

Project Completion Report Validation

Convergence of Agricultural Interventions in Maharashtra's Distressed Districts Programme

Republic of India

Date of validation by IOE: February 2020

I. Basic project data

			Approval (US\$ m)		Actual (US\$ m)	
Region	Asia and the Pacific	Total project costs	118645		106811	
Country	Republic of India	IFAD loan and percentage of total	41109	34.6%	35957	33.7%
Loan number	779-IN	Borrower (Government of Maharashtra)	37602	31.7%	22765	21.3%
IFAD Project ID						
Type of project (subsector)	Agricultural Development	Sir Ratan Tata Trust Group	16007	13.5%	5460	5.1%
Financing type	Loan and grant	Banks	14539	12.3%	30093	28.2%
Lending terms	Highly Concessional	Private Sector	5779	4.9%	1873	1.8%
Date of approval	30 April 2009	Beneficiaries	3609	3.0%	10664	10.0%
Date of loan signature	30 September 2009					
Date of effectiveness	4 December 2009					
Loan amendments		Number of beneficiaries*	1 678 876			
Loan closure extensions	One-year extension (from 31 December 2017, to 31 December 2018)					
Country programme managers	Mr Mattia Prayer Galletti (2007-2010); Mr Nigel Brett (2011-15); Ms Rasha Omar (from 2016)	Loan closing date			30 June 2019	
Regional director(s)	Thomas Elhault Hoonae Kim Nigel Brett	Mid-term review			13 January 2014	
Project completion report reviewer	Eoghan Molloy	IFAD loan disbursement at project completion (%)			65.8	
PCRV quality control panel	Fabrizio Felloni, Johanna Pennarz	Date of the project completion report			30 June 2019	

*Number of beneficiaries at completion was not provided

Source: Convergence of Agricultural Interventions in Maharashtra's Distressed Districts Programme, Project Completion Report, 2019.

II. Project outline

Country & Project Name	Convergence of Agricultural Interventions in Maharashtra's Distressed Districts programme (CAIM), Republic of India
Project duration	Total project duration: nine years; Date of Effectiveness: 4 December 2009; Completion date: 31 December 2018. One-year extension granted in 2017.
Project goal, objectives and components	The overall goal of the project was to contribute to the development of resilient production, sustainable and diversified households, on-farm and off-farm livelihoods, allowing households to face production and market risks without falling back into poverty and distress. The project objectives were to: i) improve household incomes from diversified farming and from off-farm activities; ii) render farming systems resilient with the introduction of organic and low-input contract farming; iii) facilitate the involvement of farmer groups in primary processing, quality enhancement and marketing; iv) empower women through micro-finance and micro-enterprises; and v) convergence of government programmes and resources. The project had three components: 1) Self help group (SHG) and community managed resource centre (CMRC) development; 2) Marketing linkages & sustainable agriculture, and 3) Programme management.
Project area and target group	The project geographic coverage was the six distressed districts in the Vidarbha region namely Akola, Amravati, Buldhana, Wardha, Washim and Yavatmal. The project's target group comprised rural households belonging to (i) scheduled castes, (ii) scheduled tribes, (iii) landless labourers, (iv) rural women, (v) small and marginal farmers and (vi) farmers under agrarian distress.
Project implementation	The Maharashtra State Agricultural Marketing Board (MSAMB) was the Lead Programme Agency. A State Project Steering Committee was under the Principal Secretary, Agricultural Marketing and Cooperation, Government of Maharashtra and included concerned Secretaries and Heads of Departments. At the regional level, a Project Steering Committee with the Divisional Commissioner, Amravati as Chair, was established, with the programme management unit Project Director as its Secretary. There were six District Programme Management Teams, one in each district. Implementing partners included the Mahila Arthik Vikas Mahamandal, Maharashtra Women's Development Corporation (MAVIM), local NGOs, the Sir Ratan Tata Trust (SRTT), the Agricultural University in Akola and the Agriculture Department of the Government of Maharashtra.
Financing	Total budget at appraisal was US\$118,645. The project was financed by an IFAD loan of SDR26.82 million (US\$40.1 million) and an IFAD Grant of SDR670,000 (US\$1.0 million). The project was co-financed by SRTT with a grant of INR752.37 million (US\$16.0 million), and the Government of Maharashtra with a contribution of US\$37.6 million as counterpart and parallel financing. Further co-financing was foreseen from beneficiaries, banks and the private sector. Actual disbursement was lower than anticipated (see Tables 1 and 2).

