

# Integrated Livelihood Development Programme

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Endline Impact Evaluation - 2025



**Alwar, Rajasthan**

The Integrated Livelihood Development Program (ILDP) is a rural livelihoods initiative facilitated by [SPECTRA](#) and supported by the Veddiss Foundation. The program was first piloted in the Gram Panchayat of Rata Khurd, located in Alwar, Rajasthan, where it demonstrated significant success in improving household [HH] incomes and overall living standards.

Originally focused on mobilising women into Self-Help Groups (SHGs) and introducing sustainable income-generating livelihood practices, the program not only led to substantial income increases for participating households but also generated positive externalities. These included improved health outcomes, better access to public services and facilities, and more responsible fiscal behaviour among community members.

Following its success in Rata Khurd, ILDP has been scaled up across five Gram Panchayats in two blocks in Alwar. The expanded phase of the program aims to deliver targeted, measurable outcomes that contribute to long-term rural development.



# ILDP Model



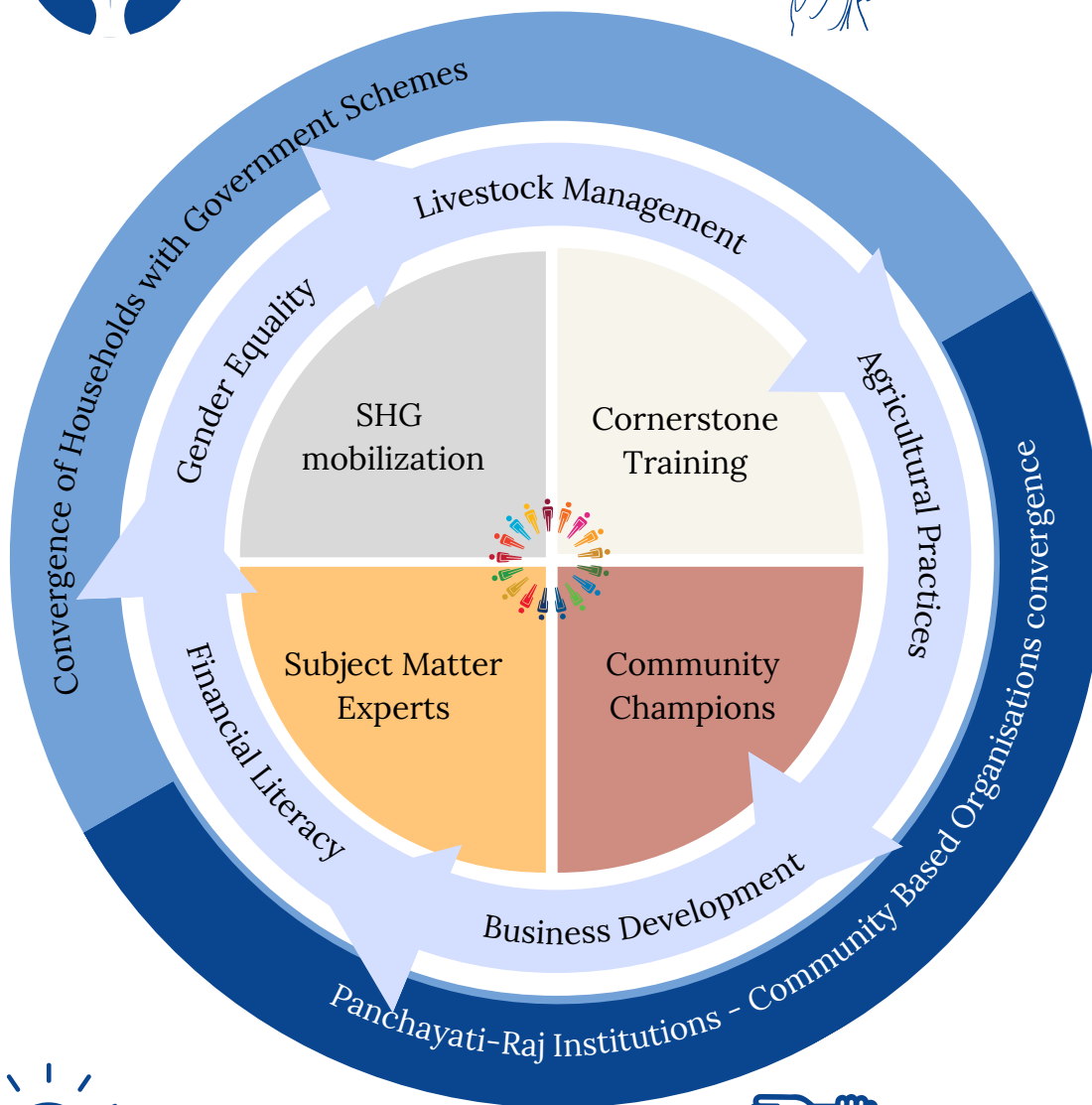
Increase in annual household Income



Intensification and Diversification of Income



Access to Govt. schemes



Women Empowerment



Increased Gram Panchayat access to critical needs



Community Ownership & Accountability

The ILDP model mobilises women from marginalised households into SHGs, enabling sustained credit access, income diversification, and community-led growth, ultimately leading to women's empowerment, scheme convergence, and PRI-linked development of Gram Panchayats.

# Key Impact for Treatment Group



**Household income\***  
CAGR for treated HHs vs  
20% for control group



**Public funds Unlocked**  
towards Gram Panchayat  
