



DEENDAYAL ANTYODAYA YOJANA-
NATIONAL RURAL
LIVELIHOODS MISSION
(DAY-NRLM)

Samaveshi Aajeevika Yojana (SAY)

Reflections on Targeting the last mile

*State-specific vulnerabilities, targeting approach and
learning from implementation*



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Acknowledgement

This Targeting Note reflects the collective experience and institutional leadership of multiple State Rural Livelihood Missions. We gratefully acknowledge the contributions from Telangana – Mr. Jayaram Killi and Mr. Ravinder Rao; Maharashtra – Ms. Priskila Macwan and Ms. Kaveri Pawar; Chhattisgarh – Ms. Anita Minz, Mr. Sandeep Kumar Ojha, and Mr. Binay Kumar; Karnataka – Ms. P. Sindhu, Ms. Archana M., and Ms. Daksha; and Tamil Nadu – the SPMU team for their continued engagement and support. We extend special thanks to Ms. Mona Dave, Mr Ramesh Veluru, Mr Himanshu Pahwa, Ms. Jafreen Hussain, and Ms. Vidisha Lal for their valuable contributions to the development of this booklet.

We express our deep appreciation to Shri Dhanwant Mali, Under Secretary, Maharashtra; Shri Arunamani, ADRD, Tamil Nadu; Smt. Rajitha Nared, COO, SERP Telangana; Smt. Annapurna K., COO, Sanjeevani Karnataka; and Smt. Alice Lakra, COO, Bihaan CGSRLM, Chhattisgarh, for their leadership, guidance, and sustained institutional support in strengthening inclusive and transparent targeting processes in their respective states.

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Introduction

Learning Note Series on Targeting Extremely Vulnerable Households (Chhattisgarh, Karnataka, Maharashtra, Tamil Nadu and Telangana)

This Learning Note Series documents field experiences and emerging insights from five states: Telangana, Maharashtra, Tamil Nadu, Chhattisgarh, and Karnataka on the selection of the Extremely Vulnerable Households (EVHHs). It reflects a joint effort of the respective State Rural Livelihoods Missions (SRLMs), State Project Management Units (PMUs) and the BRAC team working together to strengthen inclusive and responsive systems for reaching the poorest of the poor.

At the core of this initiative is **Samaveshi Aajeevika Yojana (SAY)** under DAY-NRLM is a pre-inclusion SHG strategy within the livelihoods ecosystem that

prioritizes households who are often left out of mainstream development programs. SAY adopts the graduation approach and recognizes that economic poverty is deeply connected with social exclusion, gender inequality, climate variability, disability, remoteness and limited access to public services. Therefore, targeting extremely vulnerable households is not merely about enhancing income, it is also about restoring dignity, voice and opportunity for the deprived families.

Why Targeting Matters

The World Bank Group defines social inclusion as “the process of improving the terms of individuals and groups to take part in the society”. A fair society offers equal opportunities to all its members, it recognises the invisible poor such as widows, single women, persons with disabilities, elderly headed households, migrant families, socially excluded households and tribal communities living in remote geographies.

Samaveshi Aajeevika Yojana provides a structured platform to systematically identify and prioritize such households through participatory and transparent processes, enabling their meaningful inclusion in NRLM pathways.

Purpose of this Series

This booklet presents a learning series from five states, documenting how each state has adapted context specific processes, tools and institutional mechanisms to shift the narrative from beneficiary selection to community led inclusion. It affirms that the communities are best positioned to recognise the vulnerability within their communities.

The series compiles learnings, challenges, innovations and reflections from the five states as they operationalize targeting under SAY. By documenting these experiences, we hope to contribute to a shared understanding of how intentional targeting, combined with sustained handholding, can create pathways from vulnerability to resilience.

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February 24, 2026

Message

Inclusive rural transformation remains at the core of the Ministry of Rural Development's mandate.

Through DAY–NRLM, the Department of Rural Development has built a robust institutional platform of women-led Self-Help Groups that has transformed access to finance, livelihoods, and social empowerment for millions of rural families — particularly those belonging to Scheduled Castes, Scheduled Tribes, Particularly Vulnerable Tribal Groups, and other socially excluded communities.

It is a privilege to present this booklet on “**Targeting the Extremely Vulnerable**” under the *Samaveshi Aajeevika Yojana* framework of DAY–NRLM. As we move towards saturation in livelihoods promotion and social protection coverage, the next frontier of poverty reduction lies in reaching households that continue to remain outside the fold of development despite overall progress. Ensuring that these families are identified through transparent, participatory, and institutionally validated processes is central to our vision of equitable and inclusive growth.

This booklet documents the evolving experiences of States that are operationalising inclusive targeting approaches within the DAY–NRLM architecture. It reflects our collective resolve to combine community knowledge with structured vulnerability assessments, strengthened digital systems, and responsive grievance redressal mechanisms to minimise exclusion and enhance accountability. The learnings presented here are intended to support States in institutionalising high-quality targeting practices aligned with Graduation principles and long-term system strengthening.

By strengthening community institutions, reaching the most vulnerable, expanding financial inclusion through SHG credit linkages and Kisan Credit Cards, and focusing on small and marginal farmers, landless households, and rural youth, the Department is laying the foundation for resilient rural economies. Through collaborative engagement with States, development partners, and financial institutions, we are building a responsive and future-ready livelihoods architecture.

The Ministry remains committed to supporting States in refining targeting systems, strengthening institutional capacities, and scaling inclusive livelihood models. Together, we can ensure that rural development in India is equitable, resilient, and anchored in dignity and opportunity for every household.


(T. K. Anil Kumar)

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Foreword

Effective implementation of complex livelihood programmes requires robust systems for monitoring not only outputs, but also the processes through which interventions reach households. Process evaluation plays a critical role in understanding program fidelity, identifying implementation bottlenecks, capturing field-level adaptations, and strengthening feedback loops for timely course correction. The Process Evaluation Toolkit for the Samaveshi Aajeevika Yojana (SAY) has been developed to support such systematic data-driven monitoring, enabling evidence-informed decision-making across all levels of programme implementation.

The Samaveshi Aajeevika Yojana represents a focused and differentiated effort by the Ministry to reach the poorest and most excluded households under the DAY-NRLM framework. As SAY scales across states, the need for strong, systematic monitoring mechanisms that go beyond outputs and capture implementation processes becomes critical. This toolkit is intended to strengthen such monitoring by enabling both qualitative and quantitative assessment of program fidelity, implementation challenges, and on-ground adaptations—so that timely course correction and learning remain central to delivery.

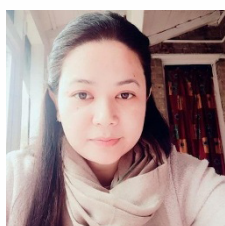
Following the Ministry's approval, the J-PAL South Asia team facilitated an online knowledge-sharing session at NRLM, providing SRLMs from 11 implementing states with an overview of the toolkit and a detailed walkthrough of the identification module. In addition, several knowledge-transfer workshops have been organised with PMUs and independent evaluators such as Karnataka, Maharashtra, and Telangana, and more workshops will be planned in other states.

I am confident that this toolkit will serve as a practical and credible guide for SRLMs, partners, and evaluators, supporting state-specific contextualisation while maintaining the programme's integrity and intended impact as we work collectively to improve livelihoods for India's most vulnerable households


(Smriti Sharan)



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Message

Targeting is not merely an administrative exercise; it is a moral and developmental responsibility.

The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) has consistently upheld the principle that poverty reduction must begin with the identification and inclusion of the poorest and most vulnerable households. As DAY-NRLM expands in scale and depth, the focus on reaching the last mile becomes even more critical. The Samaveshi Aajeevika Yojana represents an important step in strengthening this commitment.

Targeting is not merely a procedural requirement; it is a moral and developmental responsibility. The effectiveness of any livelihood intervention depends on our ability to accurately identify households facing extreme and multidimensional vulnerabilities. When targeting systems are transparent, participatory, and institutionally validated, they not only enhance programme outcomes but also reinforce community trust and accountability.

This booklet on Targeting the Extremely Vulnerable documents emerging practices from states that are integrating structured vulnerability criteria, community-led processes, and digital tools within the NRLM framework. It highlights the importance of combining community knowledge with systematic verification and grievance redressal to minimise exclusion and ensure fairness.

As DAY-NRLM move forward, our priority must be to institutionalise robust targeting mechanisms within routine programme systems while preserving the core principles of inclusion, transparency, and accountability. By strengthening these foundations, DAY-NRLM can continue to build resilient livelihoods and ensure that no vulnerable household is left behind.

(Dr Monika)



Shweta S Banerjee
Country lead, India
BRAC International

Message

Inclusion by design, impact at scale.

I remember visiting a village organisation in Vaishali district of Bihar in 2022 that had led on implementing Satat Jeevikoparjan Yojana (SJY). I asked the VO leader, the SJY participant received a grant while you didn't, how do you feel about that?" And she said with utmost confidence: These families deserve this grant and much more. I have selected them myself." Now, as SAY – inspired by SJY – is rolled out across the country, this targeting process will be crucial in generating community ownership.

We deeply value the leadership of the Ministry of Rural Development and the State Rural Livelihoods Missions in institutionalising inclusive targeting within government systems. The practices documented in this booklet reflect a strong commitment to learning, adaptation, and system strengthening. By embedding Graduation Essentials within public programmes, the Govt. of India is demonstrating to the world how evidence-based models can be scaled sustainably through state institutions.

BRAC International remains committed to supporting our government and civil society organisations to strengthen SAY, so that extremely vulnerable households can find a sustainable pathway towards a life of dignity.

Shweta S. Banerjee

Learning and Reflections

From Mobilisation to Deliberate Inclusion:

Reflections on targeting the extremely vulnerable households under Samaveshi Aajeevika Yojana

Over the past decade, Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) in India have developed one of the largest community-based poverty reduction architectures globally. Through sustained social mobilisation, millions of rural women have been organised into Self-Help Groups (SHGs), federated structures have matured across multiple tiers, and institutional systems have been significantly strengthened. However, as these systems approached near-saturation in mobilisation coverage, an important institutional reflection emerged at both national and state levels. Despite robust community platforms and expanded outreach, certain households (HH) particularly those experiencing extreme and intersecting vulnerabilities, continued to remain outside mainstream development processes. The introduction of Samaveshi Aajeevika Yojana (SAY) within the DAY-NRLM reflects a strategic response to this challenge. Rather than establishing parallel delivery mechanisms, SAY represents a deliberate deepening of existing SRLM frameworks. It signals a transition from universal or broad-based inclusion toward precision targeting and structured identification of Extremely Vulnerable Households (EVHs). In doing so, it reframes inclusion not as a passive outcome of system expansion, but as an intentional and institutionally embedded process designed to reach those who remain systematically excluded despite mature platforms. This note captures the key learnings and reflections emerging from these state experiences.

