

Project Completion Report Validation
Mitigating Poverty in Western Rajasthan (MPOWER)
Republic of India
Date of validation by IOE: July 2019

I. Basic project data

			Approval (USD m)		Actual (USD m)	
Region	Asia and the Pacific Division	Total project costs	62.5		77.9	
Country	India	IFAD loan	30.3	49%	25.6	33%
Loan and grant number	748-IN (loan) 1029-IN (grant)	IFAD grant	0.6	1%	0.6	1%
Type of project (subsector)	Rural development	Government of Rajasthan	21.4	34%	43.2	55%
Financing type	Loan and grant	Sir Ratan Tata Trust (SRTT)	3.2	5%	2.0	3%
Lending terms*	Highly concessional	Beneficiaries	2.6	4%	1.8	2%
Date of approval	24 April 2008	Banks	4.4	7%	4.7	6%
Date of loan signature	17 October 2008					
Date of effectiveness	11 December 2008					
Financing agreement amendments	3 (2 extensions, 1 reallocation)	Number of beneficiaries (households)	86,880 at design 76,350 at MTR (direct beneficiaries)		63,572 (direct beneficiaries)	
Financing closure extensions	2	Project completion date	31 December 2014		31 December 2017	
Country programme managers	Rasha Omar (current); Nigel Brett; Mattia Prayer Galletti	Financing closing date	30 June 2015		30 June 2018	
Regional director(s)	Nigel Brett (current); Hoonae Kim; Thomas Elhaut	Mid-term review			3-19 September 2012	
Project completion report reviewer	Ranjani Krishnamurthy	IFAD loan disbursement at project completion (%)			97% (in SDR, loan currency); 84% (in US\$ terms)	
Project completion report quality control panel	Fumiko Nakai	Date of the project completion report			11 June 2018	

Source: Project Completion Report (PCR), 2018, Design Document, 2010, President Report, 2008.

* Free of interest but bearing a service charge of three fourths of one per cent (0.75%) per annum and having a maturity period of 40 years, including a grace period of ten years.

II Project outline

1. **Introduction.** The Mitigating Poverty in Western Rajasthan (MPOWER) project covered a hot, arid, drought-prone and sparsely populated zone. Its thrust at design was on organising women from poor households and strengthening their livelihoods and access to development finance and markets, while at the same time reducing their drudgery. The project was jointly funded by the International Fund for Agricultural Development (IFAD), Sir Ratan Tata Trust (SRTT) and the Government of Rajasthan.
2. IFAD financing for MPOWER was approved by the Executive Board on 24 April 2008. The financing agreement was signed on 17 October 2008, and became effective on 11 December 2008. Though the project was initially designed for a six-year lifespan¹ with the original completion planned for 31 December 2014, after two extensions, it was eventually completed on 31 December 2017, and the financing was closed on 30 June 2018.
3. **Project area and context.** The project was implemented in the western parts of the state of Rajasthan in India; these areas record higher levels of poverty than the state average. It began in six blocks—Baitu, Sankara, Bap, Sanchole, Bali and Abu Road. These blocks are in Jodhpur, Barmer, Jaisalmer, Jalore, Pali and Sirohi Districts, respectively. The six blocks include some 1,040 villages located in 245 *gram panchayats*. As per the MPOWER design document, in 2010, out of 250,883 households in the project area blocks, 95,230 households were below the poverty line (BPL). In 2016, at the request of the Government of Rajasthan, two more blocks were added, where the MPOWER's livelihood component was to be implemented as part of *Rajeevika* (Rajasthan State Rural Livelihood Mission). These two blocks were Balesar in Jodhpur District and Pindwara in Sirohi District.
4. The MPOWER design document noted that land distribution was skewed in the project area, with 25 per cent of farmers owning 68 per cent of the land. The design document notes that less than 50 per cent of the income of the households comes from agriculture, given that the land is arid and largely rainfed. Major constraints involved in the livestock sector are low productivity, depleting commons, inadequate feed, poor extension support, inadequate risk cover and lack of livestock markets and value chains. According to the MPOWER design document, women constituted 45.6 per cent of the population in the project blocks. Scheduled castes (SCs) constituted 15.4 per cent, scheduled tribes (STs) 15.7 per cent and other backward classes (economically and socially disadvantaged) 53.5 per cent. The design document also points to the persistence of bonded labour, indebtedness and land alienation. It remarks that women suffer low status, reflected in poor mobility, lack of access to markets, access to limited income and few assets on their names. During droughts, women and girls have to walk long distances to fetch water, fuel and fodder.
5. **Project goal, objectives and components.** The goal of MPOWER was the mitigation of poverty of the target group through strengthened capacities, improved livelihoods, sustainable enterprises, natural resource management and increased access to credits and markets. The three-fold project objectives were as follows: (i) to secure and enhance the present livelihoods and coping strategies by mitigating risks; (ii) to promote income and employment enhancing opportunities by building capacities, providing financial services and establishing partnerships with the private sector for securing better market access; and (iii) to promote inclusion by empowering and organising the target households into self-help groups (SHGs), marketing groups/ producer companies and village development committees (VDCs).

¹ An eight-year project was actually suggested by IFAD at design. At that time, the government was ready only for a six year one.

6. The project, according to the MPOWER design document, had three components, which are as follows:
- *The strengthening of grassroots institutions component*, which entailed two sub components: (i) mobilisation and capacity building of beneficiaries; and (ii) community infrastructure development. The beneficiaries were to be mobilised into SHGs, marketing groups and VDCs. Community infrastructure development entailed promotion of farm bunds, farm ponds, soil conservation, horticulture, tree plantations, water harvesting structures, drip irrigation, fodder cultivation and storage facilities
 - *The livelihood support component* includes the following two subcomponents: (i) income generation, marketing and employment; and (ii) development of financial services. Under the first subcomponent, it was planned to develop SHGs into market groups and strengthen market linkages, improve productivity in agricultural and livestock operations and expand vocational activities. Under the financial services subcomponent, SHGs were to be established, linked to banks and assisted in accessing financial services.
 - *The project management component*. A project management unit (PMU) was to be established at Jodhpur (the divisional headquarters) and six block project management units (BPMUs) were to be established at administrative block level. Capacities of the executing and implementing agencies were to be built and monitoring and evaluation systems established. A private sector promotion team was to be housed within the *Marwari* Chamber of Commerce and Industry at Jodhpur to support the PMU in marketing.
7. **Target group.** The target group of MPOWER at design consisted of all BPL households in the project area as well as those who were not on the government's BPL list but were eligible for inclusion as per the "wealth ranking exercise"² carried out by the project. The MPOWER design document set the target for coverage at 86,880³ poor households, and revised it at mid-term review (MTR) in the updated log frame to 76,350 households.⁴ The design document emphasises that the term poor includes landless labourers, small and marginal farmers, owners of wastelands, traditional artisans, women-headed households, youth with no employable skill sets, physically, socially and mentally challenged and the elderly. Households belonging to SCs and STs were to receive priority.
8. **Financing.** Drawing on the Project Completion Report (PCR) and the MPOWER design document, table 1 presents planned and actual cost of the MPOWER project. The actual project cost was 125 per cent of what was planned, with the Government of Rajasthan exceeding its planned contribution the most. Table 2 provides details on component-wise expenditure across sources of funding. Maximum expenditure was on component 1, community mobilisation.

