuable guidance to the project team. While IFAD's recommendations were in line with the overall implementation challenges and support requested by the project team, some areas, particularly for gender and youth, required coherent assistance and guidance, building on the findings from supervision mission reports. In some cases, supervision

reports highlighted the challenges faced by the project but recommended different approaches or did not provide an adequate solution to the issues.

150. **IFAD did not provide sufficient support to knowledge management to ensure adequate and reliable progress and impact reports.** As previously highlighted, the PTSLP M&E system in place did not gather data in a systematic way or make use of consistent data collection methods, affecting the quality of the information. Here, IFAD could have made additional efforts to support the PTSLP's M&E system, providing technical guidance and prompt assistance to improve its methods. Regarding specialized reports and research products, IFAD carried out several outcome surveys, thematic studies and impact evaluations. However, many of these products faced several delays, some of them due to the COVID-19 pandemic. According to the PCR, some reports also failed to collect data for all proposed indicators, limiting their usefulness to inform the project team on potential adjustments to project activities. There was no evidence of lessons learned being disseminated or shared through different platforms, beyond IFAD headquarters' standardized reports.
151. **IFAD's engagement in gender equality, youth empowerment and environmental and natural resource management issues was weak at strategic and policy levels, thus limiting the impact of the project.** While the project contributed to the economic and political empowerment of women, the PTSLP did not seek to tackle structural and governance issues around gender equality. As gender equality and women's empowerment face several institutional and social constraints, it becomes necessary to develop projects that aim to promote structural changes, through activities that aim to foster advancements at the institutional level. As such, IFAD failed to actively promote such changes, and focused only on gender-responsive approaches within the project.
152. Similarly, the project failed to promote structural changes for youth empowerment, as some vulnerable groups, such as backwater fishers' boat crew and Irulas did not benefit from all project activities. PTSLP also missed some opportunities to promote sustainable fisheries, as its approach to environment and natural resources management focused mostly on output-level activities. Environment and natural resources management activities lacked strong components on policy and governance mechanisms for sustainable fisheries, ultimately reducing the expected impact of these activities. Moreover, and within the PTSLP scope, IFAD did not develop a clear policy engagement agenda with stakeholders, as a way to contribute to changes at the institutional level. Further coordination with United Nations agencies working in the area would have aided this particular goal.
153. To sum up, IFAD has made important interventions to improve project management performance, constant supervision and monitoring on key areas. At the same, its engagement in policies and structural issues was rather limited. Therefore, the performance of IFAD is rated *moderately satisfactory (4)*.

Government

154. **The Government adopted a transparent approach to targeting, ensuring that the PTSLP was focused on supporting the most vulnerable populations.** The project focused on targeting fishing communities whose livelihoods were affected by the 2004 tsunami. While project activities unintentionally excluded certain minorities (boat crews, backwater fishers), the PTSLP was developed with a tailored targeting approach, as project activities considered the social and economic landscape in the area and the needs of the most vulnerable populations. Targeting approaches were also perceived as transparent by project partners and beneficiaries, with a non-political PTSLP office and personnel, who focused on loan repayment rather than gaining political acceptance through the project's outputs.
155. **Changes in staffing of PTSLP at state- and district-level offices led to delays in implementation.** Frequent changes in high-level positions in the Government led

to significant delays in implementation and timely release of funds, particularly in the first years of the project. Staffing changes also weakened the PTSLP leadership. Additionally, PTSLP was staffed by personnel from the other related departments, in line with the country's approach to project post appointments.⁸⁵ The main purpose of this approach is to build sectoral expertise within projects. However, in the case of the PTSLP, its steering committee did not have a role in identifying the potential staff deployed and had to accept any appointments made by the related government institutions (Rural Development and Panchayat Raj Department of the Government of Tamil Nadu). As a result, the available skill sets did not necessarily match the requirements needed to support and manage the PTSLP.

156. **Government and project managers contributed significantly to achieving the project goals, through their support to the CBOs and by reinforcing monitoring of loan repayments.** The PTSLP invested time and effort in identifying the most appropriate trainers with proven experience and expertise. CIMFRI, the National Institute of Fashion Technology, Career Development Opportunity and Training, Goat Trust, and Hand-in-Hand are credible, nationally known organizations with enough expertise and sectoral knowledge to guide these fledgling SHGs and JLGs. This particular aspect is highly valued by targeted groups and is considered one of the building blocks of the success of several project activities.
157. Additionally, stringent monitoring mechanisms on loan repayments by PTSLP and the regular follow-up have contributed to minimal defaulters. This monitoring strategy ensured compliance with all project norms and objectives. However, monitoring activities mainly focused on procedural aspects and repayment of loans to ensure the financial reliability of loan schemes.
158. **The PTSLP exit strategy required additional time to be adequately developed.** CBOs involved in the implementation of the PTSLP were unaware of the project's continuation of activities beyond IFAD's support. After the short period of phase 2, project beneficiaries requested additional handholding to ensure the sustainability of several project activities. While the PTSLP project staff were set to continue working one year after the project ended, CBOs and project beneficiaries believe that this time was still too short for an adequate exit strategy.
159. Overall, the Government's performance is rated *moderately satisfactory (4)*.

E. Assessment of the quality of the project completion report

160. **Scope.** The PCR is comprehensive, covering all the standard evaluation criteria⁸⁶ as well as the performance of IFAD, the Government and other partners. There are no gaps, but some sections, such as environment and natural resources management and adaptation to climate change, are rather brief. The scope of the PCR is rated *satisfactory (5)*.
161. **Quality.** The PCR draws on wide range of sources and data, and the quality of analysis is generally good. The report is reflective and informative. IFAD's PCR mission had to be conducted remotely because of the COVID-19 pandemic, but the impact of this was partially offset by the fact that many members of the mission team had been involved in the project for a long time. Some of the data used are not reliable, due to methodological limitations of the source studies, and in some cases, the evidence base is too thin for the generalizations reached. Overall, the quality of the PCR is rated *moderately satisfactory (4)*.
162. **Candour.** The PCR tends towards a positive representation of results, often based on the achievements in the first phase of the project; areas where the project was

⁸⁵ Other IOE evaluations, such as the PPE of Tejaswini Women's Empowerment Programme, have also pointed out this particular issue.

⁸⁶ Relevance, effectiveness (including physical targets and outputs, rural poverty impact, gender equality and women's empowerment, adaptation to climate change, environment and natural resources management, targeting and outreach, innovation, scaling up), efficiency and sustainability.

less successful are covered in less detail. However, in general, the PCR does not give the impression of trying to gloss over problem areas and the lessons learned are balanced. Candour is rated *moderately satisfactory (4)*.

