

AAJEEVIKA REVISED PROJECT LOGFRAME 10 November, 2008

Narrative Summary	Key Performance Indicators	Means of Verification	Critical Assumptions
GOAL			
Sustainable improvement in the quality of lives and livelihoods of disadvantaged rural households in mountain areas of Uttarakhand by 2022 ¹ .	<ol style="list-style-type: none"> 1. Households with improvement in households asset ownership index. (RIMS) 2. Percentage of child malnutrition (boys/girls); weight for age, height for age and weight for height. (RIMS) 3. 50% of target households raised above poverty line by EoP. 4. Dropout rate of girls decreased by at least 20% in secondary school and high school by EoP 5. The approaches of project adopted/modified by new/ongoing projects of the State in ___ cases by EoP. 	<p>Ex-post impact assessment studies by IFAD (to 2022) & GoUK.</p> <p>RIMS impact survey (mid-term, completion)</p> <p>Project Completion report</p> <p>Project Mid-term report</p> <p>School enrollment records from secondary school. (2007-2012)</p> <p>Decisions taken by the Project Management Committee.</p>	
OVERALL PURPOSE			
Quality of lives and incomes of 42,690 target disadvantaged rural mountain households in 17 Blocks of 5 Districts sustainably improved through gender-sensitive, poverty-focused, collective self-help promotion systems and adoption of better livelihood opportunities, by EOP (2012).	<ol style="list-style-type: none"> 1. Over 50% of households report improved access to business development resources and services. 2. Xx % households engaged in enterprises three years after they received support 3. Persons receiving project services (direct, total project); total men, total women. (RIMS) 4. Households that have improved food security. (RIMS) 5. Over 50% of women report increased access to CPRs by EoP. 6. Over 50% of women report increased incomes by EoP. 7. Over 50% of women report enhanced decision making within family by EoP. 8. Over 50% of women report enhanced decision making in federations, panchayats and van-panchayats by EoP. 	<p>M&E Agency reports</p> <p>Project Reports (PMU & UPASaC)</p> <p>ICP Supervision reports.</p> <p>Topical studies, surveys.</p> <p>RIMS survey (mid-term, completion)</p> <p>Participatory Monitoring and Evaluation – (FGDs. Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders)</p>	<p>State policy and funding facilitates livelihood promotion in mountain areas.</p> <p>Government continues to improve infrastructure facilities in mountain areas</p> <p>Inflation does not wipe out income gains.</p> <p>No serious natural disaster.</p> <p>No significant adverse political interference.</p>

¹ Loan Agreement (Feb 2004), Loan Covenants, Section 4.05 Evaluations: IFAD may carry out evaluations and reviews during implementation and for up to 10 years after project completion (ie: to 2022).

Component B. Empowerment & Capacity-building Community Organisations & their Support Organisation			
OUTCOMES			
<p>Appropriate community-based organisations of target households operating on an equitable and socially inclusive basis (especially of women) for collective actions and development of sustainable livelihoods, with reduced drudgery of women.</p>	<p>1.No. of HHs adopting drudgery reduction technologies (RIMS) 2. Xx% of SHGs report that their collective decision making on Natural Resource Management & Social Issues is accepted by community. 3. Xx% of women of project SHGs are representatives of PRIs. 4. Xx% of target HHs report reduction in women's drudgery by EoP. 5. Engagement with PRIs results in 50% of the village level coordination committee meetings (VLCC) and 75% of block level coordination committee (BLMC) meetings being held regularly as planned.</p>	<p>Monthly reports by DMU and NGOs. Annual reports of DMU/PMU. RIMS survey mid-term, completion) Participatory Monitoring and Evaluation – (FGDs. Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders).</p>	
OUTPUTS			
<ul style="list-style-type: none"> - SHGs formed/strengthened in targeted villages - SHGs members trained in social mobilization, book keeping, mobilizing savings and provide credit. - Communities sensitized to ensure at least 70% representation of women in SHGs - Block level offices, initially established by F-NGOs, transformed in Federations Offices of SHGs - Community resource persons selected through local CBOs - PRIs members sensitized on project objectives trained in institutional capacity building - Demonstrations/activities to reduce women drudgery identified and undertaken/implemented - Men sensitised on need for sharing household chores - Eligible SHGs members supported to receive social security benefits and to access life and health insurance schemes. - Convergence efforts for social welfare activities through line agencies and NGOs to continue. 	<p>1.1 4000 SHGs (----adopted and ---- new), covering approximately 42,690 households established. (RIMS) 1.2 ___% of SHG members trained by project on social mobilization, credit management and self monitoring. 1.3 More than 80% of SHGs formed by Project are exclusive woman SHGs. 1.4 At least 60% of SHGs linked with federations. 1.5 Xx Federation offices established. 1.6 Xx Community Resource Persons working in project. 1.7 ----males and ----females trained in workload reducing technologies. (RIMS) 1.8 Rs x,xxx contributed for purchase of drudgery reduction technologies, taken up by target households. 1.9 xx persons identified as eligible of which --%, receiving social security benefits(old age, widow and disability pension). 1.10 Rs xxxx mobilised annually through convergence for social sector (health, education, women's empowerment, nutrition etc.) activities from line departments and other agencies covering ___ HHs. 1.11 Rs Xxx mobilized from community through voluntary labour and cash contribution for community/social activities.</p>	<p>Monthly and Annual reports from PMU, DMUs and FNGOs Records maintained by SHGs SHG & Federation grading reports SIMS reports. Reports topical reviews M&E agency Reports Participatory Monitoring and Evaluation – (FGDs. Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders)</p>	<p>Cooperation by target communities for formation of SHGs and federations. Cooperation by social development line departments & NGOs. Government policies remain supportive of the project's social development processes. Capacity of CBOs adequate to meet project output.</p>