² A participatory rural appraisal method for economic classification of households.

³ The president's report on MPOWER, 2008, mentions the target for coverage to be 95,000 households in the six blocks. The design document of MPOWER, 2010 refers to coverage of 95,000 households in the log frame but 86,880 in most other places. The figure of 86,880 taken as intended coverage at design in this report.

⁴ See PCR, paragraph 91 and Supervision Mission 2015 for the revised logframe.

Table 1
Estimated project costs at design (in US\$ million)

<i>Source of Funding</i>		<i>Planned amount (US\$ million)</i>	<i>Expenditure (US\$ million)</i>	<i>Actual/planned %</i>
IFAD	Loan	30.3	0.6	84.5%
	Grant			100%
Government		21.4	43.2	202%
SRTT		3.2	2	62.5%
Banks		4.4	4.7	107%
Beneficiaries		2.6	1.8	69%
Total		62.5	77.9	125%

Source: Planned amount- President's Report MPOWER, 2008. Expenditure- PCR MPOWER, 2018.

Table 2
Expenditure by component (USD '000)

<i>Component</i>	<i>IFAD (loan and grant)</i>	<i>Govt</i>	<i>Beneficiaries</i>	<i>SRTT</i>	<i>Banks</i>	<i>Total</i>	<i>% of total (actual)</i>	<i>% of total (planned)</i>
Strengthening grassroots institution	9 522	42 849	1 745	786		54 902	70.5%	52%
Livelihood support	13 644		18	856	4 727	19 245	24.7%	41%
Project management	3 100	337		339		3 776	4.8%	7%
Total	26 266	43 186	1 763	1 981	4 727	77 923	100%	100%

Source: PCR MPOWER, 2018, MPOWER Design Document, 2010.

9. **Project implementation arrangements.** The project had three-tier implementation structure with the Department of Rural Development and Panchayati Raj (DoRDPR) acting as the nodal agency responsible for project coordination, supervision and evaluation. The PMU, based in Jodhpur, was responsible for project planning, implementation, supervision and monitoring and reporting to the Government of Rajasthan. The PMU was assisted by the BPMUs, whose managers were directly responsible to the PMU for the implementation of project activities in their blocks. The project engaged the services of facilitating non-governmental organizations (FNGOs) to work closely with the respective BPMUs on social mobilisation and capacity building of grassroots organizations. The Centre for Microfinance, Rajasthan, served as the technical and resource partner for the project for its entire duration, and its activities were mainly financed by the SRTT.
10. **Changes during implementation.** As per the PCR, the following changes were made to the design during implementation (in addition to expanding coverage by two blocks and revising log frames as discussed in paragraphs 3 and 7):
- revision of some of the targets and indicators in log frame at MTR;
 - relaxation of the proportion of BPL members amongst beneficiaries from 100 per cent in appraisal, 70 per cent at MTR to 50 per cent from 2015 onwards, so that it is in keeping with that of the government's Rajeevika programme;
 - switch from linking SHGs to VDCs (which proved difficult, as VDCs were part of locally elected bodies and not the project) to village organizations (VOs, which

are apex bodies of SHGs in a village) and federations (apex bodies of VOs). The latter approach is adopted by Rajeevika;

- stopping of 'village development action plan' as they were not implemented by the VDC;
 - shift from marketing groups to livelihood clusters which covered several villages and provided input, technical and marketing services.
 - expansion of the scope of eligible investments under the Community Infrastructure Development Fund to address emerging needs like greenhouses for nurseries, facilities for milk collection centres etc.
 - increase of budget for drudgery reduction from INR10,000 per village to INR 2,000 per household in 2014–2015. Further, VOs were involved in procurement.
 - Switching the payment of FNGOs from a task-based approach to a retainer system where monthly salaries are covered, with additional incentives for those who covered 80 per cent of the targets.
11. Revision of log frame targets (see supervision report, 2015) seems to have led to dilution of gender indicators that were included at design, like sex disaggregated literacy rates, ratio of female/ male children enrolled in schools, women's mobility, income and assets coverage of women headed households etc. Targets on benefits to SCs and STs when compared to other groups are not reflected in the revised log frame.
 12. **Intervention logic.** The implicit intervention logic is that mitigating poverty in a semi-arid drought prone area requires multiple strategies of community mobilisation, drudgery reduction and community infrastructure development (part of component 1); diversification and strengthening of livelihoods, finances, value chains and access to markets (component 2); and project management structures that involve collaboration between government, FNGOs and sectoral experts (component 3). The development action plans were to bring different components together, promote backward and forward linkages and mobilise government programmes like Mahatma Gandhi National Rural Employment Guarantee Scheme/Act (MGNREGS/A). Women were the important beneficiaries within poor households, as they were considered economically and socially disadvantaged. Drudgery reduction (component 1) was to free up women's time for taking part in leadership positions (component 1) and in sustainable livelihoods (component 2). Risk cover for livestock and humans (life and health insurance) was envisaged at design to mitigate risks.
 13. **Delivery of outputs.** As per the PCR, after facing challenges in delivering outputs in the first one and a half years of the project, a majority of the targets on outputs set at project design were achieved or exceeded. For example, 5,185 SHGs were formed against the target of 5,000 SHGs. As against the target of INR 250 million in loans to 5,000 SHGs, bank loans disbursed reached INR 295 million to 3,682 SHGs. Individual and community infrastructure reached 65,632 households against a target of 55,635 households. Against the target of 17 goat clusters, 70 were formed, and against the target of 52 crop clusters, 240 clusters. However, on a few interventions, targets were not met. Around 28 per cent of the target on training of bookkeepers, 23 per cent of exposure visits of SHGs and 22 percent of exposure of bookkeepers were not achieved. As per the PCR, progress in the area of insurance was weak (life insurance, accident cover and certain types of health insurance), though targets are not referred to.
 14. As per the PCR, higher numbers of households have been covered with regard to crops and goat clusters in two of the eight blocks, namely Balesar (new block added) and Bayltu. The reasons for this are not clear.