Reframing Extreme Poverty: Moving Beyond Income-Based Targeting:

One of the most important cross-state learnings under SAY has been the need to reassess how “extreme poverty” is defined and operationalised within targeting systems. Early field experience demonstrated that relying primarily on income thresholds risks overlooking households (HH) facing deeper and more persistent forms of exclusion. Across high-burden districts, poverty was found to be cumulative rather than singular. The most deprived HHs were not only those with

low income, but those experiencing multiple, intersecting disadvantages that reinforce one another over time. These included caste-based discrimination, geographic isolation in forest-fringe and hilly terrains, disability, seasonal or distress migration, climate shocks, and limited access to institutional platforms. In such contexts, income poverty represented only one visible layer of a much more complex vulnerability landscape.

This evidence led to a deliberate and structured shift in targeting design. States moved away from narrow income-based eligibility and adopted multidimensional vulnerability frameworks that integrate economic, social, health, and institutional indicators. The objective was to better capture the lived realities of exclusion rather than rely on single-parameter measurements. State experiences illustrate this transition clearly. States have developed defined inclusion and exclusion criteria that capture the multidimensional nature of vulnerability, ensuring that economic, social, health, and institutional factors are systematically considered in the identification process.

Tamil Nadu combined structured poverty assessment tools with participatory community validation to ensure that vulnerability scoring was both data-driven and socially grounded. Karnataka broadened its framework to explicitly recognise socially stigmatised and often invisible groups, moving beyond purely economic criteria. Telangana prioritised Particularly Vulnerable Tribal Groups (PVTGs) and remote tribal communities whose marginalisation is shaped as much by geography and social identity as by income deprivation. Chhattisgarh incorporated the compounded vulnerabilities of PVTG communities, acknowledging the intergenerational and spatial dimensions of exclusion. Importantly, this transformation was not merely procedural. It reflected a deeper conceptual evolution. This shift signals growing institutional maturity within SRLM systems. It recognises that who remains excluded is shaped as much by social location, identity, and geography as by economic deprivation.

Community Institutions: The Anchor of Legitimacy in Targeting:

A consistent cross-state learning under SAY has been the central role of community institutions in establishing legitimacy and credibility in the identification of EVHH. Across states, community platforms formed the first and most critical layer of the targeting architecture. Participatory tools were widely used to ensure that identification was grounded in local knowledge and collective deliberation. These approaches allowed communities to surface context-specific forms of vulnerability that may not be fully captured through administrative or survey-based methods.

State experiences illustrate this clearly. In Maharashtra, the Panchsutri¹ model institutionalised structured, stepwise community deliberation to enhance consistency and accountability in selection processes. Telangana strengthened transparency and ownership through Village Organization (VO)-led endorsement meetings, where preliminary inclusion lists were openly discussed and validated, followed by prioritization of the households through a wealth ranking exercise. In Chhattisgarh, VO selection committees and repeated hamlet-level exercises were critical in geographically dispersed and forested contexts to minimise exclusion errors and ensure coverage of remote households. These community-led processes significantly enhanced trust, transparency, and social acceptance of final lists. They reinforced the principle that targeting must not only be technically sound but also socially legitimate.

Balancing Social Legitimacy and Technical Rigour:

A major cross-state learning under SAY is the need to carefully balance participatory legitimacy with technical rigour in the targeting process. While community-led identification ensured contextual relevance, local ownership, and social acceptance, states recognised that participatory processes alone could not guarantee consistency, standardisation, and auditability at scale. At the same time, purely technical or survey-driven systems risked overlooking nuanced, context-specific vulnerabilities and weakening community trust. The effectiveness of targeting, therefore, depended not on choosing

between community processes and technical systems, but on integrating both. To strengthen transparency and traceability, states introduced digital tools within the identification architecture. Tamil Nadu operationalised a structured Poverty Assessment Tool (PAT) embedded within a digital application, enabling systematic vulnerability scoring while retaining community validation mechanisms. Karnataka developed a MIS integrated with the KUTUMBA family database to authenticate household details, reduce duplication, and improve verification workflows. These digital systems enhanced standardisation, documentation, and oversight; however, they were deliberately designed to complement, not replace, community engagement.

In practice, targeting followed a layered sequence. Participatory Rural Appraisal (PRA) and social mapping exercises generated an initial pool of potentially vulnerable households based on local knowledge. Structured household surveys then validated reported vulnerabilities and documented key indicators. Digital scoring systems ensured consistent application of eligibility criteria, while institutional review at VO, CLF, or committee levels provided an additional layer of scrutiny. Public disclosure and grievance redressal mechanisms further reinforced transparency and accountability. This integrated approach significantly reduced both inclusion and exclusion errors.

Operational Realities: Geography, Migration, and Capacity:

Implementation experience across states underscored the complexity of translating well-designed targeting frameworks into field practice. While conceptual models and digital systems provided structure, operational realities significantly shaped outcomes. In geographically challenging contexts, physical terrain directly influenced inclusion efforts. In Chhattisgarh, forested and hilly landscapes meant that hamlets were widely dispersed, requiring multiple visits and extended timelines to ensure full coverage. Similarly, in Telangana, identification teams conducted multiple social mapping sessions across scattered tribal habitations to ensure coverage of all areas. In Tamil Nadu, seasonal and distress migration led to temporary household absence during survey periods, resulting in

1 The Panchasutri is a structured five-step identification process designed to ensure systematic community engagement, validation, and documentation at every stage. The five steps include: (1) Community Orientation and Awareness, (2) Participatory Identification through PRA and household listing, (3) Household Verification and Survey, (4) Village Organization (VO) Review and Resolution, and (5) Cluster Level Federation (CLF) Validation and Final Approval.

missed cases; in response, the state introduced structured follow-up verification protocols to reduce exclusion risks. Beyond geography, the quality of facilitation emerged as a critical determinant of targeting accuracy. Experiences from Karnataka and Maharashtra demonstrated that well-trained cadres—such as cluster-level facilitators and structured community coaches actually improved adherence to eligibility criteria, strengthened transparency, and mitigated local pressures that could distort selection processes. These experiences reinforced that training cannot be treated as a one-time event. Effective inclusion requires operational flexibility, including adaptive timelines in difficult geographies, repeated verification in migration-prone areas, and sustained investment in facilitator capacity. Targeting integrity depends not only on design quality but also on the strength and preparedness of frontline implementation systems.

Institutional Oversight and Grievance Redressal:

A significant cross-state learning under SAY has been the importance of institutionalising oversight and grievance redressal within the targeting framework. Rather than treating identification as a closed administrative exercise, states embedded structured review and appeals mechanisms to strengthen transparency, accountability, and public trust. Across contexts, provisional lists of selected households were publicly displayed, formal objection windows were opened, and designated committees were tasked with reviewing claims and corrections. This approach recognised that even well-designed processes may generate inclusion or exclusion errors, particularly in complex social environments. By creating formal avenues for appeal, states ensured that HHs had the opportunity to contest decisions and that corrections could be made through documented procedures.

In Karnataka, the Gram Panchayat Level Committee (GPLC) brought together representatives from local government and line departments to review and validate identified households, adding a multi-sectoral layer of oversight. In Chhattisgarh, public display of lists and formal recording of additions or deletions through VO and CLF resolutions institutionalised transparency and documentation. Telangana operationalised structured appeal mechanisms through VO and Mandal Mahila Samakhya (MMS) platforms, enabling community-level grievance

review within defined timelines. Importantly, these mechanisms serve a function beyond error correction. They strengthen the legitimacy of the targeting process, reinforce democratic participation, and enhance community confidence in institutional systems.

From Identification to Transition:

One of the most significant cross-state reflections under SAY is that targeting cannot be treated as an end in itself. The identification of EVHHs is only the first step in a broader inclusion and transition pathway. Without structured post-identification support, even the most rigorous targeting framework risks becoming a static listing exercise rather than a transformative intervention.

Across states, there is growing recognition that identification must be systematically linked to a sequenced package of support. This includes convergence with basic entitlements and social protection schemes, phased livelihood planning tailored to HH capacity, and structured tracking of HH progress over time. The objective is not merely to enrol households into a programme, but to enable their transition out of extreme vulnerability. State experiences illustrate this shift. In Tamil Nadu, HHs were differentiated based on their readiness for livelihood promotion versus their need for immediate social protection support, enabling more calibrated and responsive interventions. Maharashtra embedded targeting within its existing institutional architecture rather than creating parallel systems, ensuring continuity between identification, support, and long-term engagement. Karnataka emphasised the importance of institutionalising periodic updating of vulnerability lists, recognising that household circumstances evolve and require dynamic reassessment. The emerging consensus across states is that targeting frameworks must evolve into dynamic tracking systems. Identification should initiate a structured pathway of support, monitoring, and graduation, rather than conclude with a finalised list.

Concluding Reflections: Institutionalising Deliberate Inclusion

The collective experience across Tamil Nadu, Maharashtra, Karnataka, Telangana, and Chhattisgarh reflects a significant institutional evolution within SRLM systems. These states have moved beyond viewing targeting as a procedural requirement and instead approached it as a structured and intentional strategy for reaching those who remain excluded despite mature community platforms.

Several foundational elements of deliberate inclusion have consistently emerged across contexts. Effective targeting requires clear and context-sensitive definitions of vulnerability; participatory identification tools grounded in community knowledge; structured inclusion and exclusion criteria to ensure consistency; digital data capture and MIS integration to enhance transparency and traceability; multi-tier institutional validation to strengthen accountability; and formal grievance redressal systems to correct errors and build public trust. Together, these components create a robust and credible identification architecture.