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COMPONENT C. Livelihood Enhancement & Development			
OUTCOMES			
<p>Target households organised through SHGs and Activity Groups to operate sustainable microenterprises in an equitable, gender-sensitive and environment friendly manner.</p>	<ol style="list-style-type: none"> 1. No. of HHs that have adopted new technologies promoted by the project by category (RIMS). (Agriculture, Horticulture, Livestock, Forestry, Other opportunities) 2. No. of HHs that report production/yield increases by category (RIMS) (Agriculture, Horticulture, Livestock, Forestry, Other opportunities) 3. 26290 HH level enterprises established by category. More than ___% owned by female (RIMS) 4. ___ ha of land brought under crop consolidation for at least two cropping cycles. 5. No. of HHs provided with long-term income generating opportunity from Van Panchayats. (RIMS) 	<p>Enterprise assessment reports. UPASaC Annual reports M&E Agency reports Sub-sector Business Development Services reports. PMU Annual Reports Participatory Monitoring and Evaluation – (FGDs). Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders)</p>	<p>Market trends and fluctuations do not adversely affect economic viability of on-farm and/or off-farm enterprises. BDS terms & conditions are comparable or superior to those of other FFIs. Identified sub-sectors are able to generate adequate viable enterprises. Appropriate insurance available for all enterprises. Cooperation by technical line departments & NGOs.</p>
OUTPUTS			
<p>Persons trained in livelihoods enhancement and development through organisation of demonstrations, training events, workshops and exposure visits.</p> <p><u>Agricultural development</u> Farmers exposed to improved agricultural techniques, inputs and crops through training and demonstrations</p> <p><u>Horticulture development</u> Farmers exposed to improved horticultural techniques, inputs and crops through training and demonstrations</p>	<p>2.1 a) Agriculture- Organic farming i) xxxx demos organized on crop diversification and enhanced production ii) xxx capacity building programs organised iii) xxx IGAs organised iv) xxx HH enterprises established. More than ___% owned by female (RIMS) v) xxx SMEs established vi) xxx tons of products marketed</p> <p>2.1 b) Horticulture – Off-season vegetables i) xxxx demos organized on crop diversification and enhanced production ii) xxx capacity building programs organised iii) xxx IGAs organised iv) xxx HH enterprises established. More than ___% owned by female (RIMS) v) xxx SMEs established vi) xxx tons of vegetables marketed</p> <p>c) Livestock – Kuroiler i) xxxx demos organized on enhanced production ii) xxx capacity building programs organised iii) xxx IGAs organised iv) xxx HH enterprises established. More than ___% owned by female (RIMS) v) xxx SMEs established</p>	<p>Enterprise assessment reports. UPASaC reports M&E Agency reports Sub-sector Business Development Services reports. PMU Annual Reports Participatory Monitoring and Evaluation – (FGDs). Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders)</p>	<p>Market trends and fluctuations do not adversely affect economic viability of on-farm and/or off-farm enterprises. BDS terms & conditions are comparable or superior to those of other FFIs. Identified sub-sectors are able to generate adequate viable enterprises. Appropriate insurance available for all enterprises. Cooperation by technical line departments & NGOs</p>