development



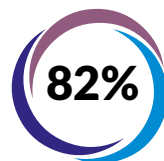
**Diversification:**  
Sources of income  
compared to 2 at baseline



**Access to formal credit**  
Borrowing from SHGs as  
primary source



**HH-level empowerment**  
Actively involved in  
financial decisions vs 6% in  
control group



**Socio-political empowerment**  
Women involved in Gram  
Sabha meetings vs 4% in  
control group

**For every ₹1 rupee invested, households generated ₹26 (inflation-adjusted) in additional income**



\*statistically significant difference (p-value < 0.01 between treatment/control group and between baseline/endline periods)

## Endline study objective

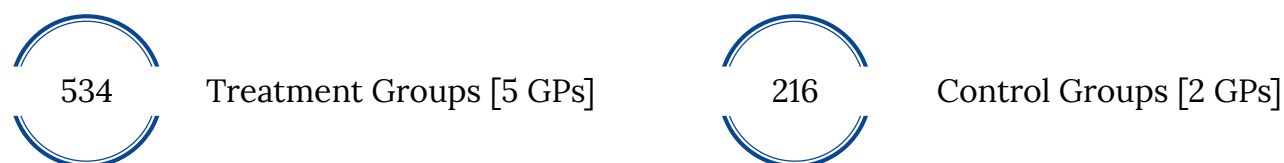
1. Changes in annual household income (gross)
2. Observation in diversification and intensification across livelihood activities
3. Convergence of households with government schemes
4. Increased public fund leverage towards GP development
5. Measures of women's empowerment (economic and socio-political)\*

**Period of endline study:** February 2025 - March 2025

## Sample\*\*

~95% overlap in baseline/endline sample for treatment group

1 control GP recorded loss of ~19% of respondents for factors outside the control of the study



## Empirical Strategy:

1. **Causal Impact Estimation:** The study uses a Difference-in-Differences (DID) regression to estimate the impact of the intervention on household income by comparing treatment and control groups across baseline (2019) and endline (2025).

2. **Equation Structure:** The DID model includes:

$$Y_{it} = \beta_0 + \beta_1 Post_t + \beta_2 Treated_i + \beta_3 (Post_t * Treated_i) + \varepsilon_{it}$$

a. A revised version includes GP-level fixed effects to control for unobserved, time-invariant Gram Panchayat characteristics.

b. No Additional Controls: Control variables are excluded to avoid bias, as many are direct outcomes of the program.