163. **Lessons.** The lessons learned are well considered and insightful. They are mostly aligned with the findings of the PPE, with a few exceptions. Lessons are rated *satisfactory (5)*.

164. Overall rating for the PCR is *satisfactory (5)*.

Key points

- The overall project design was sound and appropriate, particularly the emphasis on strengthening CBOs as the foundation for sustainable delivery of services to marginalized coastal communities.
- Targeting strategies were broadly appropriate for reaching poor and marginalized groups, but some vulnerable groups, such as boat crew and backwater fishers, were unintentionally excluded.
- Achievements of the PTSLP showed significant differences between phase 1 and phase 2. Phase 1 activities enhanced the capacity of the CBOs. Phase 2, sought to replicate several phase 1 strategies, but failed to achieve similar successes, as these did not adequately consider the beneficiaries' needs and the local context of the newly targeted communities.
- IGA interventions showed mixed results, with some of these not suited to people's needs and the local context, and others requiring additional time to develop and achieved expected outcomes.
- With an effectiveness lag of 27 months, the project missed the opportunity to provide immediate response to the tsunami emergency. However, despite delays and high turnover of staff, PTSLP showed responsive adaptive management, which ultimately contributed to satisfactory project results.
- Resilience to shocks, including the COVID-19 pandemic, has increased due to VRF loans, savings funds and income from women's enterprises.
- Establishing well-functioning SHGs and PLFs is an important institutional development for women in coastal communities.
- Declining fish catches are affecting fishers and may hinder PTSLP's achievements on improved fish production and increased household incomes.
- PFARMS, which was carefully designed to address the key issues preventing fishers from accessing insurance for their boats and gear, was the most significant innovation of the PTSLP.
- The project's approach of supporting SHGs, JLGs and IGAs has contributed to women's economic empowerment. IGAs were well received by women, enhancing their economic and social empowerment.
- The project lacked a strategy to transform gender relations and enable gender equality at the household level and community level.
- Overall, the project was not successful in enabling more sustainable management of fisheries, due in part to a lack of coordination.
- IFAD's policy engagement for gender equality, youth empowerment and environmental and natural resource management was weak, reducing the impact of the project in these areas.
- The PCR tends towards a positive representation of results, often based on the achievements in the first phase of the project.

IV. Conclusions and recommendations

A. Conclusions

165. **Despite initial implementation challenges and delays, IFAD and the Government carried out an overall performing project.** The PTSLP started with an effectiveness lag of 27 months and changes in project leadership, which could have potentially affected its relevance, timeliness and effectiveness over time. However, both IFAD and the Government made swift decisions to respond to the project needs, showcasing adaptive management throughout its implementation. Flexibility, adequate oversight on key interventions, as well as modification to a few of the PTSLP activities, aided in improving project performance in time.
166. **Intensive capacity-building support for PLFs in combination with BDC arrangements enabled access to financial services, enabled fiscal discipline among beneficiaries, and contributed to improve women's status in their communities.** India has a long history of working with SHGs on access to finance, but without adequate support and capacity-building, many SHGs become moribund and are unable to sustain linkages with banks, which at the same time, may also face issues of financial sustainability. Within this context, PTSLP has demonstrated that when capacity-building covers a range of topics and is provided over a significant period, SHGs and PLFs can be a suitable vehicle for financial inclusion. Meanwhile, SHG and JLG loans proved to be a viable means to ensuring fiscal discipline among borrowers, a crucial aspect for sustainability of the project benefits. Critically, the project helped to secure the future of these services by building BDC arrangements with national and commercial banks as well as linkages with insurance companies, and working hard to develop fiscal discipline in CBOs. PTSLP has also shown that when women's SHGs are the channel for financial services, women's skills, confidence and status in their households and communities are enhanced. These CBOs are well positioned to take on additional responsibilities and should be enabled to act in a wider capacity to advance women's interests rather than allowing them to transform into MFIs.
167. **The development of FMSs and DRFs for small-scale fishers is an appropriate and successful strategy in many locations but needs to be founded on adequate market analysis and community mobilization, particularly for replication of interventions in other areas.** In many of the phase 1 districts, where the FMSs have a longer history and there is greater understanding of the benefits they can bring, fishers have escaped the bonds of debt to traders and are earning higher incomes through selling on open markets. However, when replication was pursued in phase 2 with a short timeframe and without building the necessary foundations with fishing communities or paying due attention to differences in the marketing context in the new communities, fishers sometimes questioned the value of being part of an FMS, and FMSs struggled to become financially sustainable institutions. In general, the project suffered from the lack of a wider strategy for institutional development of FMSs and FMS federations, including clarity on their roles and responsibilities in different contexts and how they relate to other institutions in the fisheries sector. This is linked to the limited coordination with the Department of Fisheries in project design and implementation (other than the Department being represented in the Project Steering Committee).
168. **While many, but not all, women's livelihood activities are economically viable, these generate low returns due to gender biases and a lack of scale and value addition, proving that PTSLP interventions required adequate approaches to transform gender relations and enable gender equality.** PTSLP focused on rebuilding and strengthening livelihood activities that project communities were familiar with and that were suitable for target groups rather than promoting alternative livelihoods. This has helped to ensure the viability of women's microenterprises and IGAs, but it has also reinforced occupational segregation, which

tends to find women (and other disadvantaged groups such as backwater fishers) in low-paid work. Women need more support to reach a higher level of income – for example, by diversifying their activities, obtaining larger bank loans, networking with other businesses or producers, and accessing higher-value markets. PTSLP started to do this in a few agricultural subsectors by forming producer organizations and processing companies, but these came too late to reach the point of sustainability, and some do not appear to be viable businesses.