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<p><u>Livestock development</u> Farmers exposed to improved livestock management techniques and inputs through training and demonstrations</p> <p><u>Soil and Water resources</u> Farmers exposed to improved soil and water management techniques through training and demonstrations</p> <p><u>Forestry development</u> Farmers exposed to improved agro-forestry, NTFP and MAP cultivation and management techniques through training and demonstrations</p> <p><u>Other opportunities</u> Farmers exposed to ecotourism and other off-farm opportunities and techniques through training and demonstrations</p> <p>- Convergence efforts for demonstrations and business development in identified sectors from line departments and other agencies to continue.</p>	<p>vi) xxx tons of meat marketed</p> <p>d) Livestock – Dairy</p> <p>i) xxxx demos organized on enhanced production</p> <p>ii) xxx capacity building programs organised</p> <p>iii) xxx IGAs organised</p> <p>iv) xxx HH enterprises established. More than ____% owned by female (RIMS)</p> <p>v) xxx SMEs established</p> <p>vi) xxx tons of milk marketed</p> <p>e) Forestry -MAP</p> <p>i) xxxx demos organized on enhanced production</p> <p>ii) xxx capacity building programs organised</p> <p>iii) xxx IGAs organised</p> <p>iv) xxx HH enterprises established. More than ____% owned by female (RIMS)</p> <p>v) xxx SMEs established</p> <p>vi) xxx tons of products marketed</p> <p>vii) 750 ha of land brought under forest crops(bamboo, spices, fibre and medicinal plants). (RIMS)</p> <p>viii) No of Van Panchayats where boundary pillars made.</p> <p>ix) No of Van Panchayats where land records made.</p> <p>f) Other opportunities Tourism</p> <p>i) xxx capacity building programs organised</p> <p>ii) xxx IGAs organised</p> <p>iii) xxx HH enterprises established. More than ____% owned by female (RIMS)</p> <p>iv) xxx SMEs established</p> <p>g) Other opportunities CBRE</p> <p>i) xxx capacity building programs organised</p> <p>ii) xxx IGAs organised</p> <p>iii) xxx HH enterprises established. More than ____% owned by female (RIMS)</p> <p>iv) xxx SMEs established</p> <p>2.2 No. of persons trained, by gender and well being ranking (RIMS). (Agriculture, Horticulture, Livestock, Forestry and Other opportunities identified)</p> <p>2.3 Rs..... mobilized through convergence for demonstrations and business development (agriculture, horticulture, livestock, forestry, other opportunities) activities from line departments and other agencies covering HHs</p>		

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OUTCOME D. Livelihood Support Systems			
<p>Outcome D.a By end of the project, UPASaC established as a financially sustainable and permanent entity, offering a full range of business development and investment services for income-generating enterprises for target households & groups.</p>	<p>1. Enterprises operating after last three year.(RIMS) 2. Number of enterprises from which exit of equity investment has been made. 3. % of equity fund reinvested from the total equity fund exited. 4. Total Revenue Generated by UPASaC. 5. Portfolio at risk: outstanding balance of over due loans (RIMS). 6. Number of jobs and self employment opportunities generated for various categories (RIMS).</p>	<p>UPASaC Board Meeting minutes. Performance reports on Project Partners Audit reports Annual report of UPASaC Financial Statements (disbursements & loan recovery). . Topical Studies M&E agency reports Participatory Monitoring and Evaluation – (FGDs. Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders)</p>	<p>Government policy favours UPASaC activities. Enabling environment to ensure continuity of staff. All collaborators successfully complete tasks assigned. Fund flow & financial reporting timely. Satisfactory project compliance with audit and M&E observations.</p>
<p>Outcome D.b. Micro-finance Delivery Mechanisms: SHGs in project villages enabled to actively engage in regular savings and inter-lending, and to access micro-finance services and external funding through linkages with FFIs and through equity investments of UPASaC.</p>	<p>7. % recovery rate of loan from FFIs 8. % recovery rate of equity fund from UPASaC 9. Xx% of target group households that have reduced dependence on informal lending sector. 10. CCL sanction to SHG by bank within 30 days of submission of documents 11. Dropout rate of SHG members is less than national average</p>	<p>SHG records and SIMS reports DMU & UPASaC Branch Office reports M&E Agency reports Topical studies PMU Annual Reports Participatory Monitoring and Evaluation – (FGDs. Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders)</p>	<p>Community members, especially women maintain long term interest in savings & credit activities. Banks & FFIs service the needs of SHGs. The informal lending sector amenable to project approach. Government policies remain supportive of the project's micro-finance approaches. Capacity of SHGs adequate to meet project output. Cooperation by NGOs</p>
OUTPUT D UPASaC established			
<ul style="list-style-type: none"> - UPASaC established and operating. - Small entrepreneurs trained in enterprise management - Business promoters recruited and trained to operate in targeted areas, by sub-sector (agriculture, horticulture...) - BDS services provided to 	<p>3.1 Number of people trained by gender and sector in enterprise management (RIMS) 3.2 Number of enterprises established /strengthened of which --- owned by female. (RIMS) 3.3 ____% of equity fund invested in ____ no of SMEs. 3.4 ____ Small and Medium Enterprises and ____ HH level enterprises receiving BDS services covering technology upgradation, credit, policy support and marketing and management inputs through project 3.5 No of BDS providers giving services by sub-sector. (Agriculture, Horticulture, Livestock, Forestry, Other opportunities)</p>		