III. Review of findings

A. Core criteria

Relevance

15. MPOWER's objectives were aligned with the needs of poor households and with priorities of the Government of India/ Government of Rajasthan and IFAD. It also responded to changes in relevant government policies and schemes. The project design in terms of the three components was largely relevant to the needs of poor households and women amongst them.
16. The project objectives and design were relevant to the needs of the rural poor households in arid and drought-prone western Rajasthan (see paragraph 4). The community mobilisation component was designed to bring out women from their household and into leadership positions in a context where gender norms were skewed. The livelihood component sought to address challenges to livelihoods in an arid and drought prone region.
17. The objectives and components of MPOWER fit with the objectives of IFAD's country strategic opportunity programmes of 2005 and 2011.⁵ The objectives of the 2005 country strategy were grassroots institution building, strengthening access of the poor to natural resources and diversifying rural livelihoods. However, the initial strategy (at design) of working through village development committees did not fit into IFAD's strategy of working through community institutions of poor, and this was later modified (see paragraph 10).
18. Likewise, the objectives and strategies of MPOWER were also in line with the 11th five-year plan of the Government of India (2007–2012), whose targets included reducing poverty, promoting agricultural growth and increasing tree cover by 2012. The MPOWER project design was also in tune with the agriculture results framework of the Department of Agriculture and Cooperatives, Government of India whose objectives include diversifying agricultural livelihoods, increasing crop productivity, improving soil health and natural resources, mitigating risks and strengthening market infrastructure.
19. MPOWER, at design, was consistent with the economic empowerment component of the 2001 National Policy on Empowerment of Women and the 2016 Draft National Policy on Women of the Government of India. These policy documents refer to women's empowerment, in particular, women's equal say in decision making, economic participation and independent income, access to credit and income, control over assets (2016 document), gender sensitive value chains (2016 document), bridging gender gaps in food intake and nutrition and reducing women's drudgery (2016 document).
20. Overall, the relevance of MPOWER is rated by the project completion report validation (PCRv) as **satisfactory** (5), which is the same as the score of the PCR.

Effectiveness

21. **Outreach:** The PCR notes that taking all activities together, 63,572 households from eight blocks directly benefited through the project. This is 27 per cent less than the number of households targeted at design of 86,880 from six blocks and 17 per cent less than the number of households targeted in the updated log frame (at MTR) of 76,350 from six blocks.
22. **Objective 1: Secure and enhance the present livelihoods and coping strategies by mitigating risks.** At the end-of-project, 471 livelihood clusters were implemented across eight blocks in six project districts, covering approximately 55,000 households. The clusters covered crop cultivation (240), vegetable cultivation (41), orchards (46), goat rearing (70), poultry (20), dairying

⁵ The 2011 County Strategic Opportunities Programmes aims at improving income and food security of poor households through strengthening access to agricultural technologies, development finance and value chains.

- (3), skill training (48) and patch work (3). The impact assessment study (IAS) of 2018 observes that the number of primary sources of livelihood of project beneficiaries was eight at project completion, when compared to four of the control households, signifying lesser vulnerability to risks. Orchards, vegetable cultivation, fodder cultivation and embroidery were unique sources of primary livelihood of project participants, while both participants and control households depended on agriculture, dairying, goat rearing and poultry. The PCR notes that beneficiaries in agriculture clusters have started adopting practices that enhance productivity, like sowing instead of broadcasting, separation of areas for crops depending on terrain and soil, crop rotation, weeding twice during the season instead of once only, and adopting balanced use of fertilizers (not clear whether chemical or organic).
23. With regard to goat rearing, information/ training was imparted for adoption of vaccination, goat shed management, genetic improvement, and marketing by weight. Mortality rate of goats reduced to 16 per cent in project villages as compared with a mortality rate of 26 per cent in non-project villages. The 2017 supervision report notes that fewer benefits from goat rearing accrued to landless households, as goat sheds could not be constructed under MGNREGS/A (with which the MPOWER project converged) unless they owned land.
 24. The performance on health and life insurance, which can mitigate risks, was mixed. As per the IAS, coverage of beneficiary households under critical health insurance improved from 15 to 42 per cent, while coverage under the *Pannadhay Yojana* (life and accident insurance) increased only from 0 to 2 per cent and under the *Rashtriya Swasthya Bima Yojana* (health insurance for poor) from 5 to 11 per cent. However, the exact mechanism through which MPOWER project contributed to the increase in critical health insurance is unclear as the PCR itself notes that the insurance activity was weak in the MPOWER project.
 25. **Objective 2: Promote income and employment enhancing opportunities by building capacities, providing financial services and establishing partnerships with the private sector for securing better market access.** According to the PCR, of 5,185 SHGs that were formed, 90 per cent meet regularly and 80 per cent of active SHGs save regularly, with the average amount of savings being INR 4,728 at project completion. Revolving funds of INR15,000 per SHG were provided to 4,911 SHGs (against target of 5,000). This allocation was only to SHGs that had completed three months and met certain quality parameters. As against the target of INR250 million in loans to 5,000 SHGs, bank loans disbursed reached INR295 million to 3,682 SHGs. 1,188 SHGs submitted proposals for the second and subsequent linkages, of which 1,059 SHGs have been sanctioned loans. The average loan size per bank linkage has been steadily increasing, from INR59,068 per group for the first loan cycle to INR98,915 per group in the fourth loan cycle.
 26. The annual supervision mission report 2017 notes that the idea of marketing groups and producer companies did not take off (other than custard apple groups) and instead, livelihood clusters have been established where the concerns are not just marketing but also production, inputs and in some instances, processing. According to the PCR, private sector involvement in marketing has been limited. Nevertheless, due to the cluster approach, the IAS notes that the dependency on middlemen for marketing has come down from 65 per cent to 35 per cent between pre-SHG days and 2016, while for control households it has decreased only from 65 per cent to 60 per cent during the same period. Beneficiary households have started selling in block/ district markets and goat fairs (though a minority).
 27. With regard to non-agricultural employment, skill training was arranged in three blocks with more young women (3,100) than men (2,026) trained, with targets being exceeded. As per the supervision mission 2017, the trainings included

stitching, housekeeping, security, computer operation, Tally, beautician and cooking. How far gender stereotypes were avoided in the choice of training given to men and women is not clear. Of those trained, the PCR notes that 40 per cent are gainfully employed.