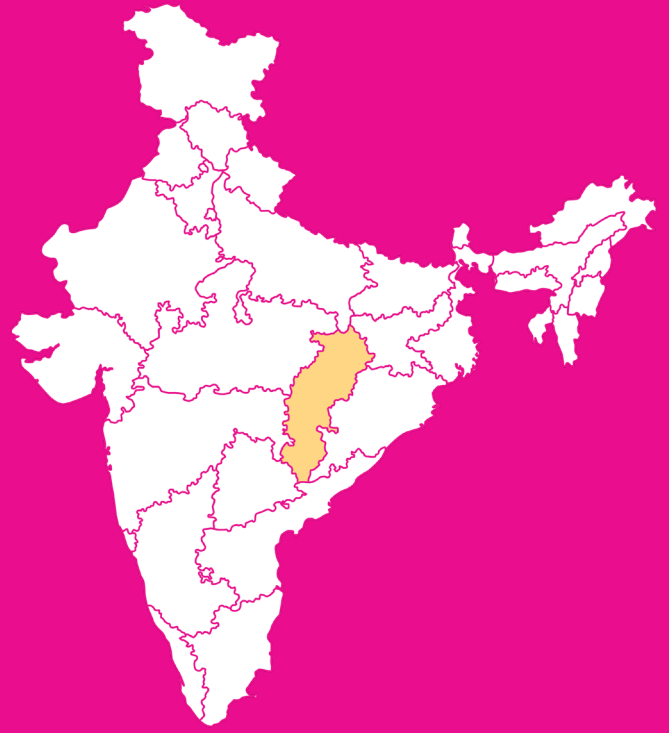
Across states, a coherent design framework is taking shape. This framework is characterised by explicit framing of multidimensional vulnerability, integration of participatory tools with technical safeguards, structured verification processes, and formal mechanisms for appeals and oversight. It also recognises the importance of flexible field adaptation in geographically challenging or migration-prone contexts, the deployment of trained cadres to ensure consistent facilitation, and the institutionalisation of quality assurance mechanisms. Crucially, targeting processes are increasingly embedded within existing SRLM systems rather than being treated as parallel or time-bound initiatives. Continuous learning and course correction have become integral to sustaining quality and responsiveness.

Most importantly, the cross-state experience reaffirms that community institutions remain central to poverty reduction. However, their effectiveness depends on being supported by structured, transparent, and adaptive systems that balance social legitimacy with technical rigour. SAY represents a transition from broad-based mobilisation to intentional reach. It is not solely about identifying the poorest HHs; it is about restoring dignity, strengthening agency, and enabling sustainable transitions toward resilience and self-reliance. As states move into subsequent cohorts, the central challenge will be to institutionalise these practices within routine SRLM operations, ensuring that deliberate inclusion becomes embedded practice rather than a temporary innovation.

01

Chhattisgarh

CG-SAY



Message from State Mission Director

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Shri Ashwani Dewangan (I.A.S.)
State Mission Director
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Message

It is my privilege to deliver this note on the targeting and identification framework under the CG-SAY. Rooted in the vision of Bihan, meaning “a new beginning,” CG-SAY represents our focused commitment to reach the excluded and extremely vulnerable households who continue to remain outside the fold of mainstream development initiatives.

Chhattisgarh’s vulnerability landscape is deeply shaped by tribal geographies, forest-fringe habitations, climate-sensitive livelihoods, and multidimensional deprivations. In districts Jashpur and Kabirdham, where a significant proportion of households belong to SC, ST, and PVTG communities such as Baiga, Birhor, and Pahadi Korwa, poverty is not merely economic but structural and intergenerational. CG-SAY adopts a carefully sequenced Graduation Approach to address these layered vulnerabilities through livelihood support, capacity building, convergence with entitlements, and strengthening of women’s agency.

The targeting framework under CG-SAY reflects a transparent, participatory, and multi-layered process. Through PRA exercises, door-to-door household surveys, community validation, and institutional verification at VO and CLF levels, the programme ensures that support reaches those in need while maintaining accountability and social legitimacy. Flexibility in timelines, multiple PRA sessions in scattered hamlets, and repeated household visits have enabled us to overcome geographic and migratory challenges.

The learnings from this first phase reaffirm that community institutions are central to accurate identification and that structured documentation and verification are essential to maintain quality and transparency. As we move into future cohorts, CG-SAY will further strengthen CRP capacities, monitoring systems, and PRI engagement to deepen inclusion and resilience.

CG-SAY is not only about livelihood enhancement; it is about restoring dignity, building confidence, and enabling extremely vulnerable households to transition towards sustainable and climate-resilient futures. We remain committed to ensuring that no deserving household in Chhattisgarh is left behind.

Program Overview

Chhattisgarh State Rural Livelihoods Mission (CGSRLM – Bihan) is a flagship initiative of the Government of Chhattisgarh under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM). The term Bihan, meaning “a new beginning,” reflects the mission’s vision to transform the lives of rural and extremely poor households through sustainable livelihood opportunities and vulnerability reduction. CGSRLM aims to reduce poverty by enabling poor households to access gainful self-employment and skilled wage opportunities, leading to diversified and sustainable livelihoods. Its strategy focuses on four core components: (a) social mobilization and institution-building (b) financial inclusion, (c) sustainable livelihoods, and (d) social inclusion and access to entitlements through convergence.

Anchored in the belief that the poor possess the desire and capability to overcome poverty, the mission fosters community ownership and empowerment. Operating across all 33 districts in all 146 blocks, it has reached 11,062-gram panchayats and 18,558 villages, engaging 2.84 lakh Self-Help Groups (SHGs) formed through concerted efforts. Through its community-driven approach and tailored interventions, Bihan addresses multidimensional vulnerabilities, enhances social inclusion, and promotes the holistic development of the poorest households across the state.

Under the DAY-NRLM framework, CGSRLM-Bihan is implementing an inclusive livelihoods initiative named CG-SAY to identify and support Extremely vulnerable Households (EVHH) that remain excluded from mainstream development due to multiple socio-economic vulnerabilities. The program especially focuses on Particularly Vulnerable Tribal Groups (PVTGs) while also including Scheduled Caste (SC), Scheduled Tribe (ST) families, women-headed households, households of persons with disabilities, and families residing in remote, forest-fringe, and geographically isolated areas. CG-SAY adopts the globally proven Graduation Approach, which supports extremely vulnerable households through carefully sequenced, time-bound, and intensive interventions that enable sustainable livelihoods and long-term resilience.

CG-SAY aims to enhance the economic and social empowerment of the most marginalized rural poor by enabling access to sustainable, diversified, and

climate-resilient livelihood opportunities through asset support, capacity building, and linkages with financial services, markets, and government schemes—thereby improving households’ overall socio-economic well-being. The program further seeks to strengthen women’s agency by promoting their active participation in household and community decision-making, while fostering their confidence, leadership, and engagement with Self-Help Groups (SHGs) and village-level institutions.

CG-SAY address 5,000 rural extremely poor households from the most marginalized and vulnerable communities across 5 blocks in two select districts of Chhattisgarh over a period of three years. Poverty in Chhattisgarh is multi-dimensional and context-specific, particularly in the tribal-dominated districts of Jashpur and Kabirdham. A significant proportion of households belong to SC/ST communities and Particularly Vulnerable Tribal Groups (PVTGs) such as Baiga, Birhor, and Pahadi Korwa, who face long-standing social exclusion, geographic isolation, and weak access to institutional support systems.

These communities predominantly reside in remote, forest-fringe, and hilly locations, resulting in limited physical connectivity to markets, health facilities, education services, and livelihood opportunities. Livelihoods are largely climate-dependent and seasonal, dependent on rainfed agriculture, NTFP collection, small livestock rearing, bamboo-based crafts, and low-paid wage labour. Frequent climate shocks, wildlife-related crop losses and distress migration contribute to chronic income instability. Households experience multiple and overlapping deprivations in health, nutrition, education, housing, drinking water and energy access. Disease burden, disability, elderly dependents, rampant liquor use further weakens household resilience.

The intersecting vulnerabilities underscored the need for state-specific, decentralized, and community-led targeting framework under CG-SAY, enabling cohort identification and prioritization of the most deprived households for intensive livelihood, inclusion, and resilience-building support aligned with the Graduation Approach.

Targeting Criteria and Process for Finalization

The targeting criteria for CG-SAY was developed by carefully reviewing SAY Implementation Framework, analyzing the socio-economic indicators including the MPI of the state, district, block, and holding discussions with field teams and community institutions.

Priority was given to households with no stable or regular livelihood, women-headed households, tribal and PVTG families, persons with disabilities and elderly persons without family support, and households that were not part of SHG networks. These criteria help ensure that support reached families who are vulnerable and often left out of existing programs, while maintaining a balance between inclusion and exclusion.

In Jashpur district, the process has been undertaken in two select blocks namely Bagicha and Manora, targeting approximately 2,500 extremely vulnerable households. Similarly, in Kabirdham district, the selection process is ongoing across three blocks—Sahaspur Lohara, Pandariya, and Bodla—covering around 2,500 extremely vulnerable households. The targeting process begins with orienting CLF leaders on the guidelines for selecting program participants. This includes an overview of the key steps involved, such as the formation of a five-member selection committee at the Village Organization (VO) level, training of committee members and planning of the selection drive.

The five-member VO selection committee comprises cadres, sub-committee members, and the Bookkeeper. The committee is trained on the complete targeting process, which includes conducting VO meetings, transect walks, PRA/social mapping, household surveys, and presenting the proposed list of selected Program Participants (PPs) in the VO meeting for endorsement. This is followed by approval from the CLF and the Panchayat. The identification process at village level takes 5–7 days, followed by a structured approval mechanism at CLF, GP, block and district levels within defined timelines, ensuring both inclusion accuracy and process accountability.

Mechanisms for Inclusion, Exclusion, and Quality Assurance

CG-SAY adopted a community-led and multi-layered verification process to ensure accurate inclusion of eligible households and to minimize both inclusion and exclusion errors. The identification process began with community discussions and PRA exercises, followed by door-to-door household surveys conducted by trained CRP (PP selection committee members) teams to verify vulnerability conditions. Village Organizations (VOs) played a key role in initial identification and endorsement of households, while Self-Help Groups (SHGs) and PRI representatives supported community validation and ensured wider participation.

At the CLF level, the consolidated household lists were reviewed and ten percent of the total identified HHs were verified by CLF members. After verification process, the list publicly displayed at the Gram Panchayat office for claims and objections, allowing community members to raise concerns or suggest corrections. Concerns received at the panchayat and CLF were sent to VO for review/endorsement.