*Structured Training being facilitated in Alwar Rajasthan by Veddis Foundation*

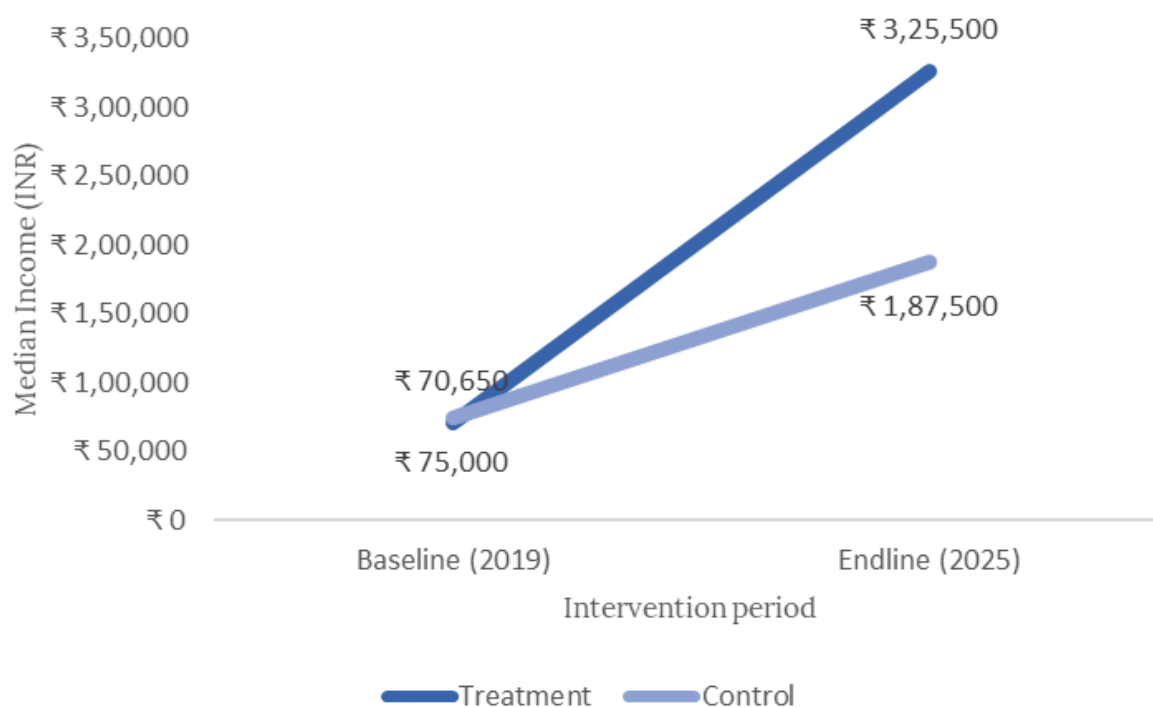
\*These terms have been defined in the [report](#)

\*\* Sampling strategy and its effect on the validity of the DID results is detailed in the [report](#)

# ILDP Endline Survey | Key Results

## Median Annual Household Income

1.7x difference between treated [T] and control [C] HHs



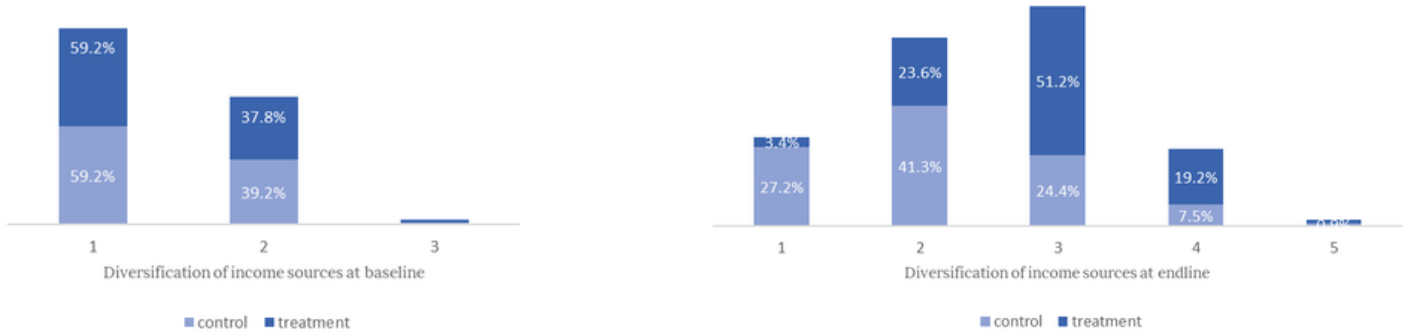
Indicator	Treatment	Control
Median Income	INR 70,650 (2019) (sd: INR 63k)	INR 75,000 (2019) (sd: INR 65k)
	INR 3,25,500 (2025) (sd: INR 1.71 lakh)	INR 1,86,500 (2025) (sd: INR 1.57 lakh)
Average income	INR 94,351 (2019)	INR 1,04,605 (2019)
	INR 3,32,914 (2025)	INR 2,13,901 (2025)
DID estimate	INR 1,14,822 (p-value 0.00)	
DID estimate with GP-level FE	INR 1,15,342 (p-value: 0.00)	