Table 1
Project costs (US\$ '000)

<i>Funding source</i>	<i>Appraisal</i>	<i>% of appraisal costs</i>	<i>Actual</i>	<i>% of actual costs</i>	<i>% disbursed</i>
IFAD (loan)	40101	33.9	32041	31.1	80.0
IFAD (grant)	1008	0.9	238	0.2	23.6
Government of Maharashtra	37602	31.8	22765	22.1	60.5
Sir Ratan Tata Trust Grant	16007	13.5	5460	5.3	34.1
Beneficiaries	3609	3.0	10664	10.3	295.5
Banks	14539	12.3	30093	29.2	207.0
Private Sector	5779	4.9	1873	1.8	32.4
Total	118345	100.0	103134	100	87.2

Source: CAIM Project Completion Report (PCR), 2019.

Table 2
Component costs (INR '000)¹

Component	Appraisal	% of appraisal costs	Actual	% of actual costs	% disbursed
Institutional Capacity Building	523921	9.4	481830	9.7	92
Market Linkage and Sustainable Agriculture	4723276	84.7	4051919	81.6	85.8
Programme Management	331154	5.9	432750	8.7	130.7
Total	5578351	100	4966499	100	89

Source: CAIM PCR, 2019.

III. Review of findings

<i>PCR finding</i>	<i>PCR Rating</i>
A. Core Criteria	
Relevance	
<p>1. The Project Completion Report Validation (PCR) agrees with the Project Completion Report's (PCR) assessment that the overall project design was relevant to addressing poverty in one of the most deprived areas of Maharashtra, responding to the Government's concerns of farmer suicides in the Vidarbha region. The promotion of low external input sustainable agriculture (LEISA) practises and debt relief for ultra poor households was particularly relevant in this regard. Project objectives were aligned with IFAD's strategy for India outlined in the Country strategic opportunities programmes 2005 and 2011, which focused on capacity building, access to resources, and diversification of livelihoods, rural development, and rural poverty reduction.</p> <p>2. Similarly, the project's focus on supporting the formation of women-led SHGs was aligned with the Government of India's National Policy for the Empowerment of Women (2001) and the provision of financial services through these groups reduced reliance on moneylenders, which again was highly relevant to the context of Vidarbha.</p> <p>3. In theory, the project's internal logic was sound, and relied on linkages between components 1 and 2.² The changes introduced at mid-term were relevant with regard to the consolidation of soil and water conservation activities,³ the simplification of logframe indicators, and the transfer of SRTT funding to activities under Component 2. The PCR recognises, however, that the choice of MSAMB as lead programme agency was not entirely relevant, and adjustments made after the mid-term review meant this agency played an even more limited role in implementation.</p> <p>4. CAIM's focus on leveraging the resources of allied/complementary programmes (convergence) was relevant as it built on the lessons from the National Agriculture Development Programme of the Government of India. However, the capacity of government departments to implement coordinated 'end-to-end' support to beneficiaries, i.e. covering aspects of pre-production (e.g., inputs, finance, training), production (e.g., package of practices and technical support) and post-production (e.g., market linkages), may have been overestimated and the PCR suggests that, in hindsight, a capacity needs assessment ought to have been conducted at the design stage.</p>	5

¹ Component costs in US\$ was not calculated in the PCR.

² Although, in practice, these linkages did not materialise to the extent desired due to implementation challenges, as discussed below under Effectiveness and Efficiency.

³ These changes were not implemented in practice, however, as discussed under Effectiveness and Environment and natural Resources management.