All decisions related to addition or deletion of household were discussed, recorded, and approved through formal VO and CLF resolutions, ensuring transparency, accountability, and documentation for future reference. This structured quality assurance mechanism strengthened trust in the process and ensured that CG-SAY support reached the most deserving households.



Public Display of List of Project Participants

Process Adopted for Household Selection

Earmarking of Special Groups

As part of the household identification process, priority was systematically accorded to socially and economically vulnerable groups that face high risks of exclusion and persistent poverty. These included Particularly Vulnerable Tribal Groups (PVTGs), Scheduled Tribe (ST) households, Scheduled Caste (SC) household with persons with disabilities and, women-headed/single women households.

The earmarking of these special groups was guided by state-specific exclusion and inclusion criteria. Such as, extremely poor family will be selected only if they fulfill any one of the exclusion criteria's e.g. if the family belongs to PVTG/ST/SC/head of the family a person with disability, single woman, or a transgender person/family does not have fixed or regular source of livelihood.

Additionally, extremely poor families will be considered eligible only if they respond with "No" to at least seven (7) out of the ten (10) questions (inclusion indicators) like for e.g. The family has a permanent structure for grain storage or food grains stocked for more than one month, any member of the family has taken a loan of more than ₹5000 from formal sources (MFI / Bank) more than once, the family owns more than 2 acres of irrigated land or motor vehicle etc.

Such households typically experience limited access to productive assets, irregular or seasonal income sources, reduced labor availability, and increased care burdens. By explicitly prioritizing these groups at the outset, the program ensured that households facing compounded disadvantages were not overlooked during community-level identification and were given due consideration for program inclusion.

Lakshminia Bai

Village and Gram Panchayat : Gidha

She informed the Nari Shakti CLF, Sonkyari, that she was not present in the village at the time of the survey so her name was not in the list. However, she further has no fixed source of livelihood and is entirely dependent on daily wage earned as wage labourer.

At the behest of CLF, the concerned VO reviewed the house and after proper verification recorded the decision in the meeting minutes.

Capacity Building of CRP Teams

CRP teams were oriented and trained at the CLF level on the CG-SAY targeting and household identification approach to ensure effective and uniform implementation of the CRP drive at the village level. The training focused on building a clear understanding of extreme poverty, social exclusion, and the state-specific vulnerability framework adopted under CG-SAY.

Key training modules included the principles of extreme poverty and inclusion, use of PRA tools and social mapping techniques, wealth ranking methodology, household survey tools, and community facilitation and verification protocols. To strengthen practical understanding, a mix of training methodologies were adopted, including presentations through projectors, group exercises using chart papers, and detailed walkthroughs of used for targeting and data recording.

Role-play demonstrations were conducted to simulate village-level CRP drive processes such as community facilitation, household listing, verification, and grievance handling. This practical approach enabled CRPs to internalize their roles and responsibilities and ensured clarity on conducting the CRP drive in a transparent, participatory, and systematic manner. The training enhanced CRP preparedness and contributed to improved consistency and quality in village-level implementation of the CG-SAY targeting process.



Training of CRPs at CLF Office

Key Processes for Program Participant Selection

In the state, the household selection process adhere with SAY Implementation Framework guidelines.

Village Organization Meeting:

On the first day, a Village Organization (VO) meeting is conducted, ensuring the mandatory presence of at least one-third of VO members. During this meeting, the roles and responsibilities of the VO are clearly discussed, particularly identifying left-out and extremely vulnerable households and facilitating their inclusion within community institutions.



Village Organization Meeting

Information on PRA Exercise

The first meeting focuses on informing all households about the upcoming PRA exercise, including the date, location and ensuring that this information reaches every hamlet and household in the village. In addition, the objectives of CG-SAY are explained to the community to build awareness, transparency, and collective ownership of the process.

Social Mapping

Social mapping and PRA exercises are conducted on the second day of the selection process. In villages with widely dispersed habitations or remote hamlets, additional PRA sessions are organized on subsequent days to ensure inclusive participation of all sections of the community. SHG meetings are also leveraged to discuss the objectives of CG-SAY and to facilitate the identification of extremely poor and vulnerable households based on the agreed inclusion and exclusion criteria. This approach strengthens transparency, community ownership, and validation of the household selection process and preparation of preliminary list of extremely poor households.



Social Mapping by CRPs involving Community

Household Survey

Based on the list of extremely poor households identified during the first and second day of the process, the CRP team conducts door-to-door household surveys to verify vulnerability status and collect detailed information.

The survey is carried out through direct visits to each identified household, ensuring accuracy and validation of the selection. As many villages are in hilly and forested terrains, and households are often scattered across remote hamlets several households may not be available during initial visits due to daily labour, forest-based livelihoods, or distance. Owing to these geographic and contextual challenges, the household survey process may extend up to seven days to ensure that all identified families are adequately covered, and no eligible household is left out.



Household Survey by CRP

Verification by Village Organization

Challenges:

The districts and blocks identified under CG-SAY are characterized by hilly terrain, with households often dispersed across distant locations. Consequently, even within a single VO, there are distinct hamlets (tolas)—some actively participating in meetings, while others, particularly those on hilltops, remain less engaged due to inaccessibility. This spatial dispersion strains the VO's efforts to avoid exclusion and often delays the participant selection process by 2–3 days (as opposed to 7 days as per guidelines).

For instance, in Kamal VO of Bagdola Panchayat, Bagicha block, VO selection committee members reported having to travel uphill to identify and select participants. During door-to-door surveys, CRP teams often found households unavailable at the first visit due to daily work, collection of forest produce or distance, requiring second and third follow-up visits to complete the surveys.

Additionally, limited staff availability under Bihan posed challenges in regular monitoring of the survey process at the Village Organization

(VO) level. Survey teams also faced difficulties in conducting social mapping across multiple hamlets, as many Panchayat habitations are located 5–8 kilometers apart, necessitating additional time, travel, and coordination.

Way Forward:

In areas where hamlets/tolas are far away from each other the designated coach could play a critical role in minimizing exclusion errors by identifying and reporting any left-out households to the CLF for consideration. Secondly, in case of VO receiving demands for inclusion extremely vulnerable migrant families, small group meetings at village to develop understanding about the program be followed.

PRI Engagement and Approval Mechanism

On the second day of the drive, while doing the PRA/social mapping exercise, the Sarpanch/Panch, along with community members actively participated in and support the CRP team in identifying extremely poor households and explaining the rationale for their selection under CG-SAY. Their involvement helps ensure transparency, community acceptance, and alignment with local realities.

After the finalization of the provisional list of Program Participants (PPs), the list is displayed at the Panchayat office for a period of three days to invite claims. This process provides the community with an opportunity to raise concerns, thereby strengthening accountability and ensuring fairness in the final selection.

Key Learnings from Targeting and Process Evaluation

The targeting and selection process under CG-SAY highlighted the critical role of community institutions in accurately identifying extremely poor households. Active involvement of Village Organizations, SHGs, and CLFs improved trust, transparency, and local validation, leading to more accurate inclusion of vulnerable families.

The use of multiple filters, including PRA exercises, household surveys, and multi-level verification, helped significantly reduce exclusion errors,

particularly for PVTGs and households located in remote and forested areas. Allowing flexibility in timelines and PRA locations proved essential in challenging terrains, ensuring that migratory and hard-to-reach households were not left out.

Finally, systematic documentation of decisions, processes, and household data enabled consistency across blocks and created a strong foundation for scaling the approach to future cohorts while maintaining quality and transparency.

Learning and Course Corrections

Based on field learning, and reviewing other state's documents, CG-SAY contextualized CRP training tools, targeting process and approved exclusion and inclusion indicators, for identification of project participants. Mechanisms were established to identify and resolve inclusion or exclusion errors, and adjustments are planned for the next cohort to further strengthen coverage of extremely vulnerable left-out households.

Key adaptations made during implementation

- Extending survey timelines beyond seven days due to terrain and migration
- Conducting PRA at multiple locations within one VO
- Revisiting households' multiple times when families were unavailable

For the next cohort, planned improvements include:

- Strengthening CRP availability
- Enhanced use of PRI support for mobilization
- Improved monitoring mechanisms at VO and CLF levels

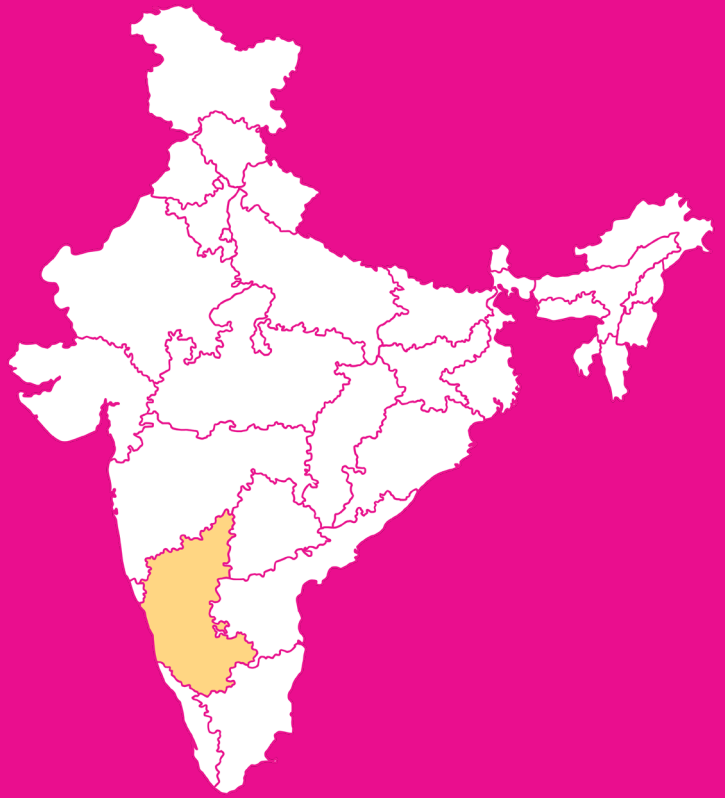
Conclusion

The CG-SAY experience in Jashpur and Kabirdham District demonstrates that a state-specific, community-led, and flexible targeting approach, aligned with SAY-Implementation Framework is essential to reach the most excluded households. The learnings from this process provide valuable insights for future cohort selection and for scaling inclusive livelihood interventions in similar contexts.