28. **Objective 3: Promote inclusion by empowering and organising the target households into SHGs, marketing groups/ producer companies and village development committees.** Performance with regard to SHGs, marketing groups and producer companies has been discussed under paragraph 25. Four hundred and forty-five VOs (these replaced VDCs) were formed against a target of 450, of which 413 (93 per cent) monitor SHGs, 341 (77 per cent) route payment to community cadres and 273 (61 per cent) procure and supply drudgery reduction tools. Further, VOs address social issues like (male) alcoholism, child marriage and child labour. A total of 16 federations of VOs were formed at block level against a target of 15. Ninety-five per cent of SHG members have paid share capital to federations, thus having a stake in the functioning of the federations. A concern is that 13 of the 16 federations were formed only a year before completion of the project. Community infrastructure development like soil and water conservation (in individual and community land) and drudgery reduction technologies (solar lamps, pressure cookers, smokeless *chullahs*, etc., covering 98 per cent of households) have been introduced with participation of VOs. The involvement of VOs in procurement can be empowering for women.
29. As per the IAS, a significant proportion of the respondents in both intervention (52 per cent) and control (58 per cent) areas were from SC/ ST communities. However, information on how much they benefited from different components in comparison to other caste groups is not clear. Data on the proportion of poor women headed households, the physically challenged and the elderly amongst beneficiaries and control households is not available in the IAS or the PCR. The 2017 supervision mission notes that group leaders and relatively well-off households have benefitted disproportionately from the community infrastructure development fund and group leaders gain many of the SHG benefits, too.
30. **Overall**, the MPOWER project implementation and results have been favourably affected by the following external factors not anticipated at design:
- increase in the value of the US Dollar between the design of the project (US\$1=INR40) and completion (US\$1=INR70), which increased the funds available for implementation;
 - commencement of the National/ State Rural Livelihood Mission in 2011.
31. Positive factors in project design and implementation that account for observed performance on effectiveness include:
- the focus on strengthening agriculture, livestock and allied livelihoods as well as soil and water conservation;
 - the focus on drudgery reduction of poor women, which freed women's time;
 - strengthening access of women from poor households to credit, and reducing dependency on money lenders;
 - the ability of the project to respond to emerging implementation issues.
32. The PCRV rates project effectiveness as **moderately satisfactory** (4), in line with the PCR rating.
- Efficiency**
33. The IFAD financing for MPOWER entered into force 7.7 months after approval, and the first disbursement was 10.7 months after the entry into force. According to the India country programme evaluation, the average for 11 IFAD-financed

projects in the country for these two indicators was 9.5 months and 8.1 months, respectively. Hence, MPOWER is compared favourably to the overall country portfolio for the approval-entry into force timeline but not for the speediness of the first disbursement. The project was extended twice, in total for three years.

34. The PCR reports the IFAD loan disbursement as 84.5 per cent of what was planned at appraisal/ design in US\$ terms, but according to the IFAD database,⁶ the disbursement rate in terms of the currency of the IFAD financing (SDR) was 96.8 per cent for the loan and 100 per cent for the grant. Hence, the project utilised most of the IFAD funding available. The disbursement of counterpart funds from the Government of Rajasthan reached 202 per cent, beneficiary contribution was 69 per cent and bank finance was 107 per cent of the initial amount envisaged. While the overall disbursement was satisfactory, the PCR notes that the execution rate against the annual work plan and budget tended to be low especially in the initial years.⁷
35. As per the PCR, the actual operating cost (or component 3 cost) was about 5 per cent of the total project cost as against 6.5 per cent, which was originally planned. This was not because less was spent than budgeted during appraisal for operations, but because of increase in total project costs with two blocks being added. The proportion of the operating cost or the project management cost - both planned and actual - can be considered to be quite low compared to other projects.
36. A cost-benefit analysis carried out by the PCR suggests an overall economic internal rate of return of 33.8 per cent and net present value (with a discount rate of 12 per cent) of INR 4.437 million.
37. The PCR rates the performance on efficiency as **moderately satisfactory** (4), the same as the rating given by the PCR.

Rural poverty impact

38. **Household incomes and assets.** Drawing on the end-line survey, the PCR observes an increase of approximately 200 per cent in annual income of beneficiary households when compared to the baseline, against the target at appraisal of increase of 80 per cent. The IAS too notes an increase in annual income of beneficiary households from INR28,658 (baseline) to INR90,336. At the same time, it observes that the annual income of project participants was only 9 per cent higher than the control households at the time of impact assessment (INR90,336 vs INR83,041).⁸
39. There is a small but definite increase in livestock owned by participants, but not so much in land holding. Housing seems to have improved. As per the IAS, the average number of livestock per beneficiary household increased from 3.6 adults and 0.8 kids/ calves before joining the SHG to 5.0 adults and 1.1 calves/ kids. The figure on stock of adult livestock for the control households increased marginally from 3.5 to 3.7 between 2012 and 2016, and of kids declined from 1.1 to 0.9, respectively. With specific regard to the households in the goat cluster, the PCR observes that herd size increased from 4 to 12. The IAS reveals that there is no major change in number of beneficiary and control households having land and the average land owned has increased insignificantly. The percentage of beneficiary households residing in *pucca* house has increased from 13 per cent before joining SHGs to 27 per cent at project completion, when compared to an increase from 13 to 21 per cent in the case of the control households.

⁶ Oracle Business Intelligence.

⁷ For example, for the IFAD and the Government of Rajasthan counterpart funding (i.e. not for all financiers), the execution rate against the annual work plan and budget was less than 50 per cent between 2008/2009 and 2012/2013 except for one year.

⁸ Baseline data for control households was not available.