PCR finding	PCR Rating
<p>5. Overall, the PCRV recognises that CAIM’s theory of change was relevant to the needs of the distressed districts of Maharashtra. That certain aspects of the project’s design were not realised was less to do with the relevance of the design, and more to do with issues of efficiency in project implementation, which are covered below. For these reasons, <i>the PCRV rates the relevance of CAIM as satisfactory (rating 5)</i>, in line with the PCR rating.</p>	
Effectiveness	
<p>6. The PCR assessed the results under component 1 as being generally strong, with 63 CMRCs established and equipped (98.4 per cent of target); 13,235 SHGs formed or strengthened (146.7 per cent of the target); and, 15,903 ultra-poor households supported out of a target of 5,000. The PCR reports that all SHGs have savings and provide internal lending to members, while 70 per cent of SHGs are taking loans from banks. Meanwhile, seventy per cent of CMRCs are generating income to cover most of their costs. The PCR reports that, at completion, the endline survey showed a slight positive bias in the representation of the scheduled castes, scheduled tribes, landless, and marginal and smallholders among beneficiaries, and over-representation of the below poverty line households, suggesting that the measures adopted by CAIM for poverty targeting were effective.</p> <p>7. The results reported under Component 2 were mixed, with differing levels of success across the various sub-components. The promotion of LEISA practices has reportedly led to yield increases and a reduction in production costs, particularly amongst cotton growers supported by the Better Cotton Initiative (BCI). The PCR notes that goat rearing and poultry keeping activities were successful for ultra-poor women, helping them to come out of extreme poverty. However, given the reluctance of banks to provide loans for the purchase of animals, this sub-component could not be scaled up. While respondents to annual outcome surveys reported an increase in groundwater availability and irrigation following the soil and water conservation activities. However, the PCR found that these activities were undertaken in a piecemeal manner, which reduced potential gains, and the watershed approach suggested by the mid-term review was not implemented, resulting in risks of soil erosion and dangerous water run-off (see the section on Environment and natural resources management, below).</p> <p>8. Activities under the subcomponent on market linkages were hampered by inconsistent support from implementing agencies, in part due to a lack of due diligence and quality control in their procurement, and in part due to delays in the disbursement of funds for these activities (see Efficiency section below). For example, although many contract-farming arrangements were established, the PCR found that these linkages collapsed or were not renewed in the absence of consistent support from implementing agencies. Overall, the PCR found that there were insufficient linkages between the marketing activities under component 2 and the groups formed under component 1, and this negatively affected the overall results.</p> <p>9. In summary, the PCRV recognizes the strong achievements under component 1 with regard to institutional capacity building. However, the effectiveness of activities under component 2 was constrained by procurement issues and an uncoordinated approach to the implementation of activities that should have been linked to the SHGs and CMRCs formed under component 1. Based on this assessment, <i>the PCRV rates the effectiveness of CAIM as moderately satisfactory (4)</i>, in line with the PCR rating.</p>	4
Efficiency	
<p>10. Upon completion, 87 per cent of IFAD’s financing in USD was utilized (equating to 92 per cent in SDR allocation). Funding from the Government of Maharashtra was utilized at 81 per cent. However, utilization of the SRTT grant and private sector contribution was only about 45 per cent of target. Contribution from banks and beneficiaries was significantly greater than anticipated at appraisal (282 per cent and 409 per cent respectively). The higher than expected contribution of</p>	3

PCR finding	PCR Rating
<p>beneficiaries is not discussed in the PCR, although this is most likely due to the success of the SHG and CMRC mobilisation and the willing uptake by SHG members of the 'service-fee' model, whereby SHGs pay a fee for services provided by CMRCs. Meanwhile, the successful linkage forged by MAVIM with ICICI bank led to higher than anticipated bank loans to SHGs. The PCR does not consider that beneficiaries themselves have shouldered considerable costs related to the bank financing in the form of paying interest on the loans received.</p> <p>11. Time from approval to entry into force was 7.3 months which is less than the average for India (16.2 months) and the average for the Asia Pacific region (8.4 months). Time from entry into force to first disbursement of funds was 5.8 months, which again is less than the average for India and the Asia Pacific region.⁴ However, subsequent to this, there were serious disbursement delays from the Government of Maharashtra such that 40 per cent of the project expenditure was incurred in the last year, while annual programme of work and budget targets were consistently unmet.⁵</p> <p>12. The PCR outlines the various procurement challenges faced by the project, particularly with regard to agreements with implementing agencies. Towards the end of the project, non-compliance with internal controls and IFAD Procurement Guidelines led to ineligible expenditures and there were disputes over payment claims with implementing agencies. There were reportedly delays in paying salaries and other expenses throughout the project as a result of the unpredictable release of funds by the State Government. The performance of the CAIM monitoring and evaluation (M&E) system was uneven through the course of the programme and it was not until the last two years of the programme that start-up challenges for the M&E system were fully overcome.</p> <p>13. Economic internal rate of return at design was estimated at 27 per cent, while the PCR estimate is 28 per cent. However, there is significant difference between the net present value of the two scenarios (INR11,558 ex-ante; INR3,568 ex-post). This could be generally explained due to: (i) ambitious projections at the time of the design; and (ii) assumptions did not materialize to the extent expected for reductions in costs of production and for improved market access. The PCR's economic internal rate of return analysis is based on sound assumptions and provides a realistic assessment of the viability of certain livelihood activities promoted by the project (especially with regard to the non-viability of dairy and backyard poultry, milk collection centres, common facility centres and farm implements banks).</p> <p>14. It is clear from the PCR's assessment that the project faced significant implementation and project management challenges, particularly regarding procurement, M&E and the delayed and unpredictable disbursement of funds. Considering these findings, <i>the PCR rates this criterion as moderately unsatisfactory (3)</i>, in agreement with the PCR rating.</p>	
Rural poverty impact	
<p>15. The project's impact on rural poverty is assessed against the following four impact domains: (i) household incomes and assets; (ii) human and social capital and empowerment; (iii) food security and agricultural productivity; and (iv) institutions and policies. The impact data provided in the PCR is drawn chiefly from the endline survey conducted by the National Council of Applied Economic Research (NCAER) in 2019 which was not annexed to the PCR. Therefore, impact findings are presented here with the caveat that the PCR could not verify or validate the methodology and sampling approach of the endline survey.</p> <p>16. According to the endline survey data presented in the PCR, targeted households showed an average increase in income of INR10,000 which represents a 20 per cent increase over the baseline income. While this is below the targeted 40</p>	4