02

Karnataka

Nurturing Aspirations and Resilience for Inclusion - Karnataka Inclusive Livelihoods Programme (NARI - KILP)



Message from State Mission Director



Annapurna.K, KAS

Chief Operating Officer

Sanjeevani-Karnataka State Rural Livelihoods Mission

Message

It gives me immense satisfaction to present this document on the targeting and identification framework under Nurturing Aspirations and Resilience for Inclusion – Karnataka Inclusive Livelihood Programme (NARI-KILP). As Sanjeevini continues to expand the reach of DAY-NRLM across Karnataka, it has become increasingly evident that certain households facing compounded and intersecting vulnerabilities remain outside mainstream institutional platforms and livelihood interventions. NARI-KILP represents our deliberate and structured effort to address this gap.

Karnataka's vulnerability landscape is complex and regionally differentiated. With 114 out of 175 taluks identified as backward and several northern districts reflecting high MPI scores, vulnerability extends beyond income poverty to include caste-based exclusion, gender discrimination, health shocks, disability, stigma, geographic isolation, and fragile livelihoods. Recognising these realities, NARI-KILP adopts a multidimensional and context-sensitive targeting framework that combines community-led identification, digital systems, and institutional verification.

The targeting process under NARI-KILP reflects our commitment to both social legitimacy and technical rigour. By integrating Participatory Rural Appraisal tools, structured household surveys, digital MIS workflows, and Gram Panchayat Level Committee oversight, the programme ensures that extremely vulnerable households are identified transparently and systematically. The inclusion of socially marginalised groups such as former Devadasis, transgender persons, Persons Living with HIV, TB-affected households, persons with severe disabilities, elderly destitute households, and PVTGs signals a conscious shift from narrow economic targeting to a broader recognition of structural and social vulnerability.

NARI-KILP demonstrates that inclusion must be intentional, structured, and institutionally embedded. I commend the dedication of our field teams, community institutions, partner organisations, and Gram Panchayats who have collectively ensured that the most invisible households are brought into the fold of development with dignity and transparency.

We remain committed to nurturing aspirations, building resilience, and ensuring that no vulnerable household in Karnataka is left behind.

Program Overview

The Nurturing Aspirations and Resilience for Inclusion – Karnataka Inclusive Livelihoods Programme (NARI-KILP) is a state-specific initiative aimed at addressing persistent vulnerability and social exclusion among the most marginalised rural households in Karnataka. While national flagship program the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) have significantly expanded livelihood opportunities through women’s collectives, state-level evidence indicates that certain households continue to remain outside the reach of mainstream development interventions.

NARI-KILP seeks to address this gap through a focused livelihood and inclusion approach tailored to Karnataka’s socio-economic and geographic context. The programme prioritises extremely vulnerable and excluded households, particularly those facing compounded disadvantages arising from caste, gender, disability, chronic health conditions, and geographic isolation.

The programme is anchored and implemented through Sanjeevini – Karnataka State Rural Livelihood Promotion Society (KSRLPS), with technical and implementation support from partner organisations such as BRAC and PRADAN. This institutional anchoring ensures alignment with existing community institutions, strengthens state ownership, and enables effective convergence with state and central government initiatives.



Program Objectives

The overarching objective of NARI-KILP is to enable extremely vulnerable and socially excluded households to move out of conditions of vulnerability through enhanced agency, resilient livelihoods, and improved access to social protection systems.

The specific objectives of the programme are to:

- **Ensure coverage of basic documentation and entitlements** to facilitate access to welfare schemes and public services.
- **Reach households excluded from mainstream government programmes and institutional platforms**, including those not covered under SHGs, pensions, insurance, or livelihood missions.
- **Strengthen women’s agency** by enabling women from vulnerable households to actively participate in decision-making, livelihood activities, and community institutions.
- **Enable sustainable livelihoods and enhance household resilience** through income-generating activities, skill development, and diversification of livelihood options.
- **Support households to transition out of vulnerability** by addressing multidimensional deprivations related to income security, health, nutrition, social protection, and exposure to shocks.

State-Specific Vulnerabilities

The landscape of vulnerability in Karnataka is multidimensional and deeply contextual, shaped by social hierarchies, geography, livelihood instability, and exposure to recurrent shocks. 114 out of 175 Taluks of Karnataka were identified as backward based on 35 socio-economic and infrastructural indicators² with a disproportionate concentration in northern and historically neglected regions.

Further, multidimensional vulnerability indices reveal that several districts in northern and interior Karnataka consistently record higher levels of multiple deprivations. According to the National MPI, districts such as Yadgir, Raichur, Kalaburagi,

2 The Dr. D.M. Nanjundappa Committee Report (2002) highlighted significant regional imbalances in Karnataka’s development.

Koppal, and Vijayapura show substantially higher MPI scores than districts in the south and coastal regions, indicating deeper and sustained exposure to deprivations. State human development analysis also flags clusters of districts performing poorly on HDI metrics, underscoring structural deficits in capability outcomes across regions.

Key dimensions of state-specific vulnerabilities that hinder inclusion and resilience include:

- **Social exclusion and identity-based marginalisation:** Certain Scheduled Castes, Scheduled Tribes, Particularly Vulnerable Tribal Groups (PVTGs), and historically marginalised communities face systemic barriers to services, rights, and economic opportunities. Communities such as women formerly associated with the Devadasi system, transgender persons, sex workers, and individuals living with chronic health conditions (e.g., HIV, tuberculosis) encounter stigma and discrimination that compound their vulnerability and exclusion from institutional networks.
- **Geographic and historical isolation:** Hyderabad-Karnataka regions and parts of northern Karnataka (e.g., Vijayapura, Bagalkot) have historically been at the margins of development planning and public investment. Similarly, remote and forest-fringe habitations in Chamarajanagar district face limited access to basic services and economic opportunities.
- **Exposure to climate and migration shocks:** Erratic rainfall, recurrent droughts, and distress migration disrupt livelihood continuity.
- **Multidimensional deprivations:** Households in high-vulnerability pockets often experience overlapping deficits across nutrition, housing, sanitation, education, and financial inclusion.
- **Health, disability, and care burdens:** Chronic illness, disability, mental health challenges, and limited access to healthcare systems frequently translate into high out-of-pocket costs, reduced labour participation, and cycles of debt, increasing dependency and risk.

- **High dependency ratios and fragile livelihoods:** Households led by elderly members, single earners, single women or persons with disabilities often have limited income sources, while many others rely on irregular wage labour, seasonal migration, or informal work, exposing them to livelihood fragility.

Developing the Targeting Criteria & Identification Process

Process Adopted

The targeting framework under NARI-KILP was developed through a structured and iterative process to ensure both technical rigour and community acceptance.

The key steps in the process included:

- Review of national and state guidelines, including DAY-NRLM frameworks, social protection norms, and established best practices in identifying extremely vulnerable households. This included learnings from comparable initiatives such as Bihar's Satat Jeevikoparjan Yojana (SJY), Kerala's Extreme Poverty Identification Programme (EPIP), and the Socio-Economic and Caste Census (SECC) 2011.
- State-level vulnerability analysis, drawing on secondary data sources, programme implementation experience, and district-level insights to understand regional and social patterns of exclusion.
- Field consultations with community members, SHGs, Community Resource Persons (CRPs), Panchayati Raj Institutions (PRIs), and frontline functionaries to capture local manifestations of vulnerability and exclusion that may not be reflected in administrative datasets.
- Pilot testing of the proposed criteria in select Gram Panchayats to assess feasibility, identify potential inclusion and exclusion errors, and test the clarity and usability of indicators at the field level.
- Refinement and validation of criteria based on field learnings, stakeholder feedback, and community verification processes.

This iterative approach ensured that the final targeting framework was evidence-based, context-specific, and operationally feasible for community-led implementation.

Targeting Criteria Adopted

Households under NARI-KILP were identified using a composite vulnerability framework, anchored in the Socio-Economic and Caste Census (SECC) 2011 deprivation criteria and supplemented by state-specific and social vulnerability markers (refer Annexure 2).

In addition to households identified through SECC 2011 deprivation indicators, the programme explicitly included the following categories to ensure coverage of groups experiencing heightened exclusion and risk:

- Households with women formerly associated with the Devadasi system, who continue to face social stigma and limited livelihood opportunities.
- Households with transgender persons, who often experience systemic exclusion from social protection systems, labour markets, and community institutions.
- Households with Persons Living with HIV and those living with or recovered from Tuberculosis, recognising the combined effects of health shocks, stigma, income disruption, and care burdens.
- Households with a Person with Disability (PwD) with 75 percent or above disability, where no other able-bodied adult member is available for income generation.
- Elderly destitute households, particularly those lacking family support and access to stable social security mechanisms.

Household Selection Process

The household selection process under NARI-KILP was designed to be transparent, participatory, and verifiable, combining community knowledge with digital systems and institutional oversight. Recognising that extremely vulnerable households are often invisible within conventional datasets, the process deliberately integrated participatory tools, technology-enabled data capture, and statutory validation mechanisms to minimise both inclusion and exclusion errors.

Earmarking of Special Groups

At the outset, the program earmarked specific social and vulnerability groups to ensure their proactive inclusion in the identification process. These included PVTGs, PwDs, elderly-headed households without support, women-headed households, and other socially excluded groups.

Community-Led Identification

Household identification was initiated through community-led participatory processes. Participatory Rural Appraisal (PRA) tools such as transect walks and Focus Group Discussions (FGDs) were conducted at the habitation and Gram Panchayat levels. These exercises were facilitated by trained NARI Community Resource Persons (NARI-CRPs), surveyors engaged for a short term for conducting Household surveys and programme staff, with active participation from SHG members, community leaders, and vulnerable groups themselves. Through these processes, communities collectively identified extremely vulnerable households (EVHH).