40. Ownership of motorcycles has jumped from 7 per cent before joining SHG to 14 per cent at the time of impact assessment, and from 9 to 13 per cent in the case of control households. Ownership of mobiles increased from 41 to 78 per cent amongst beneficiary households, and 50 to 79 per cent in the control households during the same period. However, it is not clear who (men or women) within the household operates the mobiles or motor bikes, and more fundamentally, it is also not clear whether and to what extent such change is related to the project. Furthermore, more beneficiary households had access to improved *chullahs* (cooking stoves that use biomass) and pressure cookers than in the control households.
41. **Human and social capital and empowerment.** The MPOWER project has contributed to building social capital at the community level through SHGs, VOs and federations and creating a community cadre in different sectors.⁹
42. According to the PCR, targets on training and capacity building of staff, community organizations, beneficiaries, barefoot workers and FNGOs have been largely achieved, with training of some stakeholders exceeding targets (e.g., training of VOs and federations). At the same time, bookkeepers' training has fallen below the target at 72 per cent, constrained by the low levels of literacy in the area. The IAS notes that at completion, there was no major difference between per cent of illiterates between participants (88 per cent) and control households (89 per cent). However, it should be noted that the project included only a component of financial literacy.
43. The MPOWER project created a cadre of 2,998 *krishi sakhis* (female agricultural assistants) 629 *krishi mitras* (agricultural assistants), 705 *pashu sakhis* (female livestock assistants), community livestock facilitators (number not specified), bank *mitras* (numbers not specified) and 12 artisan *sakhis* (female artisan assistants). The 2015 supervision mission and the PCR noted that *mitras* were mainly men, and paid more. Through these trainings and cadres, capacities of SHGs, VOs and federations have been built on group concept, leadership, livelihood, business and management aspects. The PCR notes that more training material in audio-visual formats is required to reach illiterates.
44. Recording the impact on health and education, the PCR observes that beneficiary households are spending 25 per cent more on education and 7 per cent more on health than control households.
45. **Agricultural productivity and food security.** There is evidence of improvement in livestock and agricultural productivity, though estimates on the extent vary. The PCR notes that the project-supported interventions in crop enabled an increase in productivity of *bajra* (pearl millet) to the extent of 64 per cent. *Bajra* is the main staple crop in the project area. Improvement in livestock housing, deworming and breed improvement led to an increase in weight gain (goat rearing and poultry) and reduction in mortality. Beneficiaries in dairy clusters reported improved animal health and higher milk yields after use of mineral mixture and blocks as feed. The IAS confirms the reduction in goat mortality, but places the figure on increase in productivity of pearl millet to be lower than the PCR at 17 per cent between the time of joining the SHG and the time of impact assessment. The same period saw a slight reduction in productivity in the case of control households from 0.94 to 0.88 quintal per hectare (6 per cent).
46. The proportion of household members reporting food security was high to begin with: 91 per cent reporting no hunger days at the time of SHG formation (IAS). The impacts are more visible if one examines consumption of non-grains. Drawing on the IAS, the PCR notes that the percentage of beneficiary households reporting consumption of the following food items has increased: milk (from 77 per cent to 82 per cent), ghee (from 48 per cent to 58 per cent), pulses (from 62 per cent to

⁹ Including agriculture, livestock, vegetable and patchwork. See also paragraph 43.

75 per cent), vegetables (from 55 per cent to 64 per cent) and fruits (from 21 per cent to 36 per cent). The extent of improvement was higher amongst beneficiary households than control households (other than for eggs).

47. The project did not undertake child malnutrition assessment. Comparing trends in nutrition data from the Integrated Child Development Services (a nutrition and early childhood development programme) for project districts, the PCR observes that child malnutrition reduced in project districts to around 3.3 per cent, as compared to the target of 5 per cent at project design. However, as the project was not operational throughout the district, firm conclusions cannot be inferred.
48. Some of the project related factors identified in the PCR for improvements in dietary diversity are: (i) increased agricultural and livestock diversification and productivity; (ii) increased income and greater expenditure than before on food;¹⁰ and (iii) reduction in dependency on money lenders,¹¹ and hence greater funds in household kitty for dietary improvement.
49. **Institutions and policies:** As per the PCR, the MPOWER project helped the central and state government operationalise its strategy on financial inclusion in a semi-arid and poor region. Further, it played an important role in showing how the livelihood component of the National/State Rural Livelihood Mission could be implemented. However, there has been only a small improvement in access to bank loans, and lesser than amongst control households.
50. The PCR rates the MPOWER impact on rural poverty as **satisfactory** (5), which is one point higher than that of the rating given by the PCR taking into account largely satisfactory performance on all four impact domains.

Sustainability of benefits

51. The MPOWER project is being absorbed under Rajeevika; hence, chances of sustainability are overall good. Further, the PCR notes that the Government of Rajasthan is considering submitting a proposal to IFAD for the second phase of MPOWER.
52. With regard to social sustainability, the data from PCR suggests that 9 per cent of SHGs became defunct during project implementation. Further, 17 per cent are rated to be in Grade C¹² (weak in performance, but not defunct). This suggests that 74 per cent of the SHGs may be on a pathway to sustainability.
53. On the issue of financial sustainability, bank loan repayment is 85 per cent. The PCR observes that it is likely that banks will continue to support the SHGs which have repaid fully. However, the cumulative repayment rate for internal loans, according to the PCR, was only 68 per cent as of December 2015.
54. Information on whether VOs and federations are rated is not available in the PCR. All 445 VOs have their own office premises, giving them institutional visibility. It is not clear whether VOs are financially viable, but they engage in SHG rating, routing of salaries to the community cadre, and procurement and distribution of drudgery reduction items. These activities could generate income for VOs. Of the 16 federations, 12 were only a year old and will require support to be socially sustainable. There is not adequate information on financial sustainability of federations.
55. Beneficiary households are likely to continue improved practices related to agriculture and livestock, as a majority proved beneficial to them economically, in particular if the community cadre continues to function.

¹⁰ The PCR, drawing on the IAS, notes that MPOWER households were spending INR68,570 on food at project completion, as compared to INR58,609 spent by control households - a difference of 17 per cent.

¹¹ The data from the IAS suggests that dependency of beneficiary households on the institution of SHGs for credit has gone up (from 11 to 86 per cent) and money lenders come down (from 58 to 21 per cent). The dependency of control group households on money lenders has only marginally declined during the same period (38 per cent to 36 per cent).

¹² The percent of Grade C SHGs has decreased from 56 per cent in 2013–2014 to 17 per cent at project completion.

56. Overall, the rating of PCRV on sustainability is **moderately satisfactory** (4), which is the same as the PCR. Groups appear socially sustainable, but financial sustainability may need strengthening.

B. Other performance criteria

Innovation

57. The PCR observes that the two main innovations of MPOWER have been in the areas of drudgery reduction mechanisms/ decentralised procurement and software for monitoring SHGs (*Sakh Darpan*).¹³ The Women's Development Programme of the Government of Rajasthan introduced drudgery reduction technology in Jodhpur District (and other districts outside the project area) of Rajasthan in the 1990s (Das, 1992). However, the drudgery reduction intervention under the Women's Development Programme (mainly access to *challahs* and handpumps) was not so wide ranging in scope as drudgery reduction interventions under MPOWER. Computerised software for monitoring SHGs has been introduced in other projects of IFAD, like Tejaswini in Maharashtra, but may be innovative in the context of Rajasthan.
58. Other innovations noted by the PCR are the introduction of prickly pear (*opuntia ficus-indica*) for animal feed and tropical sugar beet crop. These have benefited farmers.
59. An innovation of the project worth noting is the model of livelihood clusters that has been introduced for capacity building, extension services, input procurement and marketing. This model may be worth documenting, as many projects struggle with making the model of producer company financially viable. Further, this innovative model has been upscaled in Rajasthan (see paragraph 62).
60. On the whole, the rating of PCRV on innovation is **moderately satisfactory** (4) which is the same as that of the PCR.