⁴ As noted in the 2016 Country Programme Evaluation in India conducted by IOE.

⁵ The PCR notes that there were only three years out of the nine-year project period where the Government of Maharashtra disbursed more than 70 per cent of the annual programme of work and budget.

PCR finding	PCR Rating
<p>percent increase in income, it is notable that these income gains were made in the context of substantial indebtedness during the first part of the project and a three-year drought in the latter part. Ownership of productive assets is notably higher in beneficiary households, although ownership of consumption assets is comparable among beneficiary and control groups.</p> <p>17. Human and social capital was created primarily through the support and mobilization of 13,235 SHGs, 63 CMRCs, various enterprise/human development trainings and capacity development activities, as well as the creation of enterprise and economic activities. SHGs members, with the help of CMRCs, have built sustainable institutions owned and managed by women members. The project also contributed to the creation of a cadre of community workers.</p> <p>18. Concerning food security and agricultural productivity, the end line survey found that 40.5 per cent of beneficiaries reported increase in food availability, compared to 22 per cent for control respondents. There is limited data provided on nutritional outcomes for beneficiaries, with the PCR only providing data on food availability.</p> <p>19. In view of these findings, <i>this PCR rates CAIM's rural poverty impact as moderately satisfactory (4)</i>, in agreement with the PCR rating.</p>	
Sustainability of benefits	
<p>20. The PCRV is in agreement with the assessment of the PCR, noting that certain CAIM results are more likely to be sustained than others. Most notably, the SHGs and CMRCs formed under component 1 are viewed as very likely to be sustained, as they are nearly fully financially self-sustaining and the CMRCs operate a service fee model which has been readily accepted by members, who are willing to pay for the valuable services provided by the CMRCs. The commitment of MAVIM to support these groups going forward is also a strong indicator of sustainability. Similarly, the BCI/Cotton Connect partnership is viewed as very promising and is likely to continue building on the successes achieved during the CAIM project.</p> <p>21. The transfer of BCI activities to Cotton Connect is also highlighted as an indicator that activities in this domain will continue after project closure. However, outside of the BCI activities, the continued application of LEISA practices is less assured and the PCR seems to have assumed that there will be continued adoption of these practices without clarifying from where the necessary inputs, knowledge and services will come. Meanwhile, the soil and water conservation infrastructure are not likely to last without adequate management or institutional responsibility for its maintenance.</p> <p>22. Given the mixed findings, <i>the PCR rates this criterion as moderately satisfactory (4)</i>, in agreement with the PCR rating.</p>	4
B. Other performance criteria	
Innovation	
<p>23. The PCR highlights the project approach of providing integrated 'end-to-end' support for producers as being an innovation for the State of Maharashtra. However, this approach proved challenging in practice, and the PCR notes as one of its lessons that in hindsight, a capacity needs assessment should have been conducted to determine the feasibility of such an approach. Furthermore, the approach was hampered by staff turnover in government departments. Results were less strong on the post-production side (i.e. market linkages) which suggests the approach wasn't entirely implemented 'end-to-end'. Nonetheless, it should also be noted that, despite these challenges, the programme did manage to 'converge' a holistic package of support from various government and development agency initiatives. In this regard, the approach is sound but requires more forward planning and greater cross-department communication and coordination in future.</p>	4