App-Based Identification and Data Capture

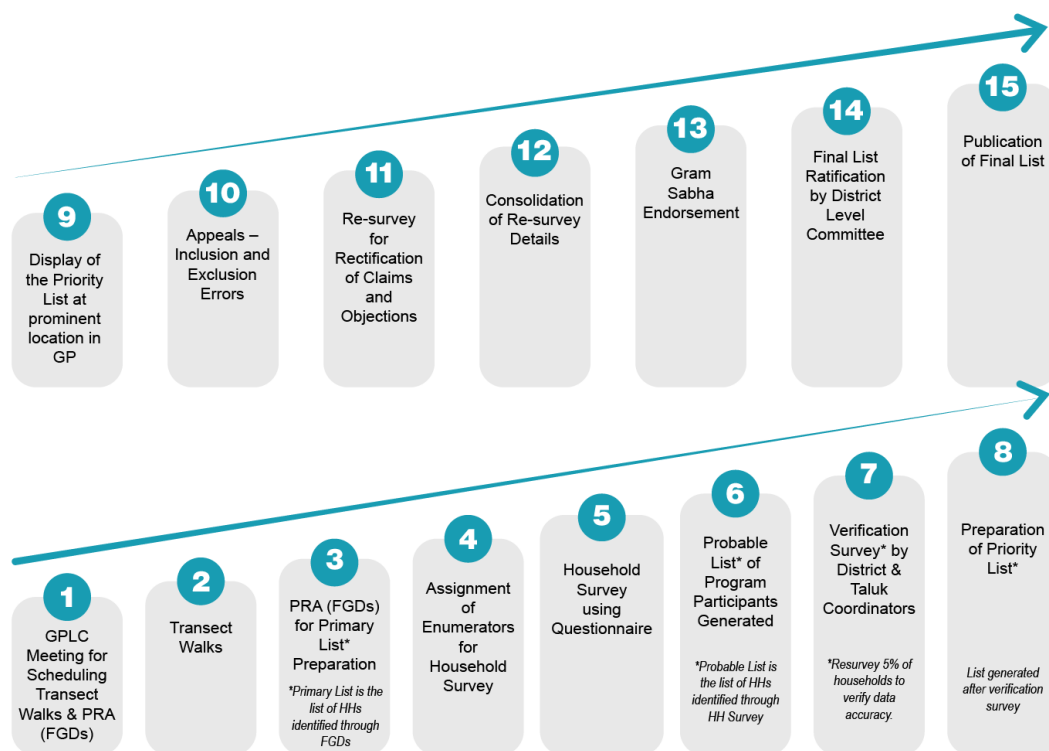
To ensure standardisation, traceability, and real-time monitoring, an integrated Management Information System (MIS) was developed for NARI-KILP. The MIS is designed to capture the entire targeting and identification workflow—from PRA findings and FGDs to detailed household-level survey data—thereby creating a structured and end-to-end digital record of the process.

The system is integrated with KUTUMBA, Karnataka's Family Database, enabling cross-verification of household details, authentication of demographic information, and reduction of duplication and data gaps. This interoperability convergence with other state welfare databases.

Household-level surveys are conducted using a dedicated mobile application configured with a predefined questionnaire aligned to the EVHH vulnerability scoring framework and eligibility criteria. The application incorporates built-in validation protocols, including mandatory fields, range checks, logical consistency checks (skip logic), and controlled response options to minimise enumerator error and subjective interpretation.

Each entry is geo-tagged and time-stamped, generating a verifiable digital audit trail.

Data quality assurance is further strengthened through structured training of enumerators, backend validation scripts, duplication checks, exception reporting, supervisory review workflows, and randomised back-verification of households.



Engagement of Panchayati Raj Institutions

Panchayati Raj Institutions (PRIs) played a critical role throughout the identification and verification process. Gram Panchayat members were oriented on the programme objectives, targeting criteria, and identification protocols. Their engagement enhanced transparency, legitimacy, and community ownership of the process.

PRI representatives participated in community meetings, reviewed preliminary lists, and provided local insights to validate household information, particularly in cases involving migration, household composition changes, or socially sensitive vulnerabilities.

Public Disclosure, Final Verification and Endorsement

Following the completion of household surveys, draft lists of identified EVHHs were publicly displayed at the Gram Panchayat level to ensure transparency. A period of seven days was provided for filing objections and claims.

Claims were primarily received from households that were not identified during the FGDs. All objections and claims were reviewed by the Gram Panchayat Level Committee (GPLC) based on documentary evidence, field verification, and local knowledge. Accepted cases were subjected to household surveys and reassessed against the defined eligibility criteria. The final list of EVHHs was subsequently placed before the Gram Sabha for endorsement.

Challenges and Key Learnings from Targeting and Identification

A. Institutional and Design-Level Learnings

1. Operationalising “Extreme Vulnerability” in High-Poverty Contexts

One of the central challenges was defining and applying the concept of “extreme vulnerability” in regions where poverty is widespread. Community discussions often reflected a perception that a large proportion of households were equally deserving, creating pressure to broaden inclusion beyond the programme’s intended focus. This experience reinforced the importance of a clearly articulated vulnerability scoring framework, transparent eligibility criteria, and multi-tier validation mechanisms to preserve targeting integrity while maintaining community trust.

The combination of participatory identification, structured household surveys, auto-inclusion safeguards, and system-based scoring proved critical in balancing social legitimacy with technical rigour.

2. Gram Panchayat Level Committee (GPLC) as a Multi-Sectoral Platform

A defining feature of the Karnataka model is the Gram Panchayat Level Committee (GPLC), an institutional arrangement unique to the state. The GPLC brings together representatives from the Gram Panchayat, GPLF, and key line departments, including the Village Rehabilitation Worker (VRW), ASHA worker, PHC doctor, Horticulture Department executive, and Veterinary Department executive.

Field observations suggest that this institutional structure added significant value to the participant identification process. Line department representatives contributed specialised, household-level knowledge that complemented community discussions. For example, VRWs supported the identification of persons with disabilities and households requiring rehabilitation-related support; ASHA workers shared insights on households facing chronic health conditions.

As NARI-KILP progresses into subsequent phases that require coordination across documents, entitlements, livelihoods, and allied areas, the

GPLC offers a ready institutional forum to align convergence efforts around the same set of vulnerable households.

3. Explicit inclusion of Socially Marginalised groups in targeting design

The NARI-KILP targeting framework explicitly prioritises socially marginalised and stigmatised groups, including female sex workers (FSWs), transgender persons, former Devadasis, legally released bonded labourers, leprosy-cured individuals, and persons affected by HIV and TB. This reflects a deliberate shift beyond purely economic definitions of poverty to recognise social stigma and health-related vulnerabilities.

Although a limited number of individuals from these groups were identified through FGDs. This was largely due to the sensitive nature of these identities. Open community forums such as FGDs are often not appropriate spaces to discuss vulnerabilities linked to stigma, health conditions, or legally sensitive livelihoods.

To address these limitations, complementary identification strategies are required. These could include using lists maintained by relevant line departments, engaging civil society organisations working with these populations, or adopting confidential outreach mechanisms.

4. Institutionalised appeals mechanism

Following the completion of household surveys, the provisional list of identified households was publicly displayed, and a seven-day objection period was provided to allow communities to raise concerns. During this period, objections were invited and subsequently reviewed by the Gram Panchayat Level Committee (GPLC). These objections broadly fell into three categories: (i) objections related to households whose names appeared in the list but were contested by the community; (ii) cases where household details were incorrectly recorded during the survey and required correction; and (iii) cases where eligible households were entirely excluded from the list. The GPLC reviewed these objections and facilitated appropriate revisions, thereby strengthening the transparency, accuracy, and legitimacy of the final participant list.

5. Use of digital tools across different processes

The program deployed a digital application across multiple stages of the participant identification process. This enabled standardised data capture, creation of a single digital repository, and improved traceability across stages. Digital records were securely stored in one place, reducing reliance on fragmented paper-based systems.

The implementation also highlighted important operational learnings. Delays occurred in the identification process particularly in areas with poor connectivity. Challenges related to network availability, device compatibility, and application stability affected the pace of data collection. Field teams responded by maintaining parallel physical records to ensure continuity and data security.

Overall, the experience demonstrates that while digital tools offer strong potential to improve efficiency, transparency, and oversight, their effectiveness depends on alignment with field conditions. Strengthening offline functionality, stabilising the application before rollout, simplifying workflows, and aligning training with deployment will further enhance digital use in subsequent phases.

B. Operational and Field-Level Learnings

1. Community-led processes strengthen outreach

The use of community-centric tools such as transect walks and FGDs proved effective in generating lists of potentially eligible households. In most locations, the presence of SHG members, LCRPs, and frontline workers enabled teams to identify households that are often missed in the conventional survey-only approaches and also gave comfort to the villagers to share information with the enumerators and NARI CRPs.

2. Facilitation Quality significantly shapes targeting outcomes

Field observations suggest that facilitation capacity has a direct influence on the depth and effectiveness of community processes. FGDs and GPLC meetings facilitated by district or taluk coordinators tended to be more structured, with clearer articulation of eligibility criteria and greater ability to manage group dynamics. In contrast,

NARI-CRPs and enumerators, especially those newly recruited, initially required time and exposure to gain confidence in facilitating discussions. Encouragingly, noticeable improvements in facilitation quality were observed over successive meetings, indicating that experiential learning and on-ground practice play an important role in capacity building.

3. Timing and sequencing of activities influence the participation

The timing of different processes emerged as a key determinant of who participates in the identification process. Exercises conducted in the early morning or evening were better able to engage working households, particularly women and daily wage earners. In contrast, activities held during standard daytime hours often saw limited participation from these groups, increasing the risk of inadvertent exclusion.

In addition, the overall sequencing of activities influenced field readiness. In several instances, gaps between different field processes arose leading to additional refresher training. These experiences underline the importance of aligning training delivery, and field rollout to ensure smoother transitions between stages of the targeting process.

4. Training and Continuous Handholding as Enablers of Process Quality

Field experience underscores that training is most effective when treated as an ongoing process rather than a one-time activity. NARI-CRPs and field staff consistently reported that training scheduled immediately before the commencement of field activities were more useful, as they enabled better retention and direct application of learning. Long gaps between training and implementation often reduced recall and increased the need for informal refresher support.

The experiences from training also highlighted the importance of participatory and activity-based training methods, particularly given the varied educational backgrounds of NARI-CRPs. Sessions that included case-based discussions, games, and practice exercises were found to be more effective than text-heavy or lecture-based formats.