Scaling up

61. At the request of the government, the MPOWER project extended the livelihood component of the project to two additional blocks in the project area, in such a manner that it converged with the Rajeevika of the Government of Rajasthan. Further, as per the PCR, Rajeevika plans to scale up the livelihood component to 36 additional blocks in the coming years and the government is considering submitting a second phase of MPOWER to IFAD.
62. One of the factors that may have aided in scaling up is that the Rajeevika and MPOWER are both implemented by the DoRDPR.
63. The rating of PCRV on scaling up is **satisfactory** (5), in line with the PCR.

Gender equality and women's empowerment

64. The IAS uses the women's empowerment index to assess the impact of MPOWER project on gender equality and women's empowerment. The index measures absolute and relative (to men) levels of empowerment in five domains: women's agency, income, leadership, resources and time. The maximum possible score on women's empowerment index is 1. The IAS notes that women's empowerment index for women beneficiaries was 0.635, as compared to 0.458 for women from control households. The IAS points out that the maximum improvement in women's absolute empowerment was with regard to the domain of freeing up women's time, while in relative terms (to men) the gender gap in access to resources has been reduced the most (control over resources not mentioned).
65. The PCR reiterates these two impact domains: reduction in work load and enhanced access to resources. It also observes that women from beneficiary households record a higher score in the leadership domain than women from

¹³ Sakh Darpan has been developed as a paperless monitoring information system in SHGs.

control households. The active participation of MPOWER members in *gram sabha* meetings was significantly higher at 49 per cent, as compared to the control households at 17 per cent, and 11 per cent before SHG formation. The IAS observes that women constitute 28 per cent in *Gram Panchayat* compared to 12 per cent in the case of the control households, which is indeed impressive.¹⁴ *Mahila Sammelans* (women's assemblies) also helped build women's confidence and leadership capacities.

66. The IAS notes slightly better performance of beneficiary households over control households in accessing government entitlements. The entitlements that are gender specific include widow pension (6 vs 2 per cent), *Indira Awaz Yojana*¹⁵ (7 vs 1 per cent) and Ujjwala (cooking gas) scheme (11 vs 1 per cent). On the other hand, the 2017 supervision mission noted that intra household distribution of investment in children's education was skewed in favour of boys.
67. The monitoring system compares control households and beneficiary households, with little disaggregation of benefits and outcome by sex, headship, women with disability, land holding, caste (SC), and ethnicity (ST), apart from an assessment of targeting. As a result, sex/ socially-disaggregated data are limited. Data in PCR does not track issues of increase in income across headship, household asset ownership by index, malnutrition across sex, female literacy across sex which are in the log frame at design.
68. As per the design document, a gender specialist was to be based in the PMU in Jodhpur. The PCR refers to the presence of a gender policy (content not clear). Gender training was organised for PMUs/ BPMUs, FNGOs and community institutions. As per the data in the PCR, a majority of project staff and FNGOs trained personnel were men, which may be a reflection of the low representation of women in these organizations. The PCR does not refer to gender training of spouses, though this is mentioned in the design document. Vocational trainings do not appear to have broken gender stereotypes (see paragraph 26).
69. On the whole, the PCRV considers the achievement on gender equality and women's empowerment as **satisfactory** (5) which is the same as that of the PCR.

Environment and natural resources management

70. The project followed required environmental and social risk assessment procedures, and this was monitored by different missions. The design document states that the risk of negative environmental impacts associated with project activities is very low and therefore, the project was classified as Category B. Attention has been given to incorporate environmentally friendly activities like promoting organic fertilizers, pesticides and farming, as well as afforestation.
71. Review of the PCR suggests that the main achievements in the area of environment and natural resource management are: (i) soil and water conservation through integrated farming systems, rain water harvesting structures, drip irrigation and promoting orchards in wastelands. The MPOWER project has converged with MGNREGS/A in the sphere of soil and water conservation; (ii) enhancing tree/ vegetation cover through horticulture and use of trees for bunding; and (iii) use of solar lamps and fuel efficient *chullahs* by some beneficiary households. The project may have also reduced dependency on income from the sale of firewood for livelihood through strengthening farm-based and off-farm livelihoods. Traditional knowledge of women and men on construction of *tanka, saran, khadin, nadi*, etc., was used to build water harvesting structures.

¹⁴ As the Government of Rajasthan has institutionalised 50 per cent reservation in Gram Panchayat for women, it implies that in project area around half the reserved seats may be held by MPOWER women.

¹⁵ Housing scheme on women's name.

72. The supervision missions (2013 to 2017) consider that goat rearing may put pressure on grazing land. The project tried to counter it by promoting fodder cultivation and strengthening biomass.
73. The performance on environment and natural resource management is rated by the PCRV as **moderately satisfactory** (4), which is the same as that of the PCR.

Adaptation to climate change

74. As per the PCR, the project did not directly focus on climate change adaptation. Nevertheless, livelihood diversification and coping strategies, together with sustainable natural resource management, would have strengthened the beneficiaries' capacity to respond to climate change.
75. Rain water harvesting structures have been promoted within the project area. Further, heat and drought resistant seeds (pulses and millets), saplings of drought resistant fruit trees (pomegranate and custard apples) and saplings of ardu tree (*Ailanthus excelsa*) for fencing have been distributed at the advice of technical institutions.¹⁶ As mentioned, target households have been supported to build sheds for animals, which may help protect them during heat waves and dust storms, and reduce mortality. It is not clear how the MPOWER project is linked with the Rajasthan Action Plan on Climate Change.¹⁷
76. The activities aimed at drudgery reduction under the community infrastructure development sub-component (component 1) have in particular contributed to climate change adaptation. Further, its convergence with MGNREGS/A has helped in promoting water construction structures and sheds for animals.
77. The performance on climate change adaptation is rated by the PCRV as **moderately satisfactory** (4), which is the same as the PCR. Activities like grain banks, seed banks and registry of indigenous knowledge could have been considered to the existing activities to adapt to climate change.