PCR finding	PCR Rating
<p>24. Some of the 'innovations' mentioned in the PCR were not truly innovative, but rather were just new to the project area, e.g. strengthening SHGs, or market linkages. However, the package of financial support offered to indebted and distressed ultra-poor households was a very relevant innovation given the context. Meanwhile, technological innovations, such as those promoted by BCI, the use of broad-based furrow and biodynamic compost units have shown positive uptake and results.</p> <p>25. For these reasons, <i>the criterion of innovation is rated as moderately satisfactory (4)</i>, in agreement with the PCR rating.</p>	
Scaling up	
<p>26. The PCR recognises that several approaches and practices promoted in CAIM's sub-component activities have been scaled up by partners including the BCI-Cotton Connect network, SRTT, MAVIM and the National Dairy Development. The scaling up of the BCI practices across Maharashtra through Cotton Connect with additional funding from IDH is particularly noteworthy, building on the successful CAIM/BCI partnership developed during the project's lifetime.</p> <p>27. According to the 2017 supervision mission, the Government of Maharashtra has scaled up the joint ownership of house and farmland initiated by CAIM through a Laxmi Mukti Abhiyan (a campaign for the emancipation of wealth for women) and has started the process of implementing this activity across all districts. This is not mentioned in the scaling up section of the PCR but receives mention elsewhere in the report.</p> <p>28. The PCR mentions how products to reduce household debt have been scaled up, but it is not clear how this has been done, nor is it clear how for example, the debt redemption fund is being scaled up without project funding. Of note, there is no mention of scaling up of the overall project approach of providing 'end-to-end' support, which was arguably the defining characteristic of CAIM's design. Additionally, the PCR cites several good practices that have the potential or "scope" to be scaled up, but it is not clear how this would be achieved.</p> <p>29. While, on the one hand, there is some lack of clarity on the extent of scaling up for certain CAIM initiatives, on the other hand, there have clearly also been quite promising examples (most notably the BCI/Cotton Connect partnership). <i>The PCR rates the scaling up criterion as moderately satisfactory (4)</i>, in line with the PCR.</p>	4
Gender equality and women's empowerment	
<p>30. It is clear from the PCR assessment that results for women under component 1 were very strong, and that through joining SHGs and CMRCs, rural women were empowered socially and, to a certain degree, economically. Overall, women represent 53.1 per cent of beneficiaries. The endline survey reports enhanced women's participation in household decision-making (productive and domestic matters) as well as improved social status with over 60 per cent of the CAIM respondents reporting improvement in status of women members as compared to 39 per cent from the control households. A significant contribution of the project was the promotion of joint ownership of house and farmland titles between husbands and wives through the Laxmi Mukti Abhiyaan initiative. This reportedly resulted in 62,021 families register their houses in joint names, and 4,919 families jointly register farmland (joint titling of farmland was more difficult as it required the approval of the family head).</p> <p>31. The endline survey found that 55.7 per cent of CAIM women beneficiaries reported increased assets compared to 34.5 per cent for the control group. The endline survey also found 56.2 per cent of CAIM households reported women's on farm and off-farm enterprises had positively impacted household incomes, compared to 28.8 per cent of control households.</p> <p>32. While there was a reported increase in women's workload, this was offset by increased incomes, and by a reported reduction in drudgery work in the household and on the farm. Access to mechanization via mechanization centres</p>	4