169. **Improvements in sustainable management of natural resources were minimal, threatening the livelihoods of coastal communities, which are also affected by climate change and poor governance.** Fish stocks in coastal areas of Tamil Nadu continue to decline because of over-fishing and pollution. Artificial reefs have helped to regenerate stocks and biodiversity in some inshore areas, but only a limited number of fishers can operate within these reefs. There were a few successes with local campaigns to ban destructive fishing gear, but these suffer from the same limits of scale. The effects of unsustainable management of fisheries are compounded by the degradation of the onshore coastal environment, including depletion of mangrove and coastal fringe forests and flattening of sand dunes. Climate change adds to these effects – for example, higher sea temperatures affect fish stocks, more extreme weather causes rough seas and reduces the number of fishing days, and recurrent cyclones damage productive infrastructure. For coastal populations engaged in crop agriculture, extreme weather, salination and pollution of water resources are also significant challenges. A more comprehensive and coordinated approach to coastal resource management and livelihoods is needed to address this.
170. **More consistent project management and better coordination between government departments and international agencies would have enhanced performance and scaling up.** Like many IFAD projects in India, PTSLP had a high turnover in senior management for extended periods, which affected the implementation rate. This is partly due to other IFAD projects being relatively small compared to other government projects, and some IAS officers might prefer to work in large-scale projects. India's secondment system for project officers also limits adequate project management. When stable management was in place, the project made good progress and became quite innovative, with the support of IFAD. Achievements in relation to sustainable fisheries management and scaling up would have been enhanced by deeper engagement between government departments, particularly the Department of Rural Development and Panchayat Raj and the Department of Fisheries, and by coordination with international agencies operating in the same space, such as FAO and the World Bank.

B. Recommendations

171. **Recommendation 1. As part of its exit strategy, IFAD, in collaboration with the Tamil Nadu Department for Rural Development and Panchayat Raj, led by TNCDW, should consolidate the outcomes through a dedicated follow-up phase.** To capitalize on the achievements of PTSLP, a new five-year project that combines further institutional development for SHGs with upgrading women's livelihoods should be developed. PLFs should be supported to take on additional roles, learning from experiences in other parts of India. They also should be networked to foster mutual learning and to enable SHG members to interact directly and have more influence with financial institutions and policymakers at district and state levels. This will require handholding support and investment in human capital. The livelihoods strategy should seek to expand and upgrade women's individual and group activities in accordance with market opportunities and should include mentorship programmes for women entrepreneurs and women leaders of collective enterprises. The strategy should also include a component on engaging with men and challenging gender norms and stereotypes that inhibit women from undertaking more remunerative livelihood activities.

172. **Recommendation 2. IFAD needs to support the State departments of Rural Development and Fisheries to develop and implement a strategy for sustainable fish-marketing societies that serve the needs of small-scale fishers in Tamil Nadu.** A process should be put in place to reflect on what has been achieved with the FMSs in different districts, how this is affected by ongoing changes in fish marketing and other localized issues, and what should be done next to support small-scale fishers. This process should lead to a concrete plan of action with clarity on the purpose and institutional positioning of FMSs in the fisheries sector, and assigned roles and responsibilities for each of the named agencies. Part of this plan may be to redesign or expand the marketing strategies for some FMSs, build linkages between FMSs and cold chains for bulk marketing, invest more in value addition, and/or shut down FMSs that are unlikely to be financially sustainable given their local context. There should also be reflection and a plan to ensure that women fish vendors, boat crew and backwater fishers are adequately represented and supported institutionally in coastal communities, either by expanding the membership of FMSs or by establishing new institutions specifically for these populations.
173. **Recommendation 3. IFAD should support the Government of Tamil Nadu to develop and implement a multisectoral strategy for coastal community resource management and livelihood development that involves coordinated action across relevant government departments and enforcement of laws to protect marine fisheries and the natural environment.** To enable further expansion and stability of livelihoods in coastal communities of Tamil Nadu, there needs to be a coherent strategy for coastal community development that addresses key issues such as improved governance mechanisms, depletion of fish stocks, degradation of the coastal environment and the effects of climate change. This requires coordinated action and the commitment of senior leaders in the relevant government departments and agencies – particularly those responsible for rural development, fisheries, agriculture, environment and climate change – and greater investment in monitoring and enforcement of laws to protect marine fisheries and the natural environment. Women’s SHG federations, small-scale fisher organizations and other institutions representing marginalized groups in coastal communities should be enabled to participate in the development and implementation of this strategy, which also requires engagement with larger-scale fishers and agriculture-allied industries operating in the area.
174. **Recommendation 4. IFAD’s India Country Office should undertake dissemination activities to encourage scaling up of successful innovations and approaches from PTSLP and should include greater focus on innovation and scaling up, as well as stable project management, in future IFAD projects.** IFAD and TNCDW should organize activities to share information on project activities and approaches that were popular with communities and have good potential for scaling up, such as the BDC model, VRF loans and kitchen waste biogas plants. For future projects in India, IFAD should treat innovation and scaling up as core objectives and design the project approach and strategies around this, rather than leaving it to the end of the project. IFAD should also require stable and qualified leadership of projects as part of the loan agreement, possibly through projects being led by a CEO or managing director, with oversight provided by an IAS officer.

Basic project data

			Approval (US\$ m)		Actual (US\$ m)	
Region	APR	Total project costs	113.4		107.4	
Country	India	IFAD loan and percentage of total	52	45.8%	46.5	43.5%
IFAD project ID	1100001348	Government of Tamil Nadu	6.1	5.4%	4.5	4.2%
Loan number	0.75 Pc L-I--691-1000002610; 0.75 Pc L-I--662- 1000002578; 2000001433	Domestic financing institutions	40.5	35.7%	54	50.3%
Type of project (subsector)	Credit and Financial Services	Beneficiaries	14.9	13.1%	2.4	2.2%
Financing type	Loan					
Lending terms	Highly concessional (2007 and 2009 loans); and blended terms (2016 additional loan)					
Date of approval	19/04/2005					
Date of loan signature	11/11/2005					
Date of effectiveness	09/07/2007					
Loan amendments	3	Number of beneficiaries	103 000		169 933	
Loan closure extensions	4					
Country programme managers	Mr Mattia Prayer Galletti (2007-2010); Mr Nigel Brett (2011-2015); Ms Rasha Omar (2016-2020), Mr Han Ulac Demirag (current)	Loan closing date	31/12/2020			
Regional director(s)	Thomas Elhault; Hoonae Kim; Nigel Brett	Mid-term review	01/09/2011			
Lead evaluator for PPE	Massiel Jiménez	IFAD loan disbursement at project completion (%)				
PPE quality control panel	Fabrizio Felloni; Johanna Pennarz; Eoghan Molloy	Date of PCR			30/06/2021	

Source: IFAD's ORMS; PTSLP PCR.