C. Overall project achievement

78. The MPOWER project faced some delays in taking off. Based on the MTR's recommendations, the project switched from a task-based system of payment to NGOs to a retainer system where monthly salaries were covered and additional incentives paid if 80 per cent of targets were achieved, shifted its community mobilisation strategy from local government controlled VDCs to more autonomous VO's and federations, mobilised more government and beneficiary funding, shifted from marketing groups to livelihood clusters and promoted convergence with government schemes. At the request of the government, the livelihood component was extended to two more blocks in the same six districts, and the government has expressed interest in a second phase of the project. At completion, the project exceeded most of the planned outputs, other than formation of marketing groups and promoting insurance. The actual expenditure was 125 per cent more than what was planned at design, with government expenditure being far higher than planned (202 per cent).
79. In terms of impact, beneficiary women's access to skills, resources, income and leadership improved, and their workload reduced. Livestock productivity increased, and though to a lesser extent, agricultural productivity too. Soil and water conservation measures got strengthened through the project, in convergence with MGNREGS/A. Dependence on money lenders declined. With respect to most of these indicators, the performance of members is better than that of non-members.
80. However, the project has reached lesser number of poor households than planned, and instances of leakages to the non-poor have been noted. The performance on

¹⁶ Arid Forest Research Institute, Jodhpur Agriculture University.

¹⁷ Government of Rajasthan, N.D. State Action Plan on Climate Change
<http://www.indiaenvironmentportal.org.in/files/file/ClimateChange-rajasthan.PDF>

vocational training, marketing groups and insurance was not as good as envisaged. Financial sustainability of the SHGs, social sustainability of new federations, sustainability of the community cadre are issues. While practical gender needs were addressed, there is more to be done on meeting women's strategic gender needs.

81. The overall project achievement is **moderately satisfactory** (4), in line with the rating of the PCR.

D. Performance of partners

82. **IFAD.** In designing MPOWER, IFAD built upon lessons from other completed projects in the country on grassroots institutional building, women's empowerment, technology and SHGs and microfinance. A gap is that when the log frame was updated at MTR the gender and social inclusion aspects got diluted.
83. The PCR observes that the IFAD county office provided timely support and guidance through fielding annual supervision missions and MTRs and regularly reviewed annual progress reports, the annual work programme and budget, the procurement plan, audit reports and annual outcome surveys. The MTR was instrumental in turning around the project. The PCR further notes that the IFAD country facilitated provision of training in specialised areas such as finance, livelihoods, gender, knowledge management, monitoring and evaluation, etc. to support project implementation. The PCR observes that greater technical assistance could have been given by IFAD in the area of marketing of agricultural produce. The PCR records that MPOWER benefited from IFAD's grant partners for crop and livestock demonstrations.
84. The performance of IFAD is rated as **satisfactory** (5) by the PCR, one point higher than that given by the PCR. IFAD's support through missions played an important role in turning around the project, along with the role played by the government.
85. **Government.** After initial delays in commencing the project and in the utilisation of IFAD (loan and grant) and government funds, the government's contribution to the project at completion was 202 per cent of what was envisaged due to convergence and scaling up to two additional blocks.
86. The PMU implemented a monitoring and evaluation system including the log frame, baseline and end line surveys, results and impact monitoring system, annual outcome surveys and impact assessment study. It developed a software called *Sakh Darpan* for monitoring all activities of the project, and later simplified it to monitoring of SHGs.
87. The project's financial statements, the PCR notes, were not in compliance with IFAD's reporting requirements.¹⁸ Audited financial statements were submitted as required but the audit report did not include the auditor's opinion on the adequacy of procedures used for preparing statement of expenditures and whether the amounts withdrawn were used for the purposes intended.
88. The PCR observes that procurements were carried out in compliance with standards of IFAD.
89. On the whole, the performance of the government is rated as **satisfactory** (5), which is the same as that of the PCR.

¹⁸ "The project financial statements did not include the yearly and cumulative statement of expenditures by withdrawal application and category of expenditure, cumulative status of funds by category disclosing separately IFAD funds, counterpart funds, other donor funds and beneficiary funds and the statement of comparison between actual and budget estimates." (PCR paragraph 99)

IV. Assessment of PCR quality

90. **Scope:** The PCR guidelines on the main report and annexes have been by and large followed. Issues of equity in outcomes and impact could have been examined more in detail, as required by the PCR guidelines. On the whole, on scope the PCR is rated as **satisfactory** (5).
91. **Quality:** The PCR mission met with members of SHGs, VO's, federations, producers' groups and some of the individual beneficiaries. Preliminary findings were presented back to stakeholders, which brought together federation leaders, elected women representatives, the project implementation team, partner NGOs, representatives from Rajeevika and DoRDPR.
92. Data were collected on indicators as per the revised log frame. However, other than targeting, these are not adequately disaggregated to track which households and who in the household have benefitted.
93. To supplement monitoring and evaluation and results and impact monitoring system data, an IAS was carried out. The PCR, with a few exceptions, uses available data in a systematic manner, but as said earlier, data on outcomes are not adequately disaggregated. The PCR Appendix 13 and the main text (paragraph 61) indicated different targets for coverage, but it was later explained that this was because the former used the targets from the initial design.¹⁹
94. The PCRV considers quality to be **moderately satisfactory** (4).
95. **Lessons:** Lessons are drawn in the PCR on project design and implementation from what worked (increase in income from livestock) and to a lesser extent, what did not work (low repayment of internal loans). More lessons could have been drawn in the PCR on reasons for the poor performance on marketing groups, insurance and mixed performance of vocational training.
96. The aspect of PCR lessons is rated as **moderately satisfactory** (4).
97. **Candour:** Both positive and negative results are reported. The PCR ratings seem to be fair and candid (and modest) and are backed by evidence. In fact, for the criteria of rural poverty impact and IFAD's performance, based on the PCR narrative and data provided, the PCRV considered justifiable the rating of "satisfactory", which is higher than the PCR ratings of "moderately satisfactory". The overall rating on candour is **satisfactory** (5).
98. **Overall PCR quality** is rated as **moderately satisfactory** (4).

V. Lessons learned

99. **The main lessons from the MPOWER PCR** on its validation are the following:
 - External factors like assembly elections have to be taken into account while deciding when to launch the project;
 - A flexible approach to design, programming and institutional strategies can help enhance project effectiveness;
 - Simplifying ambitious log frames is a must, but at the same time, important social inclusion indicators in project design document should not be lost;
 - Strategy of community mobilisation, livelihood promotion, development finance, marketing through clusters and soil & water conservation can work in a semi-arid area to mitigate poverty;
 - Promoting gender equality and women's empowerment requires strategies that address not only practical gender needs, but also their strategic gender interests;

¹⁹ As part of the comments on the draft PCR.

- It is important to link vocational training for youth with needs of area and vacancies arising out of schemes of government;
- Sustainability has to be looked at from the beginning of the project, whether fees for services rendered by the community cadre, sustained maintenance of community assets, or environmental consequences of livelihood interventions;
- Making use of new/ existing government schemes and aligning the project institutional structures with these can contribute to effectiveness and sustainability.

