

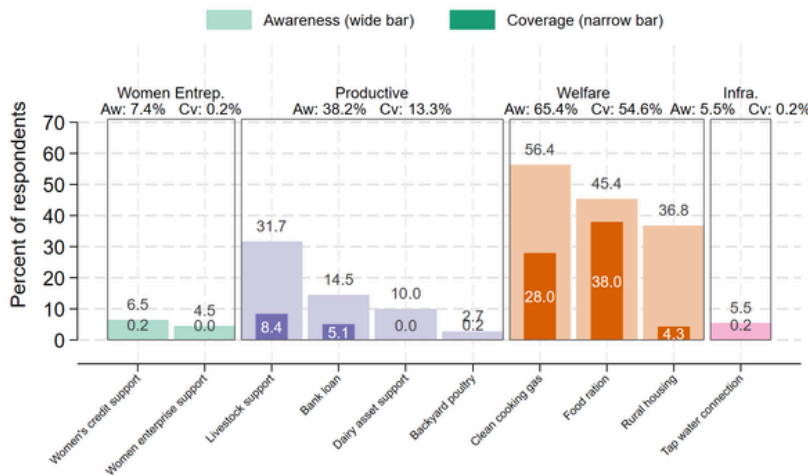
Improving Access to Livelihood Opportunities for Rural Women: Insights from Haryana, India

Daija Yisrael, Doris Luo, Marzia Azizi, Siya Kasat

This policy brief draws on the first round of baseline data from a longitudinal study tracking the economic outcomes of rural women under the Potential Lakhpati Didi (PLD) initiative in Haryana. The PLD initiative, run by the Haryana State Rural Livelihoods Mission (HSRLM), aims to help rural women in Self-Help Groups (SHGs) reach an annual household income of ₹1 lakh through access to government welfare schemes. Indus Action (IA) supports the initiative by matching women to schemes they may be eligible for and facilitating their applications. This brief examines baseline constraints to scheme access and economic opportunity, and identifies actionable priorities to strengthen scheme delivery and inform future rounds of data collection and evaluation.

Low and Uneven Awareness of Government Sponsored Livelihood Schemes

Fig 1: Awareness exceeds coverage across all scheme types, with the largest gap for productive schemes.



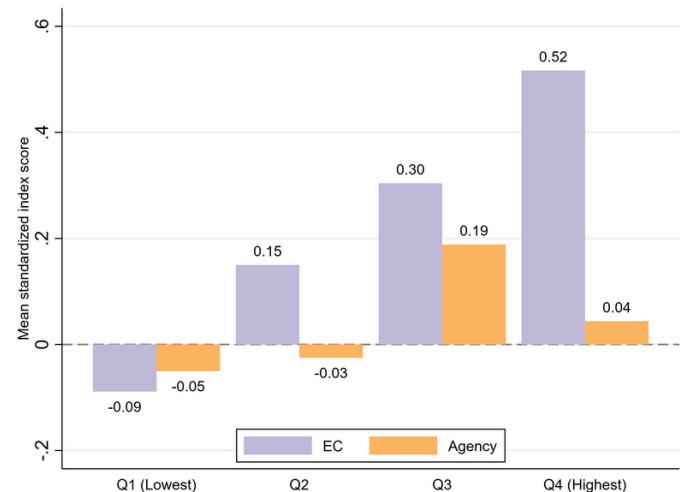
- **Lowest-income women report the weakest entrepreneurial confidence.** Women in the lowest enterprise-income quartile have the lowest confidence score, at -0.09, compared with 0.52 among women in the highest-income quartile.
- **Entrepreneurial confidence rises clearly with income.** The pattern suggests a strong income gradient: women with higher enterprise income also report greater confidence in their ability to manage and grow their livelihoods and enterprises.
- **Agency does not follow the same pattern.** Women in the lowest-income quartile report a slightly negative agency score (-0.05), while agency is highest in the third quartile (0.19) and only slightly positive in the highest quartile (0.04). This suggests that agency may depend on household decision-making norms, family structure, and broader social or community factors, not income alone.