Definitions and ratings 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. 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. 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. 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
			No
			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

<i>Criteria</i>	<i>Definition *</i>	<i>Mandatory</i>	<i>To be rated</i>
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

<i>Criteria</i>	<i>Programme Management Department (PMD) rating</i>	<i>Project Performance Evaluation rating</i>	<i>Rating disconnect</i>
Rural poverty impact	5	4	-1
Project performance			
Relevance	5	5	0
Effectiveness	5	5	0
Efficiency	4	5	1
Sustainability of benefits	4	4	0
Project performance^b	4.5	4.75	+0.25
Other performance criteria			
Gender equality and women's empowerment	5	4	-1
Innovation	5	5	0
Scaling up	5	4	-1
Environment and natural resources management	4	4	0
Adaptation to climate change	4	4	0
Overall project achievement^c	5	5	0
Performance of partners^d			
IFAD	5	4	-1
Government	5	4	-1
Average net disconnect			-0.3

^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

	<i>PMD rating</i>	<i>IOE rating</i>	<i>Net disconnect</i>
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	4	n.a
Overall rating of the PCR	n.a	4	n.a

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

Approach paper

Evaluation objectives and scope

1. **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.
2. **The scope of the PPE** has been identified based on: (i) the standard IOE evaluation criteria for project performance evaluations (relevance, effectiveness, efficiency, sustainability, etc.); (ii) areas identified through a desk review as in need of further exploration in order to validate the findings of the PCR; (iii) selected issues of strategic importance for IFAD in India; and (iv) areas where value can be added through deeper exploration and analysis of the relevant issues. Limitations on IOE missions and in-person data collection imposed by the ongoing COVID-19 pandemic, as well as the available sources of data and the timeframe and budget for the study, have also been taken into consideration. The scope is defined as follows:
 - (i) The PPE will evaluate project performance and results using standard IOE evaluation criteria by reviewing project documents, M&E data and the impact assessment study carried out by IFAD's Research and Impact Assessment Division (RIA) in 2020;
 - (ii) The PPE will further explore key issues that may provide valuable lessons for future IFAD interventions and Government programmes through document review, data analysis, remote (phone or video) interviews with project stakeholders and beneficiaries, and remote collection of photographic and video evidence.
3. The PPE exercise will be undertaken in accordance with IFAD's Evaluation Policy⁴ and the IFAD Evaluation Manual (second edition, 2015). Annex V provides a full list of evaluation criteria and relevant lines of enquiry for PTSLP.

Key issues for further exploration

4. **Additionality of IFAD financing.** The Government of India mounted a huge relief and recovery response to the tsunami, and community members, individuals, local and international NGOs and the Indian private sector also responded on an unprecedented scale. The World Bank, Asian Development Bank and various United Nations agencies also provided funding for long term recovery. The involvement of a wide range of actors led to a number of coordination issues in the months and immediate years following the disaster, with some fisher communities saturated with assistance while other communities and especially inland areas received insufficient support.¹ PTSLP aimed to complement rather than duplicate other tsunami recovery programmes and specifically targeted groups and communities that were excluded from some other government schemes and non-governmental support. Moreover, PTSLP was designed as a longer-term project than most post-tsunami recovery programmes, which helped to address concerns about sustainability, particularly in relation to livelihoods. The project was designed and approved in a relatively short period of time (in April 2005) but did not come into force until July 2007. Prior to entry into force, and during the early years of implementation, various adaptations were made to the intervention approach to strengthen the relevance and appropriateness of the project. The PPE will review the design process and changes and will evaluate the contribution that PTSLP made to the post-tsunami landscape in Tamil Nadu and the additionality of IFAD financing in relation to other programmes funded by Government, multilateral agencies and other entities.
5. **Community-based organisations as intermediaries for financial services.** The project established memoranda of understanding with a number of public and

¹ United Nations, World Bank and ADB (2006), Naidu (2005), op. cit.

private banks for federations of SHGs and FMSs to act as BCD. In this model, SHG and FMS federations earn a commission on loans to affiliated SHGs, FMSs and JLGs as payment for monitoring loan performance. SHG and FMS federations were also enabled to act as microinsurance agents, linking SHG, FMS and Joint Liability Group members to a range of tailor-made insurance products. The PPE will evaluate whether and how establishing SHG federations and fisher federations as intermediaries for these and other financial services (debt redemption fund for fishers, vulnerability reduction fund for post-crisis recovery, etc.) has enabled financial inclusion and enhanced resilience in coastal communities (including during the COVID-19 pandemic), and the potential for replication and scaling up in other regions. This will include identifying design features and internal and external factors that are important for effectiveness and sustainability, as well as exploring uptake rates for, and satisfaction with, different products among different social and occupational groups.

6. **Livelihoods, enterprise development and youth employment.** PTSLP involved various interventions for livelihood and microenterprise development. The PCR draft reports that physical targets for these activities were mostly reached or exceeded, but that many activities came late in the project due to implementation delays, false starts and redesigns, leaving limited time for handholding and facilitating the next level of growth for nascent businesses – particularly in phase 2 districts. The PPE will review the results that were achieved in relevant sub-sectors and across project communities, including: assessing which interventions or combination of interventions were the most effective for promoting sustainable livelihoods; identifying factors that contributed to variation in results between sub-sectors; assessing whether interventions were based on sound analysis of markets and value chain dynamics and whether results were tracked and measured appropriately, including effects on productivity, prices and profits; and the benefits and challenges of group enterprises and collective marketing versus individual enterprises and marketing. The PPE will compare the results in phase 1 and phase 2 districts, and examine the availability and type of follow on support, to assess the viability of enterprises and livelihoods supported by PTSLP.
7. PTSLP also provided vocational training to young men and women to address high levels of youth unemployment in coastal communities. As part of evaluating results in this area, the PPE will explore whether the project missed opportunities to take a more integrated approach to youth employment, including through linking it to interventions for value chain and enterprise development.
8. **Sustainability.** The PPE provides a valuable opportunity to assess the sustainability of PTSLP results after all activities have been completed. Particular attention will be paid to the sustainability of: community-based organizations; PTSLP-funded infrastructure; and fisheries-based livelihoods.
9. **Sustainability of community-based organizations.** Establishing or reviving and strengthening SHGs, FMSs and second tier federations, and developing income flows to cover their operational costs, was the main strategy used by PTSLP to connect target populations to financial services and government support in a sustainable way. According to the draft PCR, by project completion most SHGs, panchayat-level SHG federations and district level fisher federations were functioning relatively well and financially sustainable, but this was less often the case for FMSs. The project took various steps to enable further institutional strengthening for PTSLP organizations, including reaching agreements with TNCDW, SIFFS and NGOs to continue providing support after project completion. The PPE will review the strength of the evidence for financial sustainability in the mid to long term and will assess the degree to which external shocks, such as the ongoing COVID-19 pandemic, have affected the PTSLP supported organizations and their expected path of institutional growth. It will also seek to understand the factors behind variable performance across FMSs, SHGs and federations (as reported in the PCR draft), and the role of well-functioning MIS and

ongoing technical support and institutional linkages in ensuring financial and institutional sustainability.