Course Corrections

Building on the learnings from the current cohort, future phases of NARI-KILP—implemented as the Samaveshi Aajeevika Yojana (SAY)—will focus on deepening and scaling the programme’s inclusion approach. The emphasis will be on consolidating coverage, strengthening systems, and enhancing livelihood outcomes for extremely vulnerable households.

Key priorities for future cohorts include:

- Expanding and saturating coverage across all Gram Panchayats in the selected ten districts, with particular focus on regions exhibiting high levels of multidimensional vulnerability as reflected in MPI and HDI indicators.
- Refining targeting criteria and vulnerability scoring frameworks, drawing on cohort-level analysis and field learnings, to respond to emerging, context-specific, and less visible forms of vulnerability, as and when required.
- Strengthening convergence with entitlements and essential services, ensuring timely access to documentation, social security schemes, healthcare, nutrition support, and other statutory benefits for newly identified households.
- Enhancing livelihood pathways for Extremely Vulnerable Households (EVHHs) through phased livelihood planning, skill development, and customised support aligned with household capacity, risk profiles, and local livelihood opportunities.
- Institutionalising the identification and tracking process within SRLM systems, leveraging the programme MIS and integration with KUTUMBA to enable periodic updating of EVHH lists and systematic tracking of household transitions over time.

Through these measures, NARI-KILP aims to move beyond a one-time identification exercise towards a dynamic, adaptive, and system-embedded inclusion framework, supporting households not only to reduce vulnerability but also to build resilience, agency, and sustainable livelihoods across successive cohorts.

Conclusion

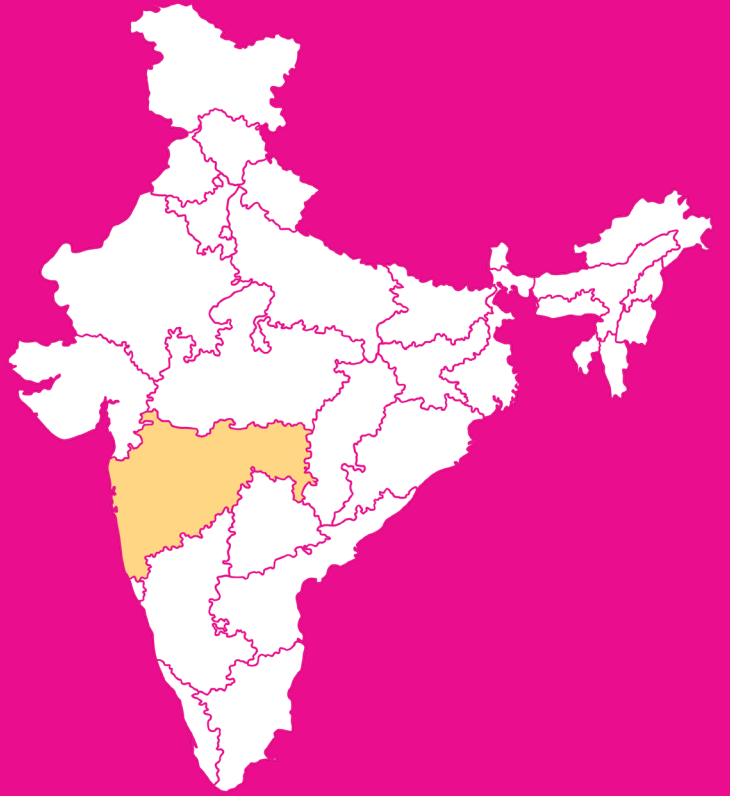
The NARI-KILP targeting and identification process has enabled the systematic inclusion of households facing extreme and intersecting vulnerabilities that are often excluded from mainstream livelihood and social protection programmes. The process has combined community-led identification, digital data capture, and institutional verification to ensure transparency, accuracy, and community ownership.

Through this structured and participatory approach, NARI-KILP has successfully identified a significant number of EVHHs across diverse social groups, geographic regions, and vulnerability profiles, strengthening the programme’s foundation for targeted livelihood support, convergence with entitlements, and long-term resilience building.

03

Maharashtra

Maha Samruddhi Yojana



Message from State Mission Director



महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान
Maharashtra State Rural Livelihood Mission



उमेद
क्षितिज नवे, विश्वास नवा...



Nilesh Sagar (IAS)

Mission Director

Umed- Maharashtra State Rural Livelihoods Mission

Rural Development Department

Govt. of Maharashtra

Message

Reaching the poorest and most vulnerable households is at the heart of our mission. Over the years, Umed-MSRLM has built a strong foundation of women-led community institutions across Maharashtra. As we moved closer to universal mobilisation, it became essential to reflect on those households who continue to remain outside this institutional framework and to strengthen our systems to deliberately identify and prioritise them.

Our approach to targeting has clearly articulated inclusion and exclusion criteria, participatory identification tools, and multi-layered verification mechanisms enable community institutions to differentiate levels of vulnerability with fairness and accountability. This structured process enhances credibility and reduces errors while reinforcing the role of SHGs, VOs, and CLFs as custodians of inclusive development.

The experience in Maharashtra reaffirms that deliberate inclusion, continuous learning, timely course correction, and strong institutional stewardship are critical to advancing equitable and sustainable development. Umed-MSRLM remains committed to strengthening convergence with entitlements, deepening women's leadership within community institutions, and ensuring that every extremely vulnerable household across Maharashtra is systematically supported to build resilience, secure sustainable livelihoods, and move toward a life of dignity and stability.

Program Overview

Umed – Maharashtra State Rural Livelihoods Mission under the DAY-NRLM with the mandate of enabling poor rural households to access sustainable livelihoods through strong women led community institutions. These community institutions anchor social mobilisation, financial inclusion, and livelihood promotion across the state. As the Mission moved closer to saturation in mobilisation, an important reflection surfaced about which households still remain beyond the reach of these community institutions?

Maha-Samruddhi Yojana was conceptualised under Samaveshi Aajeevika Yojana in response to this reflection, with the explicit objective of strengthening the Mission's ability to identify and support households experiencing extreme and intersecting vulnerabilities. Rather than creating a parallel structure, the programme builds upon the existing SHG, VO and CLF institutional architecture, reinforcing it with clearer targeting criteria, structured facilitation processes and layered verification mechanisms. It represents an institutional deepening of inclusion, moving from broad-based mobilisation to deliberate identification and sustained engagement with the most excluded households.

Maha-Samruddhi Yojana has been strengthened through a thoughtful partnership with BRAC, which provides technical guidance on the Graduation approach and supports overall programme design coherence. BRAC facilitated the onboarding of Indian Grameen Services as the technical implementation partner through a dedicated Project Management Unit to support field processes and capacity building. To embed learning and accountability within the programme architecture, CRISP has been engaged as the process evaluation partner to assess implementation fidelity and identify course corrections, while IWWAGE is undertaking impact evaluation to track household trajectories and measure programme outcomes. This integrated partnership model ensures that implementation is accompanied by continuous reflection, evidence generation, and system strengthening.

Program Objectives

The objective of Maha-Samruddhi Yojana is to enable extremely vulnerable households to transition towards sustainable livelihoods,

improved well-being, and greater social inclusion through a structured and time-bound support framework. The programme seeks to strengthen women's agency, enhance household income security, improve access to entitlements and basic services, and build resilience against economic, social, and climate-related shocks. Anchored within the community institutional architecture of MSRLM, the programme aims to ensure that the most excluded households are not only identified but are systematically supported to move towards dignity, self-reliance, and long-term stability.

State-Specific Vulnerabilities

UMED-MSRLM prioritises districts with high concentrations of multidimensional vulnerability, including Nandurbar and Nashik, guided by parameters aligned with the Multidimensional Poverty Index such as deprivations in health, education, living standards, and income security.

A scoping study undertaken in these districts revealed that extreme poverty is structurally embedded and socially stratified. While Maharashtra performs relatively better at the aggregate level, Nandurbar records the highest poverty incidence in the state, with vulnerability concentrated among specific tribal and PVTG communities such as the Gwal in Nandurbar and the Katkari in Nashik. In Nandurbar, where nearly 69 percent of the population is tribal, intra-tribal hierarchies, landlessness, and exclusion from identity documents and entitlements intensify deprivation.

High levels of food insecurity, indebtedness driven by health shocks, seasonal migration linked to informal contractor networks, marginal landholdings, kutcha housing, inadequate sanitation, and long distances to water sources collectively reflect overlapping MPI deprivations.

In Nashik, vulnerability is concentrated in tribal and forest-fringe blocks such as Trimbakeshwar and Peth. Although the district performs better on aggregate indicators, remote tribal hamlets experience persistent deprivation across income, housing quality, access to basic services, and livelihood stability. Most households are small and marginal farmers dependent on rainfed agriculture, with limited surplus generation and frequent seasonal migration to urban centres for informal labour. Inadequate irrigation, fragile forest-based livelihoods, malnutrition, limited sanitation

coverage, and gender-based constraints further compound multidimensional poverty. Together, these intersecting deprivations across both districts underscore the need for a focused, institutionally anchored, and inclusion-driven approach under Maha-Samruddhi Yojana.

These patterns, as reflected in the scoping study findings and UMED–MSRLM’s field experience, indicate that extreme poverty in both districts is not limited to any single caste group, but is disproportionately concentrated among ST, PVTG, SC, and landless households, particularly those with minimal assets, fragile livelihoods, and weak access to institutions and entitlements. The evidence underscores that economic deprivation intersects closely with social identity, where caste location, landlessness, gender (kunwari mata), disability, and migration status collectively shape who remains the poorest and most excluded within these regions.

Developing the Targeting Criteria & Identification Process

The participant selection process was initiated through a multi stakeholder consultation to ensure rigorous and transparent targeting process and criteria. Discussions drew on field insights and secondary evidence to examine structural drivers of extreme vulnerability, including remoteness, migration, social exclusion, low literacy, food insecurity, climate risks, and weak institutional access.

Based on these reflections, a transparent framework with clearly defined inclusion and exclusion criteria was developed to guide consistent and accountable identification of extremely vulnerable households.

MSY Program Participant Selection Criteria

Target Group

Rural households with women representatives who belong to the most marginalized, vulnerable, backward and excluded communities, including Scheduled Castes (SC), Scheduled Tribes (ST) esp. PVTGs, Other Backward Castes (OBC), persons with disabilities, and female-headed households.