PCR finding	PCR Rating
<p>reduced women's workload for land preparation and planting and helped to offset increased labour scarcity due to women's other income generating activities.</p> <p>33. However, the PCR also notes that women's involvement in programme activities was uneven. There was a lack of synergy between components 1 and 2, which meant that the momentum generated through women's engagement in SHGs and CMRCs did not translate into market linkages and enterprise development – activities which tended to remain male-dominated.⁶ Overall achievements under component 2, with respect to market linkages, were less promising as a result.</p> <p>34. While recognising the successful mobilisation of rural women under component 1, this PCRV cannot overlook the lack of adequate engagement of women in activities under component 2. In this regard, gender equality and women's empowerment cannot be considered to have been fully mainstreamed across all project activities, and as a result, <i>this criterion is rated as moderately satisfactory (4)</i>, one point lower than the PCR rating.</p>	
Environment and natural resources management	
<p>35. The PCR assessment of this criterion highlights the environmental benefits of the adoption by farmers of LEISA practices promoted by the project (e.g., soil health, biodiversity) and mentions that the introduction of small ruminants is within the carrying capacity of the region. Tree-planting and soil and water conservation activities are mentioned as "in principle environmentally neutral". There have also reportedly been improvements in water availability (for domestic and agricultural purposes) and the water table in general as a result of some of the soil and water conservation activities.</p> <p>36. While recognising the environmental benefits of these activities, this PCRV draws attention to the serious concerns expressed elsewhere in the PCR relating to some of the project's soil and water conservation activities on public lands. Specifically, the concerns regarding nalla training are covered in more detail in the effectiveness section of the PCR which states that improper practices observed could potentially lead "to damage to the structure as well as adjacent agricultural lands", "raising risks of flooding and diseases in the rainy season", while "a shallow aquifer was intersected and water which had drained out into the deepened stream was evaporated" (paragraph 54). Similarly, concerns are raised regarding the adverse effects and increased risks arising from deep excavation into the riverbed, uprooting of trees and vegetation and the straightening of streams (paragraph 55). The assessment concludes that siltation will in all likelihood reclaim the river. More worryingly, the PCR points out that no consideration of up-stream or down-stream impacts on groups also using existing flows, which raises questions as to the rigour of Social, Environmental and Climate Assessment Procedures. Furthermore, the mid-term review recommendation to concentrate soil and water conservation activities was not implemented and as a result "an opportunity to demonstrate the impacts that accrue to an integrated watershed management development approach was lost" (paragraph 53).</p> <p>37. In rating this criterion, the PCRV acknowledges that the aforementioned concerns regarding soil and water conservation activities were specific to one type of activity (i.e. 'nalla' training) and relate to a small sample of sites visited by the PCR mission. These shortcomings must be considered together with the overriding success of BCI activities, the extensive uptake of LEISA techniques, and the positive impact of tree planting and other soil and water conservation activities on water availability, as reported by beneficiaries in the end line survey. In light of these considerations, <i>the PCRV rates this criterion as moderately satisfactory (4)</i>, in line with the PCR rating.</p>	4

⁶ For example, participation by women in joint liability groups and producer companies was notably less than for men (e.g. 20 per cent of producer companies' members were women and only 10 per cent of directors were women).

PCR finding	PCR Rating
Adaptation to Climate Change	
<p>38. The PCR highlights the promotion of LEISA techniques as contributing to climate change adaptation, through for example, improvised moisture holding capacity of soils due to increased organic content and ploughing methods, while “mixed farming and diversification helps reduce vulnerability and builds resilience to climate variability”. The effectiveness of LEISA techniques in enhancing resilience is evidenced by the apparent increase in yields and incomes during three consecutive drought years, as reported by CAIM beneficiaries in the endline survey. While the PCR assessment mentions that soil and water conservation measures will help capture rainwater and impound runoff, it points out that some of these activities are not sustainable given the lack of implementation of an integrated approach (encompassing the upper catchments). Furthermore, it is the PCR’s assessment that the alterations made to hydrological characteristics of some streams on public land will ultimately result in siltation and a continued risk of flooding.</p> <p>39. This PCRV agrees that the promotion of LEISA techniques and the diversification of livelihoods and farming through the introduction of small ruminants is likely to increase the resilience of the target population. However, given the limited sustainability of soil and water conservation activities, <i>the PCR rates this criterion as moderately satisfactory (4)</i>, in line with the PCR rating.</p>	4
C. Overall Project Achievement	
<p>40. CAIM adopted an innovative, yet complex, approach of providing holistic ‘end-to-end’ support to targeted populations in distressed districts of Maharashtra, involving various departments and stakeholders and the convergence of programmes and schemes. The programme was beset by multiple implementation challenges, and various aspects of programme management were routinely rated as unsatisfactory by supervision missions throughout the project’s lifetime. Crucially, as a result of a lack of due diligence in selecting implementing agencies, there were insufficient linkages between the women-led grassroots institutions formed and supported under Component 1 and the marketing and enterprise activities undertaken in Component 2. As a result, achievements under component 2 were less convincing, and less sustainable. However, these challenges and shortcomings have been well documented in the PCR and offer valuable lessons for future programmes. The convergence approach itself, and the ‘end-to-end’ support, was still found to be highly relevant, and the lessons from CAIM offer a valuable opportunity to refine this approach in future projects. Furthermore, the debt relief packages provided to ultra-poor households, as well as the BCI/Cotton Connect partnership are strong examples of successful initiatives spearheaded by CAIM, which are being scaled up by the partners involved. <i>This PCR rates overall project achievement as moderately satisfactory (4)</i>, in line with the PCR rating for this criterion.</p>	4
D. Performance of Partners	
IFAD	
<p>41. The PCR points to the relevance of the design and the regular supervision and review missions that were undertaken, which were instrumental in brokering “some of the most successful and ground breaking private sector partnerships in IFAD’s entire Asia Pacific portfolio”, with reference to the BCI partnership amongst others. The PCR also points out the partnership with MAVIM “to ensure high quality support to the SHGs and CMRCs”. However, the PCR criticizes IFAD’s lack of implementation support with respect to financial management, procurement and NGO contracting problems in the final year of the project. <i>The PCR rates this criterion as moderately satisfactory (4)</i>, in agreement with the PCR rating.</p>	4