10. **Sustainability of infrastructure.** PTSLP funded 1,048 community infrastructure works, including net mending halls, fish drying yards, fish auction halls, cement link roads to fish landing sites and potable water supplies. The PCR draft indicates that this infrastructure was being used by around 50,000 households and that the net mending halls and fish drying yards are particularly appreciated by communities. However, the PCR draft also notes that much of the larger scale fisheries-related infrastructure that was funded by the project (fish auction halls, fish landing centres and boatyards) was ineffective as a result of cyclone damage and poor management. The PPE will explore the sustainability of different types of PTSLP-funded infrastructure and factors underlying this, including assessing the effectiveness of measures put in place to ensure community involvement in infrastructure selection, design, construction and management.
11. **Sustainability of fisheries-based livelihoods.** Pressure on coastal and fisheries resources has continued to grow, largely due to over-fishing but also factors such as weak enforcement of government regulations and climate change. The PPE will examine the implications of continued unsustainable fisheries management for project results, particularly in relation to the limitations that it places on returns to economic activities among target populations. It will examine the extent to which activities to strengthen fisheries-based livelihoods, including facilitating more diversified access to markets for fishers, as well as investments in artificial reefs, counterbalanced the decline in fish catches. It will also explore the level and effectiveness of support for diversification and transition into alternative livelihoods. The PPE will also consider the policy implications for IFAD in relation to the promotion of sustainable fisheries management in India and elsewhere.
12. **Targeting, poverty reduction and women's empowerment.** Targeting in PTSLP was largely based on occupations, with the focus being fisheries-based occupations and occupations dominated by women. According to the PCR draft, 81 per cent of people receiving project services were women as most project activities were implemented through SHGs. The PPE will assess the changes in gender relations and in women's economic and social status in project communities brought about by the project, including improvements in women's visibility and voice in spaces that are traditionally occupied by men. It will also explore gender and poverty dynamics at household and community levels and the extent to which the project benefited different target groups, including women from different social and occupational groups, and poor men fishing in backwaters and working as wage labourers on fishing boats. The PPE will also consider whether targeting based on occupations is an effective approach for ensuring project benefits reach poor and marginalised women and men, and whether this comes with a risk of reinforcing gendered patterns of occupational segregation and locking disadvantaged groups into low paid work.

Methodology

13. **Methodological approach.** The PPE will use a theory of change approach to identify the main anticipated impact pathways and assess the changes that have taken place along those pathways in the project area. In doing so, it will assess the strength of the evidence for causal linkages between PTSLP interventions and observed changes and the contribution of the project relative to other influences on change, including social and economic development at regional and national levels. The PPE will also explore whether there were any unintended impacts and consequences (positive and negative) arising from project interventions, and the extent to which implicit and explicit assumptions underlying the project design were validated. The theory of change for PTSLP which has been constructed by the evaluation team based on project documents is presented in annex VII.

14. More specifically, the PPE will validate and build on the results presented in the PCR through *inter alia*: (i) assessing the methodological rigour of baseline studies, endline studies, impact assessments and other sources of evidence; (ii) triangulating data and information on topics of interest from a range of sources in order to cross-check findings and capture different perspectives; (iii) identifying gaps in the evidence or analysis and collecting new data to fill those gaps; and (iv) exploring alternative explanations for 'how' and 'why' changes came about. In line with the purpose of PPEs, this will provide insights into aspects of the design and implementation of PTSLP that were more, or less, successful, with recommendations addressed to IFAD Management and concerned Governments.
15. **Review of existing studies and data.** The first phase of the PPE will involve an extensive desk review of available sources of data and information related to the project's outcomes and expected impact. This includes RIMS, project M&E (including baseline study and Annual Outcome Surveys), RIA's endline impact assessment, project documents such as Joint Review and Supervision Mission Reports, the Mid-Term Review and the PCR (finalized version). Publicly accessible data such as national household surveys as well as academic studies relevant to the project area and targeted population will also be reviewed. The desk review will also cover thematic studies and endline assessments conducted during the implementation and finalization of the project, relevant to the issues to be explored on this PPE. These include thematic studies and impact evaluations on insurance, JLG, patient capital and artificial reefs, among others. Remote interviews with relevant IFAD staff at headquarters and in the Asia and Pacific Region (APR) will also be conducted during this phase.
16. RIA's impact study is expected to provide data for project impacts at individual and household levels. However, the study's scope and data availability is yet to be determined. IOE's evaluation team will consult with RIA on the study's data availability in the PPE's areas of interest. During the desk review phase, the evaluation team will develop a more detailed evaluation plan and research instruments for the next phase of data collection, focusing on areas in need of validation and information gaps.
17. **Collection of supplementary data.** Following the desk review phase, the evaluation team will collect supplementary primary and secondary data in order to reach an independent assessment of performance and results. Primary data collection will mostly involve qualitative methods including semi-structured interviews and focus group discussions, and observation. Interviewees will include: government representatives and elected officials at state, district and panchayat levels; project management and team members; partner organizations (banks, MFIs, NGOs, research institutes, other service providers); managers and staff of second and third tier SHG and FMS federations (including former staff of Community Resource Centres); SHG and FMS members and leaders; members of JLGs, Primary Producer Groups and Farmer Producer Companies; youth trainees; representatives of committees responsible for PTSLP-funded infrastructure; development actors active in the same locations or similar activities; and other relevant key informants and resource persons. At community level, women and men from different social, demographic and occupational groups will be interviewed, including scheduled tribes, scheduled castes, single-adult headed households, young and unmarried women and men, micro-entrepreneurs and wage labourers. A sampling strategy among these groups will be detailed during the desk review phase.
18. Due to the ongoing COVID-19 pandemic, and associated restrictions on travel and the need to avoid any risk to health, the data collection phase of the PPE will be carried out remotely. The international IOE team will conduct remote (video) interviews with stakeholders and key informants at central and district levels. The national consultants will participate in some of these remote interviews (particularly

district level interviews), but will primarily be responsible for remote data collection at community level, under the guidance of the IOE team.