Note: 1. Enterprise income quartiles are based on monthly enterprise income: Q1 ranges from 0 to 2,000 INR, Q2 ranges from 2,500 to 6,000 INR, Q3 = 6,100-10,000, and Q4 = 12,000-77,000.
2. Higher scores indicate stronger confidence or agency (Anderson index, standardized).

- **Low awareness of livelihood and enterprise schemes.** Awareness of productive or livelihood-related schemes remains limited (38.2%), with most individual programs recognized by fewer than one-third of respondents. Awareness of women entrepreneurship schemes is especially low (7.4%), indicating that programs directly targeting enterprise development remain largely unknown.
- **Limited awareness of enabling infrastructure.** Awareness of public infrastructure schemes that support livelihoods is also minimal (5.5%), suggesting weak diffusion of complementary support systems.
- **Gap between awareness and uptake.** Even when women are aware of schemes, actual uptake remains substantially lower, indicating a clear gap between knowledge and access. This suggests that improving awareness alone may be insufficient without addressing constraints related to eligibility, access, and scheme delivery.

Low-Income Women Report Lower Entrepreneurial Confidence; Agency Varies Less by Income

Fig 2: Entrepreneurial confidence rises with income, while agency remains relatively flat.



Recommendations

Together, these findings motivate the need for IA's proposed intervention package to strengthen women's access to existing government support programs.

In particular, the findings point to two priorities for intervention implementation:

- **Expand implementation from awareness to delivery.** Given that documentation burdens and post-application bottlenecks are the primary barriers to converting awareness into benefit receipt, strengthening direct documentation support, application tracking, and grievance redressal mechanisms will improve scheme access — particularly in more rural and physically constrained contexts like Nuh Mewat.
- **Intensify and differentiate support for the lowest-income women.** Since the women most in need of the initiative are currently the least reached, complementing outreach with hands-on facilitation and targeted capability-building, such as entrepreneurial skills and scheme navigation, may improve both uptake and the conditions necessary for sustained income growth.

Future data collection should consider the following:

- **Finalize a Theory of Change.** Articulating clear hypotheses, intermediate indicators, and effect pathways ahead of the next survey wave will strengthen the analytical coherence across three years of data collection. We recommend treating scheme uptake and household income as primary outcomes, with entrepreneurial confidence, market linkage, and agency as secondary outcomes capturing mechanisms and spillovers.
- **Strengthen income and profit measurement before midline.** Adopting a triangulated sales recall approach — collecting parallel monthly, weekly-anchor, and daily-anchor estimates reconciled with respondents — will reduce recall bias and improve the reliability of enterprise income data across survey waves. Standardizing units across all income, expenditure, and savings questions and piloting the revised instrument before rollout will further improve measurement consistency.
- **Track and test for spillover effects across survey waves.** Incorporating questions on women's receipt of each intervention component — alongside scheme application outcomes — will enable analysis of which intervention components are driving effects. Monitoring information sharing within SHGs will allow for testing and accounting for potential spillovers between treatment and control women.

Methodology

The baseline survey was conducted across four blocks in two Haryana districts: Nuh Mewat, a more rural district, and Karnal, a more urban district. The survey included 511 in-person interviews with women in Self-Help Groups, conducted either at respondents' homes or at government block offices.

The sample includes 406 treatment women, who were pre-selected as Potential Lakhpati Didis by the state government, and 105 comparison women, who were not selected by the government but were identified by Indus Action as having income levels close to ₹1 lakh per year. Sampling followed a proportional quota approach, with approximately 50% of respondents from agriculture and livestock, 25% from daily wage work, and 25% from trading, services, and other occupations.

The analysis is descriptive and uses baseline data to examine women's socioeconomic characteristics, scheme awareness and uptake, livelihood activities, and income levels. Results are disaggregated by geography, livelihood type, and enterprise-income quartile. Four composite indices — market linkage, entrepreneurial confidence, Self-Help Group support, and women's agency — were constructed using Anderson's inverse-covariance weighted method. In simple terms, each index combines several related survey questions into one standardized score, where higher values indicate stronger outcomes. Balance checks between treatment and comparison women were also conducted to inform the proposed impact evaluation strategy for future survey rounds.