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>		
	<input type="checkbox"/> Household income and net assets: Household income provides a means of assessing the flow of economic benefits accruing to an individual or group, whereas assets relate to a stock of accumulated items of economic value. The analysis must include an assessment of trends in equality over time.		No
	<input type="checkbox"/> Human and social capital and empowerment: Human and social capital and empowerment include an assessment of the changes that have occurred in the empowerment of individuals, the quality of grass-roots organizations and institutions, the poor's individual and collective capacity, and in particular, the extent to which specific groups such as youth are included or excluded from the development process.		No
	<input type="checkbox"/> Food security and agricultural productivity: Changes in food security relate to availability, stability, affordability and access to food and stability of access, whereas changes in agricultural productivity are measured in terms of yields; nutrition relates to the nutritional value of food and child malnutrition.		No
	<input type="checkbox"/> 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

<i>Criteria</i>	<i>Definition</i> *	<i>Mandatory</i>	<i>To be rated</i>
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
Overall project	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 and scaling up, as well as environment and natural resources management, and adaptation to climate change.	X	Yes
Performance of partners			
<ul style="list-style-type: none"> • IFAD • Government 	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 X	Yes 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>IOE Project Completion Report Validation (PCRVR) rating</i>	<i>Net rating disconnect (PCRVR-PMD)</i>
Rural poverty impact	4	5	+1
Project performance			
Relevance	5	5	0
Effectiveness	4	4	0
Efficiency	4	4	0
Sustainability of benefits	4	4	0
Project performance	4.25	4.25	0
Other performance criteria			
Gender equality and women's empowerment	5	5	0
Innovation	4	4	0
Scaling up	5	5	0
Environment and natural resources management	4	4	0
Adaptation to climate change	4	4	0
Overall project achievement	4	4	0
Performance of partners			
IFAD	4	5	+1
Government	5	5	0
Average net disconnects			+0.17

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 and 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		5	
Lessons		4	
Quality (methods, data, participatory process)		4	
Scope		5	
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.

Glossary

<i>Ardu</i>	Ailanthus excels
<i>Bajra</i>	Pearl millet
<i>Ber</i>	<i>Zizyphus mauritiana</i> , an arid land fruit tree
<i>Block</i>	Administrative unit of around 10 villages
<i>Chullahs</i>	Cooking stoves that use biomass
<i>Gram</i>	Village
<i>Gram Panchayat</i>	An administrative unit equivalent to a village Council and comprising a few revenue villages
<i>Gram Sabha</i>	Village Assembly
<i>Khadin</i>	Traditional water harvesting system
<i>Krishi Sakhi</i>	Female agricultural assistant
<i>Krishi mitra</i>	Agricultural assistant
<i>Indira Awaz Yojana</i>	Housing scheme of government
<i>Mahila Sammelan</i>	Women's Assembly
<i>Marwari Nadi</i>	A business community originally from the Marwar region of Rajasthan, Village ponds
<i>PanchayatI Raj</i>	Three tier rural local-governance system in villages, blocks and districts
<i>Pannadhay Yojana</i>	Life and accident insurance
<i>Pashu Sakhi</i>	Female livestock Assistant
<i>Pucca house</i>	Refers to dwelling where the material for roof, wall and floor are of good quality
<i>Rajeevika Rasthriya Swasthya Bima Yojana</i>	Rajasthan Rural Livelihood Mission Health insurance scheme for poor
<i>Tanka</i>	Underground tanks
<i>Sakh Darpan</i>	Software for monitoring SHGs
<i>Ujjwala</i>	Cooking gas connection scheme

Abbreviations and Acronyms

BPL	Below the Poverty Line
BPMU	Block Project Management Unit
DoRDPR	Department of Rural Development and Panchayati Raj
FNGO	Facilitating NGO
IFAD	International Fund for Agricultural Development
IAS	Impact Assessment Study
INR	Indian Rupee
MGNREGS/A	Mahatma Gandhi National Rural Employment Guarantee Scheme/Act
MPOWER	Mitigating Poverty in Western Rajasthan
MTR	Mid-Term Review
PCR	Project Completion Report
PCRV	Project Completion Report Validation
PMU	Project Management Unit
SC	Scheduled Caste
SHG	Self-Help Group
SRTT	Sir Ratan Tata Trust
ST	Scheduled Tribe
USD	United States Dollar
VDC	Village Development Committee
VO	Village Organization

Bibliography

Das, Maitreyi. 1992. *The women's development program in Rajasthan: a case study in group formation for women's development (English)*. Policy Research working papers; no.

WPS 913. Women in development. Washington, DC: World Bank.

<http://documents.worldbank.org/curated/en/388811468772737602/pdf/multi0page.pdf>

Department of Agriculture and Cooperation. 2013. Results Framework Document (RFD) 2013-2014. New Delhi. Department of Agriculture and Cooperation.

International Fund for Agricultural Development (IFAD). 2008. Project Financing Agreement (Mitigating Poverty in Western Rajasthan) between the Republic of India and the International Fund for Agricultural Development. Dated 17 October 2018.

_____. 2010. India Mitigating Poverty in Western Rajasthan. Project Design Completion Report. Main Report, Appendices, Annexes, Working Papers. February, 2010.

_____. 2013. Republic of India. Mitigating Poverty in Western Rajasthan Supervision Report. Main Report and Appendices.

_____. 2014. Republic of India. Mitigating Poverty in Western Rajasthan. Supervision Report. IFAD. 2015. Republic of India. Mitigating Poverty in Western Rajasthan. Supervision Report. Main Report, Appendices and Annexes. 4 December 2015.

_____. 2016. India. Mitigating Poverty in Western Rajasthan. Supervision Report 2016. Main Report and Appendices. 24 November 2016.

_____. 2017. India. Mitigating Poverty in Western Rajasthan. Supervision Report 2016. Main Report and Appendices. 21 June 2017.

_____. 2018. Republic of India. Mitigating Poverty in Western Rajasthan. Project Completion Report, Main Report and Appendices. 11 June 2018.

Planning Commission. 2008. 11th Five-Year Plan (2007-2012) Inclusive Growth. Volume 1. New Delhi. Oxford University Press.

Ministry of Women and Child Development, 2001, National Policy on Empowerment of Women: 2001. New Delhi. Ministry of Women and Child Development.

Ministry of Women and Child Development. 2016. National Policy for Women 2016.

Articulating a Vision for Empowerment of Women. Draft. New Delhi. Ministry of Women and Child Development.