19. Remote data collection at the community level will involve the use of mobile and internet-based technology, supplemented by photographic and video evidence when relevant and feasible (for example, to verify the quality and use of project-funded infrastructure).
20. To collect the required information and ensure connectivity with interviewees at central, district and community levels, the evaluation team will coordinate with IFAD's Country Office, the project's successor institution and former project staff, and relevant Government authorities. For community-level interviews, the project's successor institution will be asked to provide contact information for beneficiaries and representatives of community level institutions in order to organize remote (phone) interviews and focus group discussions through video calls. The national consultants will also draw on local connections and make use of snowball sampling (in which interviewees recruit subsequent people to be interviewed from among their acquaintances) to ensure good coverage of all the relevant groups. This remote evaluation approach will require a high level of coordination and communication between all parties.
21. **Selection of sites for field visit.** The selection of districts and communities to visit will be made in coordination with TNCDW on the basis of selection criteria determined by the evaluation team. The first step will be to select 4 out of the 12 project districts based on the following criteria:
 - i. Project areas for phases 1 and 2 – two districts from the phase 1 project area and two districts from the phase 2 area will be selected.
 - ii. Sub-sectors and occupations – selected districts should cover all the main sub-sectors and occupations supported by PTSLP.
 - iii. Socio-economic status – selected districts should have different levels of economic development and poverty, and/or different social characteristics (e.g. based on distance from major cities, size of Scheduled Tribes population, etc.).
 - iv. Connections with local resource persons – due to the need to conduct the evaluation remotely, the evaluation team will focus on districts where local resource persons are available to facilitate contacts with project beneficiaries.
22. For each of the four districts, two communities will be selected using the following criteria:
 - i. Sub-sectors and occupations - selected communities should cover all the main sub-sectors and occupations supported by PTSLP.
 - ii. Performance of SHG and FMS federations - selected communities should have SHG and FMS federations with a range from strong to weak performance.
 - iii. Remoteness - some communities should be closer to large towns/cities and some should be more remote.
 - iv. Frequency of visits by previous IFAD missions – communities that have never or rarely been visited by previous IFAD missions should be selected.
23. **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").
24. **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 Asia and the Pacific Regional Division and Country Office in India and with the Government of India and the Government of Tamil Nadu. Formal and informal opportunities will be explored during the process for discussing findings, lessons and recommendations.

25. **Limitations, and how they will be addressed.** The main challenges for this PPE are related to the COVID 19 pandemic, which has implications for data collection and stakeholder interactions and responses:

- (i) Remote data collection at community level can be challenging to organize and has the potential to introduce a bias towards reaching more accessible people, such as leaders of community-based organisations and prominent members of producer/enterprise groups. To help overcome this, local resource persons located in or near selected project communities will be recruited to help organize and facilitate the remote discussions with beneficiaries. The evaluation team will pay special attention to the need to address the potential bias towards more accessible people at community level by taking steps to reach out to all social and occupational groups. While technological connectivity has not been identified as a particular issue in the area, the evaluation team will coordinate individual interviews and focus groups in advance at the community level, as a way to avoid potential connectivity issues.
- (ii) The COVID-19 pandemic may also result in limited availability of stakeholders and key informants for interviews at both central and local levels. The PPE team will coordinate all interviews in advance, in consultation with Government officials and the IFAD Country Office, in order to avoid low participation of key stakeholders. The team of national consultants and local resource people will also help to reduce such potential challenges including, if necessary, being tasked with setting up and facilitating the remote interviews at central level.
- (iii) The impact of COVID-19 on project implementation and results will need to be taken into account, with relevant findings and conclusions included in the PPE report. For example, the team will seek to understand the extent of improvements in livelihoods prior to the pandemic and whether these improvements have been sustained. However, it is not within the scope of the PPE to conduct an extensive investigation into the impact of COVID-19 on project communities.
- (iv) Other potential ethical challenges imposed by the COVID-19 pandemic include the financial and psychological stress that many rural households may be experiencing; sampling biases that may be introduced as a result of these issues; and potential impacts on how people respond to questions during interviews. The PPE's sampling strategy as well as interview questions and methods will consider such issues, ensuring active participation of stakeholders and respecting their dignity, well being and personal agency², as a way to foster a 'do no harm' evaluation process.

Process and timeline

26. **Evaluation team.** The core team will consist of Ms. Massiel Jimenez, Evaluation Analyst in IOE and lead evaluator for the PPE, and IOE senior consultant, Ms. Sally Smith, an experienced evaluator and specialist in rural development, sustainable livelihoods, market systems, and gender and social inclusion. Two national consultants with (combined) expertise in sustainable fisheries and agriculture, rural finance, community-based organizations, gender and social inclusion, and programme management will be recruited to lead on community-level data collection and analysis, supported by local resource persons who will facilitate remote data

² UNEG Ethical Guidelines for Evaluation, 2020. <http://www.unevaluation.org/document/detail/2866>

collection in project communities. Ms. Johanna Pennarz, IOE Lead Evaluation Officer, will provide oversight and Ms. Margherita Iovino, IOE Evaluation Assistant, will provide administrative support.

27. Steps in the process.

- a. **Preparation of approach paper.** A draft PPE approach paper will be shared with IFAD's Asia and the Pacific Regional Division and Country Office and with the Government of India and Government of Tamil Nadu, and finalised after receiving their comments.
- b. **Desk review and preparation for data collection.** The evaluation team will conduct a desk review of available documents and data and will then prepare a detailed evaluation plan and research instruments to guide further data collection. Through the IFAD Country Director in India, the IOE team will liaise with the government and project authorities to select project districts and communities for field visits and prepare a mission schedule.
- c. **Remote data collection.** From August to mid-September 2021, the evaluation team will carry out remote interviews with government authorities, project staff, partner organisations and other key informants at state and district levels, and the national consultants will collect data in selected project communities utilizing phone interviews and video calls. This will be followed by a virtual debriefing with government and IFAD representatives in New Delhi.
- d. **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 sent to the Asia and the Pacific Regional Division and government authorities by mid November 2021 and finalised after receiving their comments.
- e. **IFAD Management Response.** A written response on the final PPE report will be prepared by IFAD Programme Management.
- f. **Communication and dissemination.** The PPE report, including the Management Response, will be disseminated among key stakeholders and published by IOE, both online and in print. The recommendations addressed to IFAD will be followed up in the President's Report on the Implementation Status and Management Actions of Evaluation Recommendations.

28. Tentative timeline.

<i>Date</i>	<i>Activities</i>
February – May 2021	Preparation of Approach Paper
June – July 2021	Desk review and preparation for data collection
16 – 27 August 2021	Remote interviews with stakeholders at central and district levels, including Government representatives, financial institutions, NGOs, multilateral agencies, district level fisher federations, and others.
30 August – 10 September 2021	Remote interviews with stakeholders at community level, including local leaders, representatives and project beneficiaries.
End September 2021	Virtual debriefing with Government and IFAD CO in New Delhi
End October 2021	Draft PPE report sent for IOE peer review
Mid November 2021	Draft PPE report sent to APR and Government for comments
End December 2021	Final report and audit trail sent to APR and Government + Management Response received from APR
March 2022	Publication and dissemination of PPE report

Evaluation criteria for the PPE

- (i) **Relevance.** The PPE will assess how relevant PTSLP was to government strategies, policies and programmes for post-tsunami recovery, rural poverty reduction and inclusive growth, and the additionality that the project brought to reconstruction and rehabilitation efforts. It will also assess the project's relevance to IFAD's focus in India as articulated in the 2005-2010 and 2011-2017 Country Strategic Opportunities Programmes.