PCR finding	PCR Rating
Government	
<p>42. The PCR rates government's performance as moderately unsatisfactory for the following reasons:</p> <ul style="list-style-type: none"> a. Lack of continuity of project directors for periods of three years, as had been agreed; b. High staff turnover due to "non-competitive remuneration and a poor working environment"; c. Release of funds did not match the AWPB in nearly all years, while the timing of disbursements was not aligned with the agricultural season which impacted negatively on results; d. MSAMB, as the designated lead project agency, played a limited role in implementation, particularly after the dissolution of the project implementation unit after mid-term review. <p>43. The PCR recognises, however, the relevance of the government's request for a one-year extension, as this allowed more time for hand-over, and for CMRCs to become financially sustainable.</p> <p>44. This PCRV agrees with the assessment of the PCR, <i>and rates this criterion as moderately unsatisfactory (3)</i>.</p>	3

IV. Assessment of PCR Quality

PCR finding	Rating
Scope	
<p>45. The PCR contains all chapters, sections, and annexes as per the Guidelines for Project Completion Review (2015) and provides substantive and relevant content. <i>This PCRV rates the scope of the PCR as satisfactory (5)</i>.</p>	5
Quality	
<p>46. The PCR process was inclusive of a variety of stakeholders, male and female, including SHG members, NGO representatives, implementing agencies, government staff, banks and private sector representatives, amongst others. A stakeholder workshop was held in May 2019 to take stock of CAIM's achievements and for participants to raise questions and voice their observations on the project's results.</p> <p>47. The PCR's assessment relies heavily on data from the project's endline survey, conducted by NCAER in 2019. The endline survey report was not available for review by this PCRV, and so the validity of the sampling strategy and the representativeness of the data could not be assessed by this PCRV. However, the presentation of the data in the PCR consistently compares findings for CAIM beneficiaries with the control group, which adds to the plausibility of the findings. The PCR also discusses openly anomalous findings from the endline survey and seeks to explain the reasons behind such findings. Additional data sources include two thematic studies (Broad based furrow and Biodynamic compost), as well as the PCR field interviews.</p> <p>48. The PCR recognises the shortcomings of the project's M&E system, notably that the baseline and endline studies did not have a substantial number of overlapping questions limiting the programme's ability to assess impact over time. Equally, the annual outcome surveys were not consistent in their questions, and so trend-line data was lost. This might explain why there is a lack of any data for several important outcome indicators in the project logical framework in appendix 1.</p> <p>49. In many instances, the source is not indicated for data provided, notably in the rural poverty impact section, and while it is assumed this data comes from the</p>	4

PCR finding	Rating
<p>endline survey, it is not entirely clear. There also seems to be some confusion and repetition between reporting on outcomes versus reporting on impact.</p> <p>50. In light of these shortcomings, <i>the PCR rates the quality of the PCR as moderately satisfactory (4).</i></p>	
Lessons	
<p>51. The PCR contains very relevant lessons on the project, most crucially pointing to the need to link the women's groups formed under component 1 to the market activities (mostly male-dominated) under component 2. Further lessons point to need to provide sufficient capacity development support to enterprise groups to ensure their sustainability. Lessons are provided regarding the approach adopted by CAIM of providing 'end-to-end' support to rural communities through a multitude of stakeholders and departments. It is recommended that in future, a capacity needs assessment be conducted to ensure that the relevant capacities are available to implement such a complex and holistic approach. Other lessons relate to the proper management of implementing agencies and due diligence in their procurement. <i>These lessons are found to be relevant and this PCR rates the lessons of the PCR as satisfactory (5).</i></p>	5
Candour	
<p>52. Narrative objectivity and candour of results reporting. The PCR narrative is balanced in its appraisal of CAIM's performance, and the ratings are, for the most part, in line with the narrative. Legitimate concerns about the sustainability of soil and water conservation activities and infrastructure introduced by the project have been discussed openly, while the unevenness of results between components 1 and 2 is given due attention. <i>The PCR rates the candour of the PCR as satisfactory (5).</i></p>	5

V. Final Remarks

Issues for IOE follow up (if any)
53. No issues have been identified for follow up by IOE.