<p>MSMEs (tech. upgradation, credit, policy support and marketing and management inputs)</p> <ul style="list-style-type: none"> - Small entrepreneurs supported with equity fund to invest in SMEs. - 2448 backward and forward enterprises established 	<p>3.6 Active Savers: Male/Female (RIMS) 3.7 Number of active borrowers: Male/Female (RIMS) 3.8 Value of savings mobilized Rs. (RIMS) 3.9 Frequency of interloaning.(Average amount of interloaning in the last six months among SHG members) 3.10 Value of gross loan portfolio: loans outstanding –loan written off (RIMS). 3.11 Investment portfolio : % contribution of FFI % contribution by beneficiary. % contribution by UPASaC 3.11 BDS income earned Rs.xxxx</p>		
Micro-finance Delivery Mechanisms			
<p>SHGs trained in order to leverage access to loan funds.</p> <ul style="list-style-type: none"> - SHG supported to provide financial services to households for the establishment of micro-enterprises, and linked to formal banks/FFI - Improved access of SHGs members to credit. 	<p>3.12 x% of SHGs received CCL 3.13 No of members of SHGs who have received term loan 3.14 Percentage of CCL used by SHG 3.15 Average percentage of SHG loan portfolio at risk (loans overdue by at least 90 days).(RIMS).</p>		

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Component E : Effective Project Management			
OUTCOMES			
Project Staff, implementing partners, and concerned institutions/service providers enabled to plan, implement, manage, coordinate, and monitor project interventions, to influence policy and decision making for livelihood enhancement, and to enable an effective and operational learning and knowledge sharing system.	1. ___ No of international projects mobilised. 2. ___ No of State and Central Government projects mobilised. 3. Learnings incorporated in project strategies and activities and meaningful lessons learnt disseminated to stakeholders 4. xx policy changes incorporated by government by EoP 5. M&E plan implemented	F&A Rules, HR policy. AWPB reports UGVS, DLCMC and BLCMC meeting minutes. M&E reports and guidelines. ICP reports	Enabling environment to ensure continuity of staff. All project partners successfully complete tasks assigned. Fund flow & its reporting timely across all stakeholders. Satisfactory project compliance with IFAD Covenants, audit and M&E observations.
Outputs			
<ul style="list-style-type: none"> - Uttaranchal Gramya Vikas Samiti (UGVS) established and assigned overall responsibility for project implementation. - PMU and DMUs established and operational 	4.1 PMU & UPASaC staffed, equipped and operational 4.2 Management systems- administrative, financial and human resource policies prepared and implemented. 4.3 Timely invoicing, receipt and flow of funds. 4.4 Annual Audit report sent to IFAD within 6 months of FY end and Audit recommendations complied with. 4.5 Project Progress reports submitted 6-monthly to IFAD & UGVS. ____% disbursement of IFAD loan (RIMS) 4.6 Project covenants adhered to regularly.	UGVS Board Meeting minutes Annual report of project. Performance reports on F-NGOs and M&E Agency. UPASaC Performance reports Audit reports. Annual participatory staff appraisals.	Enabling environment to ensure continuity of staff. All project partners successfully complete tasks assigned. Fund flow & its reporting timely across all stakeholders. Satisfactory project compliance with IFAD Covenants, audit and M&E observations
<ul style="list-style-type: none"> - Orientation, annual review workshops and stakeholder workshops held regularly. - Monitoring and evaluation (M&E) system, including process documentation, established. - Project staff trained to implement field level activities. 	4.7 Regular communication, interaction & coordination with all stakeholders, formal Quarterly Review Meetings. 4.8 A system of periodic reviews and mid-course corrections established. 4.9 Transfer of majority ownership of UGVS to community members by FY 10/11 and active community participation in the management of UGVS.	ICP Mission reports & MTR report. Financial reports. Training and capacity-building reports.	
b. Policy Influence: Policy issues affecting livelihoods systems of target households identified and studied. Essential reforms incorporated by government for improved livelihood enhancement. Policy issues affecting livelihoods system of targeted households identified and studied to influence essential reforms	4.10 xx project policy studies by UPASaC & PMU by EoP. 4.11. xx policy workshops/meetings organised with State government.	PMU, ICP Mission reports Policy Studies workshops & reports. Minutes of quarterly meetings with PRIs & govt.	Government & PRIs receptive to policy changes.
c Learning & Knowledge Sharing Project learning systems and knowledge-sharing procedures effective. Appropriate communication methodologies for knowledge sharing developed.	4.12 Newsletters by each DMU (in Hindi) circulated bi-monthly.	Publication & circulation records PMU Annual Reports Project Library. Feedback from conference attendees.	Appropriate provision by PMU of adequate, competent staff and time.