In addition, the PPE will evaluate the appropriateness and coherence of the project design for meeting the needs and priorities of target groups and achieving the overall goal. This will include assessing the appropriateness of the original design and whether the design changes that were made during the early stages of implementation and for the second phase of PTSLP adequately addressed the issues identified during supervision missions and responded to emerging lessons and changes in the project context.

- (ii) **Effectiveness.** The PPE will review the available evidence, including data collected by the M&E and RIMS systems and evidence from endline studies and impact assessments, to determine to what extent PTSLP achieved its objectives and targets. It will explore which components, activities and modalities were more effective, drawing out differences between phase 1 and phase 2 districts, and will identify internal and external factors that either facilitated or undermined project implementation and results. The effectiveness of the targeting strategy for ensuring that project benefits reached the intended groups will also be assessed.
- (iii) **Efficiency.** The PPE will review the quality of programme and financial management and will compare the project's programme management costs, Internal Rate of Return and loan costs per beneficiary with the estimates made at appraisal and with other IFAD-funded operations in India (taking into consideration differences in project designs). It will also review the disbursement of funds and assess whether the available physical and financial resources were adequate for the successful execution of PTSLP activities.
- (iv) **Rural poverty impact.** The PPE will examine the existing quantitative and qualitative evidence and gather additional qualitative data to complement and fill gaps in this evidence in order to assess project impacts on: (i) household income and assets; (ii) human and social capital; (iii) agricultural productivity and food security; and (iv) institutions and policies. Results for different social and occupational groups will be explored, grounded in an understanding of economic, poverty and gender dynamics in coastal communities of Tamil Nadu, in order to evaluate the degree to which the project contributed to rural poverty reduction and inclusive economic growth in the region.
- (v) **Sustainability of benefits.** A selection of project sites from phase 1 and phase 2 districts will be visited to assess the sustainability of project benefits, especially in relation to: (i) the institutional and financial sustainability and service levels of SHGs, FMSs and associated apex bodies; (ii) the viability of livelihoods and enterprises that were supported by the project; and (iii) the quality, management and use of project-built infrastructure. The PPE will also explore the extent to which the establishment of a new institution to continue PTSLP support for livelihoods in coastal communities, along with convergence with other government programmes, has helped to sustain and enhance project benefits.
- (vi) **Gender equality and women's empowerment.** The PPE will examine whether and how PTSLP has addressed gender inequalities and empowered women economically, socially and politically, paying attention to variations between women along lines of age, marital status, caste and occupation. The PPE will also assess the quality of gender mainstreaming throughout the project cycle and PTSLP's

contribution to the achievement of IFAD's strategic objectives for gender equality and women's empowerment.¹

- (vii) **Innovation.** A number of innovations are identified in project documents, including: (i) BCD and other intermediary arrangements to facilitate rural access to loans and microinsurance; (ii) enterprise establishment and access to credit through JLGs; (iii) mutual insurance for fishing assets through fisher federations; (iv) artificial reefs for the recovery of depleted habitats; and (v) VRF to build resilience to shocks. The PPE will assess which actions were truly innovative rather than just being new to the country or project area, and will conduct more in-depth reviews of innovations considered particularly important or successful.
- (viii) **Scaling up.** The PPE will examine what actions were taken to facilitate scaling up of PTSLP results, such as documenting and sharing successful innovations, and proactive engagement in partnership-building and policy dialogue. Particular attention will be paid to: (i) the new institution established by the Government of Tamil Nadu to address the livelihood needs of coastal blocks and to continue and scale up PTSLP interventions; (ii) scaling up of BCD and other intermediary arrangements by banks and insurance companies; and (iii) scaling up of mutual insurance and other PTSLP modalities by the Department of Fisheries.
- (ix) **Environment and natural resources management.** More sustainable fisheries resource management was one of the original objectives of PTSLP, and some action was taken in this area, but project management concluded that this required a more focused, sector-level approach. The PPE will explore the implications for project results and reflect on whether a different design or approach to sustainable fisheries resource management would have been feasible. Other areas to be assessed include the promotion of environmentally sustainable agricultural practices and technologies and kitchen waste biogas plants, as well as the management of environmental impacts from infrastructure development.
- (x) **Adaptation to climate change.** The PCR draft notes that target communities are among the most vulnerable to climate change and seem to have increasingly been affected by cyclones and changing weather patterns. PTSLP was designed before climate change became a focus for IFAD, but as a post-tsunami recovery project, the project included interventions to strengthen and diversify livelihoods and to enhance resilience and preparedness for natural disasters and economic shocks. The PPE will evaluate to what degree these interventions have enabled adaptation and resilience to climate change. It will also explore whether and how emerging knowledge of the effects of climate change were integrated into project activities, particularly during phase 2.
- (xi) **Overall project achievement.** The PPE will provide an overarching assessment of the project, drawing upon the analysis and ratings for all of the above-mentioned criteria.
- (xii) **Performance of partners.** The PPE will assess IFAD's performance in terms of, *inter alia*, project design, supervision, implementation support and fiduciary responsibilities. It will also examine the performance of the Government of India and the Government of Tamil Nadu in undertaking their respective responsibilities towards financial management, project management and timely implementation.