Definition and rating of the evaluation criteria used by IOE

Criteria	Definition *	Mandatory	To be rated
Rural poverty impact	Impact is defined as the changes that have occurred or are expected to occur in the lives of the rural poor (whether positive or negative, direct or indirect, intended or unintended) as a result of development interventions.	X	Yes
	<i>Four impact domains</i>		
	<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
Project performance	Project performance is an average of the ratings for relevance, effectiveness, efficiency and sustainability of benefits.	X	Yes
Relevance	The extent to which the objectives of a development intervention are consistent with beneficiaries' requirements, country needs, institutional priorities and partner and donor policies. It also entails an assessment of project design and coherence in achieving its objectives. An assessment should also be made of whether objectives and design address inequality, for example, by assessing the relevance of targeting strategies adopted.	X	Yes
Effectiveness	The extent to which the development intervention's objectives were achieved, or are expected to be achieved, taking into account their relative importance.	X	Yes
Efficiency	A measure of how economically resources/inputs (funds, expertise, time, etc.) are converted into results.	X	Yes
Sustainability of benefits	The likely continuation of net benefits from a development intervention beyond the phase of external funding support. It also includes an assessment of the likelihood that actual and anticipated results will be resilient to risks beyond the project's life.	X	Yes
Other performance criteria			
Gender equality and women's empowerment	The extent to which IFAD interventions have contributed to better gender equality and women's empowerment, for example, in terms of women's access to and ownership of assets, resources and services; participation in decision making; work load balance and impact on women's incomes, nutrition and livelihoods.	X	Yes
Innovation	The extent to which IFAD development interventions have introduced innovative approaches to rural poverty reduction.	X	Yes
Scaling up	The extent to which IFAD development interventions have been (or are likely to be) scaled up by government authorities, donor organizations, the private sector and others agencies.	X	Yes
Environment and natural resources management	The extent to which IFAD development interventions contribute to resilient livelihoods and ecosystems. The focus is on the use and management of the natural environment, including natural resources defined as raw materials used for socio-economic and cultural purposes, and ecosystems and biodiversity - with the goods and services they provide.	X	Yes
Adaptation to climate change	The contribution of the project to reducing the negative impacts of climate change through dedicated adaptation or risk reduction measures.	X	Yes

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

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

Rating comparison^a

<i>Criteria</i>	<i>Programme Management Department (PMD) rating</i>	<i>IOE Project Completion Report Validation (PCRVR) rating</i>	<i>Net rating disconnect (PCRVR-PMD)</i>
Rural poverty impact	4	4	0
Project performance			
Relevance	5	5	0
Effectiveness	4	4	0
Efficiency	3	3	0
Sustainability of benefits	4	4	0
Project performance^b	4	4	0
Other performance criteria			
Gender equality and women's empowerment	5	4	-1
Innovation	4	4	0
Scaling up	4	4	0
Environment and natural resources management	4	4	0
Adaptation to climate change	4	4	0
Overall project achievement^c	4	4	0

Performance of partners^d			
IFAD	4	4	0
Government	3	3	0
Average net disconnect			-0.08

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

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

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

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

Ratings of the project completion report quality

	<i>PMD rating</i>	<i>IOE PCRVR rating</i>	<i>Net disconnect</i>
Candour	n.a.	5	n.a.
Lessons	n.a.	5	n.a.
Quality (methods, data, participatory process)	n.a.	4	n.a.
Scope	n.a.	5	n.a.
Overall rating of the project completion report		5	

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.

Abbreviations and Acronyms

BCI	Better cotton initiative
CAIM	Convergence of Agricultural Interventions in Maharashtra's Distressed Districts Programme
CMRC	Community managed resource centre
CSPE	Country Strategy and Programme Evaluation
IFAD	International Fund for Agricultural Development
INR	Indian rupee
IOE	IFAD Independent Office of Evaluation
LEISA	Low External Input Sustainable Agriculture
M&E	Monitoring and evaluation
MAVIM	Mahila Arthik Vikas Mahamandal, Maharashtra Women's Development Corporation
MSAMB	Maharashtra State Agricultural Marketing Board
NCAER	National Council of Applied Economic Research
NGO	Non-governmental organisation
PCR	Project Completion Report
PCRv	Project Completion Report Validation
SDR	Special drawing rights
SHG	Self-Help Group
SRTT	Sir Ratan Tata Trust

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