# ILDP Endline Survey | Key Results

## Diversification of income-generating sources

**Baseline:** 60% of respondents in both groups were dependent on **one source**

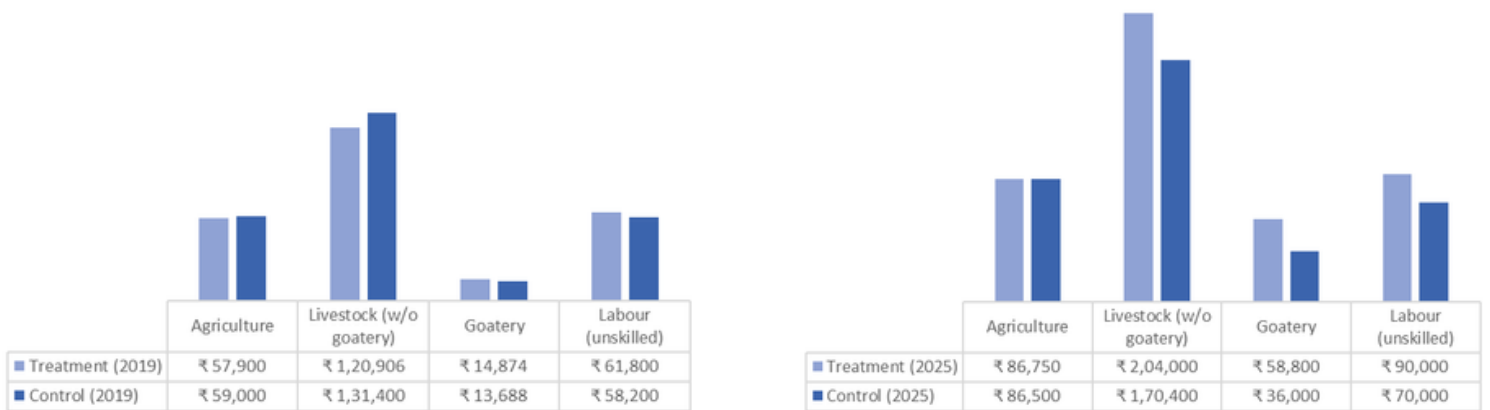
**Endline:** **3 sources** of income for T HHs vs 2 for C HHs



## Intensification within income sources

**Baseline:** Livestock rearing generated highest income for both groups

**Endline:** 1.6x increase in livestock rearing [T] vs 1.3x [C]



**Addl. insights:** 3.9x increase in goatery [T] from baseline; agricultural income comparable across groups

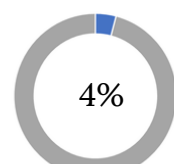
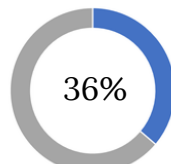
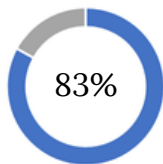
## Borrowing Trends

Loans from SHGs

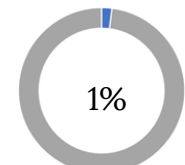
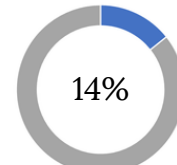
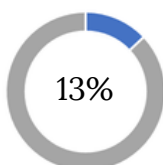
Loans from Banks

Loans from Informal Lenders

Treated HHs



Control HHs



Median loan borrowed: **₹60,000** in treatment group vs. **₹15,000** in control group