¹ IFAD's Gender Equality and Women's Empowerment 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

List of key persons met

Government

Vikram Kapur, IAS. Former Project Director, PTSLP

Meenashi Rajagopal, IAS. Former Project Director, PTSLP

K. Gopal, IAS. Principal Secretary to Government. Rural Development and Panchayat Raj Department

Thiru. Hans Raj Verma, IAS. Additional Chief Secretary / Chairman and Managing Director

K. S. Palanisamy, IAS. Commissioner of Fisheries, Department of Fisheries

A. R. Gladstone Pushparaj, IAS. Former Additional Director, PTSLP

S. S. Kumar, Former Additional Director, PTSLP

G. Muthumeenal, Additional Director, TNCSLS

Praveen P Nair, IAS. Member Secretary / Project Director, TNCSLS

C. Kaningston, Former Enterprise Development Manager, PTSLP

Santhi Swaminathan, Former Enterprise Development Manager, PTSLP

R. Lakshmi Narayanan, Former Senior Rural Finance Manager, PTSLP

M. Padmanabhan, Former Senior Rural Finance Manager, PTSLP

R. Raji, Former Assistant Engineer, PTSLP

M. Rajasekaran, Finance Manager, PTSLP / TNCSLS

C. L. Chenthil Kumar, Monitoring and Evaluation Manager, KM and Gender Specialist, TNCSLS

R. Ravichandran, Communication and Information Technology Manager, TNCSLS

Non-governmental organizations and associations

X. Joseph Chief Executive, SIFFS

K. Vijai, Chief Executive, Nagapattinam District Fishermen Sangam Federations

Siluvai Antony Raj, Chief Executive, Tirunelveli and Thoothukudi District Fishermen Sangams' Federation

Manikandan, Chief Executive, Cuddalore, Villupuram and Kancheepuram Districts Fishermen Sangams' Federation

N. Arumugam, Chief Executive, Ramanathapuram District Fishermen Sangam Federations

S. Kumaresan, Former District Implementation Officer Ramanathapuram and Assistant Director, Ramanathapuram District Fishermen Sangam Federations

Private sector

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Ravichandran, General Manager, Indian Bank

S. Bruno Selvis, Regional Head, ICICI

Damodaran, General Manager, Tamil Nadu Grama Bank

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M. Anjugam, Ph.D., Professor, Department of Agricultural Economics, Centre for Agricultural and Rural Development Studies, Tamil Nadu Agricultural University

Christopher Jeyaraj, Zion Research and Consultants

Beneficiaries

15 male members of Federations and FMSs, Thirukazhukundram, Chengalpattu

2 female and 1 male vocational trainers, Thirukazhukundram, Chengalpattu

18 female members of SHGs and PLFS, Thirukazhukundram, Chengalpattu

12 female members of Irula Communities, Thirukazhukundram, Chengalpattu

2 Irula fishers, Thirukazhukundram, Chengalpattu

13 female members of PLFs and SHGs, Edayur, Thirukazhukundram, Chengalpattu

17 female and 1 male member of PLFs and SHGs, Thiruporur, Chengalpattu

18 Female members of Irula communities, members of PFLs, Thiruporur, Chengalpattu

11 female and 1 male member of Irula communities, Thiruporur, Chengalpattu

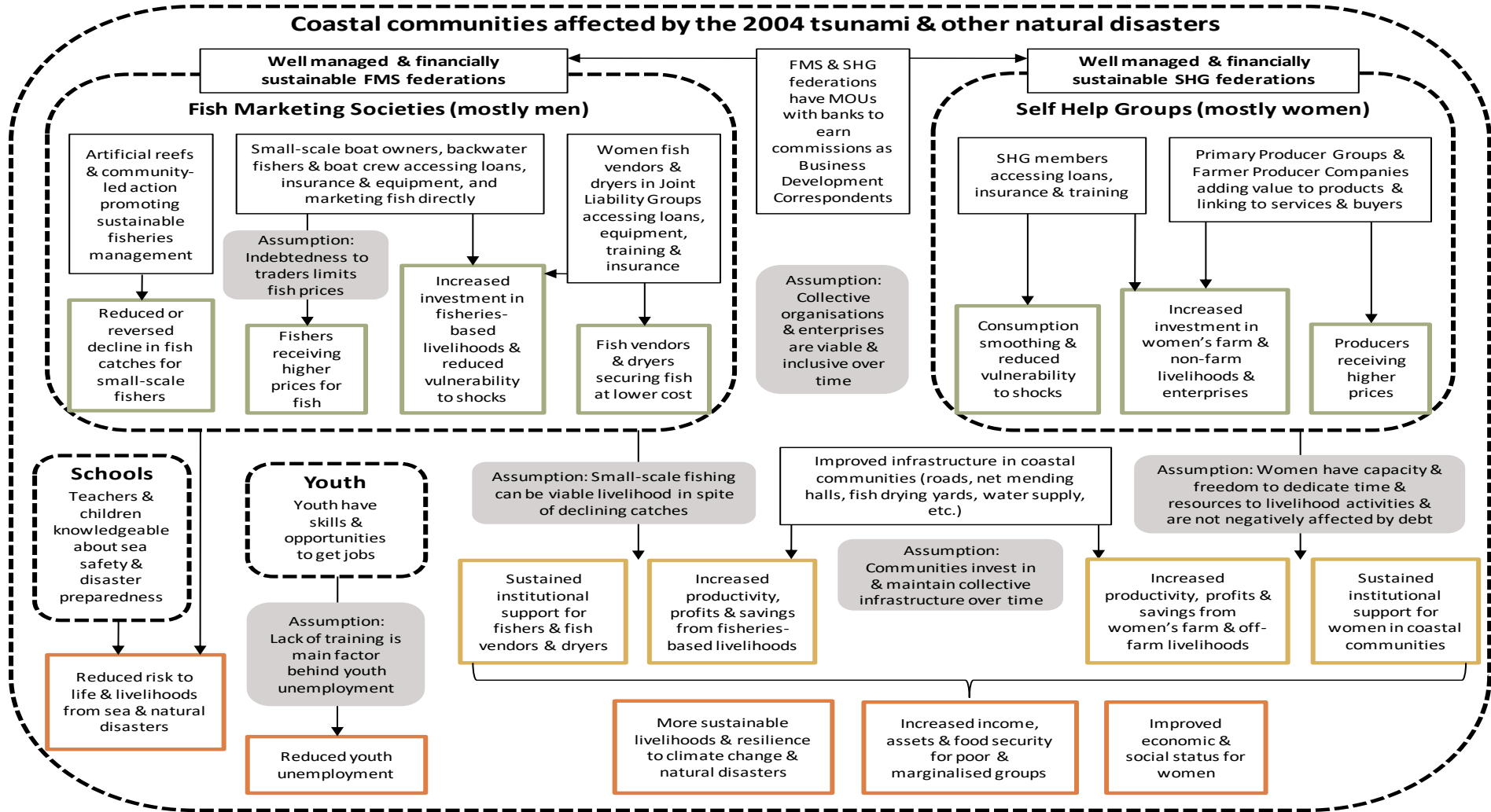
72 female and 20 male community members, Vedaranyam, Nagapattinam

65 female community members, Nagapattinam, Nagapattinam

46 female and 12 male community members, Ramanathapuram, Ramanathapuram

61 female and 4 male community members, Mandapam, Ramanathapuram

Theory of change



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