Higher repayment rates within T could be facilitating higher borrowing from formal sources

**Reasons of loan borrowing for T HHs implies shift towards welfare enhancement** (vs C HHs)

1st reason | Livelihoods asset purchase

2nd reason | Education and healthcare expenditure



# ILDP Endline Survey | Key Results

## Convergence with Government Schemes

11

Convergence with **11 key flagship** schemes was facilitated\*

100%

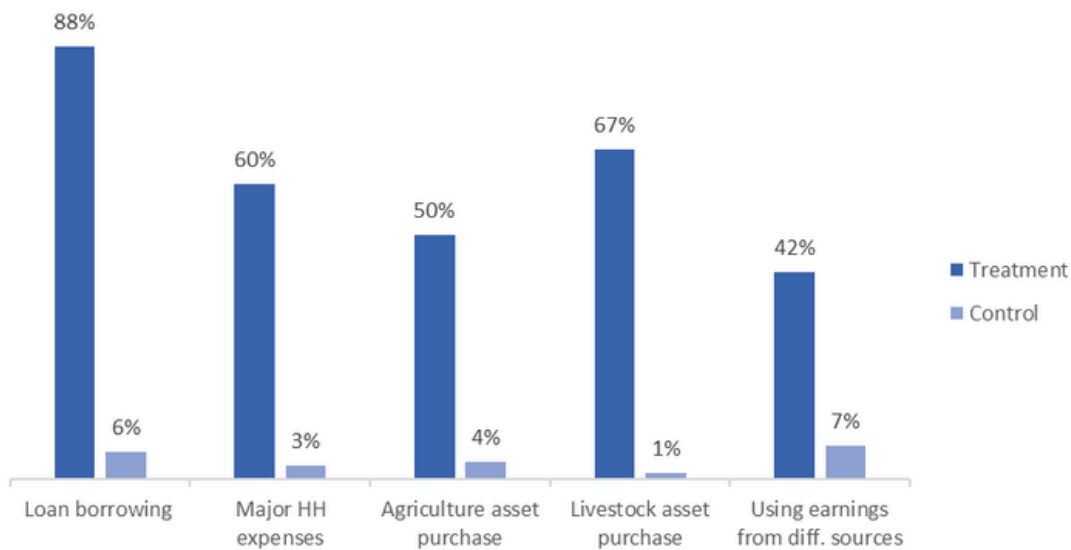
**Coverage for** Mukhaymantri Chiranjivi Swasthay Bima Scheme



Demand-led convergence is facilitated through SHGs, with women articulating needs based on awareness generated by SPECTRA.

## Economic empowerment

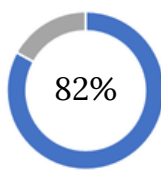
On average, women in T HHs are **15x more likely** to actively participate in household decision-making relative to women in C HHs



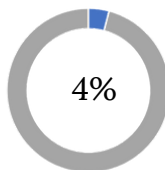
Economic: women's involvement in household decision-making related to asset purchases, financial planning, and income-related decisions

## Socio-political empowerment

Participated in Gram Sabha Meetings



Treated

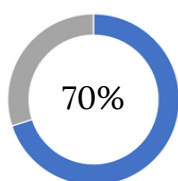


Control

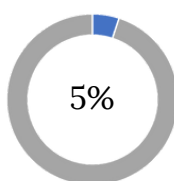


**5.4% in treated** stood for PRI election vs **0.5% in control**

Parents involved in school management committees [SMCs]



Treated



Control



**58% in treated** attend SMC meetings vs **4% in control**

\*List of schemes

- Old Age Pension Scheme
- Atal Pension Scheme
- Sukanya Samradhi Scheme
- PM Suraksha Bima Scheme
- Disable Pension Scheme
- Mukhaymantri Chiranjivi Swasthay Bima Scheme
- Widow Pension Scheme
- MG Nrega Job Card
- SBM Toilet
- Ujjawla Gas Scheme
- Shramik Card

For the full report, please click [here](#). If you have comments and suggestions or would like to get in touch, please write to [info@veddis.org](mailto:info@veddis.org)