Mandatory Criteria	Inclusion Criteria	Mandatory Criteria
<ol style="list-style-type: none"> 1. Deprived Women 2. Particularly vulnerable Tribal groups (PVTGs) 3. Schedule tribe (STs), Schedule Caste (SCs), Other backward Class (OBCs) 4. Others- Transgenders and Distress Migration 5. Person with disabilities 	<ol style="list-style-type: none"> 1. Single (widow, separated, unmarried, abandoned, divorced, Kumari mata), single women-headed HH, women victim(domestic violence) 2. Annual Income less than INR 25000 per 3. Food Insecurity- No meal for at least 2-3 days in the month. 4. No sustainable livelihoods 5. Landless or no productive land 6. Access to less than 04 government programmes 7. Households having chronic health disease 	<ol style="list-style-type: none"> 1. Deprived Women 2. Particularly vulnerable Tribal groups (PVTGs) 3. Schedule tribe (STs), Schedule Caste (SCs), Other backward Class (OBCs) 4. Others- Transgenders and Distress Migration 5. Person with disabilities (all adult members)

Identification Methodology & Process

A structured and community driven participant selection process was operationalised across selected districts and blocks. In phase I, Cluster Level Federations were identified based on vulnerability concentration and institutional readiness, and were oriented on programme objectives,

selection criteria, and verification protocols. Clear roles and responsibilities were communicated at village level, and operational instructions were issued to ensure adequate human resource deployment for the selection drive. A series of orientations and training were conducted for the community institutions and Samruddhi Sakhis (coaches selected under MSY) along with Prabhag Sakhis to standardise understanding of the methodology and selection processes.



The selected Sakhis and Prabhag Sakhis were mapped to designated Village Organisations to ensure that the Panchsutri process was systematically followed during the identification and selection of extremely vulnerable households. The Cluster Level Federations retained authority over verification and final approval of household lists to ensure transparency and accountability. Participant identification was carried out through the Panchsutri five-step process, enabling systematic community engagement, validation, and record-keeping at each stage.

The Cluster Samruddhi Sakhi represents a unique initiative in Maharashtra's program design. Beyond their core responsibilities of supervision, monitoring, and mentoring sakhis, they played a key role during the household selection process by significantly enhancing community participation in the Panchsutri.

1. Ensuring Adherence to Eligibility Criteria

Cluster Sakhis played an important role in strengthening inclusion and exclusion safeguards within the targeting process. With a clear understanding of programme criteria, they supported community institutions in applying

eligibility norms consistently and transparently. Their position at the cluster level enabled them to facilitate objective discussions, minimise local biases, and reinforce adherence to agreed standards. Working alongside Samruddhi Sakhis and community members, they helped ensure that households meeting the eligibility criteria were appropriately prioritised, thereby enhancing the credibility and fairness of the selection process.

2. Building Trust in Hard-to-Reach Communities

In remote areas such as Toranmal in Nandurbar and Thanapada in Nashik, where access to government benefits has historically been limited, communities initially required additional engagement to fully understand the PRA process.

Through regular visits, community meetings, and sustained dialogue, Cluster Coaches built trust and strengthened community confidence in the programme. Their consistent and patient engagement encouraged active participation and ensured that the PRA process was inclusive, transparent, and locally owned.

3. Real-Time Monitoring and Verification

Cluster Sakhis actively monitored the execution of selection processes while simultaneously conducting verification to ensure no eligible household was overlooked. For example, Cluster Coach Jyoti in Sapjon village, Trimbakeshwar, meticulously tracked the selection process to ensure comprehensive coverage and prevent exclusions.

Case Example

Devda Village:

The Cluster Sakhi engaged with the Sarpanch, who was also a VDC member, to facilitate the selection process. Despite initial community apathy, she conducted multiple interactions to explain the programme's depth and potential impact. Through persistent engagement and gradually building villager support, she successfully completed the Panchsutri process, demonstrating how strategic relationship-building can overcome institutional barriers.

The Cluster Sakhi initiative has proven essential for ensuring programme quality, equity, and reach; particularly in contexts where local social dynamics, institutional weaknesses, or historical marginalization create barriers to inclusive participation.

4. Integration with Local Governance

Cluster Sakhis demonstrated remarkable adaptability by working through alternative governance structures such as Gram Panchayats (GP) and Village Development Committees (VDC) to execute the Panchsutri process.

Key Learnings & Course Correction

Learning 1: Strengthening Village Organisation

The role of the Village Organization is central to driving the Maha-Samruddhi Yojana. During the selection process, both the perception of vulnerability and the understanding of criteria may vary across villages.

However, strong awareness of local vulnerabilities has encouraged inclusive and participatory decision-making in many contexts. With continued and focused capacity support, VOs can further strengthen shared understanding, enhance confidence in applying selection norms, and promote transparent and collective decision-making that ensures fairness and credibility in the process.

Learning 2: Shared Understanding on the selection process

Strengthening clarity around selection and exclusion criteria enhances consistency and balance in the selection process by the village organisations. Clear guidance supports Village Organizations in making well-informed decisions while still allowing space for contextual judgement. This reinforces transparency, reduces ambiguity, and improves the overall quality and credibility of the targeting process.

Learning 3: Participation Patterns and Seasonal Influences on VO Meetings

Participation in VO meetings varied across hamlets and seasons. Attendance was shaped by livelihood activities, Gharkul (housing) work, social events like marriages, rainfall, and migration. Planning meetings around seasonal calendars could help improve representation and continuity in VO decision-making.



Building on the learnings from the first cohort, the second cohort selection process introduced several targeted innovations to strengthen participatory practices and minimise selection errors. Key process improvements included the adoption of flexible timelines calibrated to population size and geographical coverage;

regular orientation and refresher training for VO and CLF members on selection procedures; and the inclusion of migrant-returnee households through comprehensive household surveys. The process was expanded with hamlet-specific social mapping replacing the earlier one-village-one-mapping approach to ensure meaningful participation from distant settlements. In addition, the introduction of verification protocols for non-selected households to further reduce exclusion and inclusion errors.

Conclusion

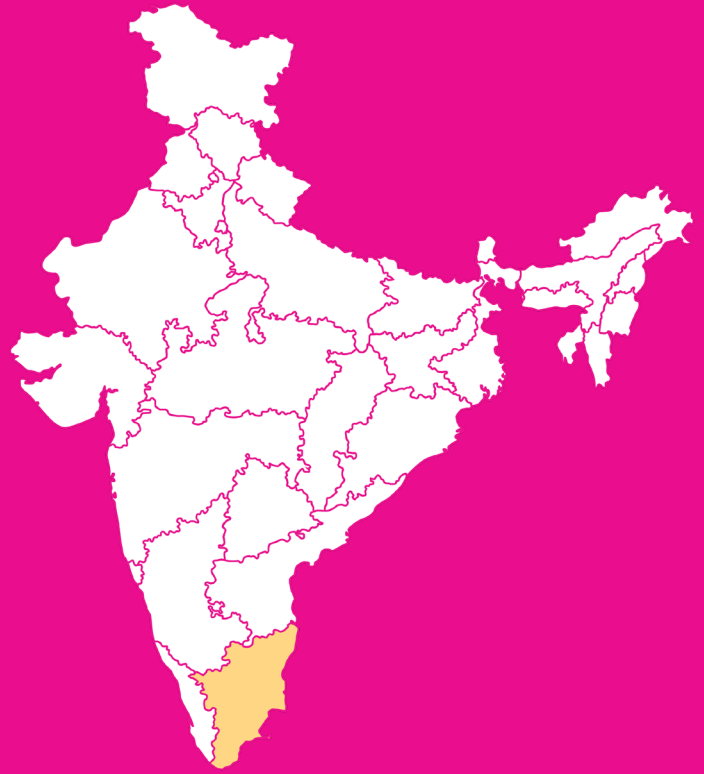
Maha Samruddhi Yojana's process driven targeting architecture offers significant advantages for scale up. Because the framework is anchored in community institutions, guided by clearly articulated inclusion and exclusion criteria, and supported by layered verification and documentation, it reduces discretion based errors and enhances consistency across geographies. The structured Panchsutri process allows replication without diluting community ownership, while supervisory checks and institutional approvals safeguard quality as coverage expands.

At scale, this approach strengthens transparency, builds trust in community led identification, and creates a verifiable audit trail that can be integrated with MIS systems. Continuous learning and iterative refinement ensure that the model remains adaptive to diverse contexts. As a result, the programme is embedded within institutional systems, making expansion feasible and sustainable while maintaining targeting integral.

04

Tamil Nadu

Tamil Nadu Inclusive Livelihoods Programme (TNILP)



Message from Chief Executive Officer

R.V. SHAJEEVANA, I.A.S.,

Managing Director, TNCDW /

Chief Executive Officer, TNSRLM



TAMIL NADU
CORPORATION FOR
DEVELOPMENT OF
WOMEN

Tmt.R.V.Shajeevana.I.A.S,
Chief Executive Officer,
TamilNadu State Rural Livelihoods
Mission(TNSRLM),
Government of TamilNadu,
Chennai-600 034.



Message

It gives me immense pleasure to note the publication of this booklet on Targeting under the Tamil Nadu Inclusive Livelihoods Programme. Ensuring that the poorest and most vulnerable households are reached with precision, transparency, and dignity lies at the heart of the Government of Tamil Nadu's commitment to inclusive growth. As we move towards saturation of Self-Help Group coverage across the State, it is imperative that our systems become sharper and more responsive in identifying and supporting those who remain excluded despite broad-based sustained mobilisation efforts.

The targeting approach adopted under TNILP represents an important advancement in strengthening inclusion. It demonstrates how digital tools, community institutions, and structured validation mechanisms can complement each other to enhance targeting accuracy, accountability and fairness. The integration of data-driven vulnerability assessments with participatory processes and Gram Sabha validation reinforces both technical robustness and social legitimacy. Such innovations are essential to ensuring that public investments effectively reach the intended households and contribute to sustained poverty reduction. Precision targeting not only improves programme efficiency but also reinforces trust in public institutions by upholding principles of equity and transparency. The learnings emerging from this experience provide valuable guidance for other State Rural Livelihood Missions seeking to institutionalise robust precision targeting within established systems. This initiative stands as an example of how inclusive design, when combined with strong community ownership, can deepen outreach and strengthen programme impact.

I commend, TNSRLM, and all partners involved for their commitment to inclusive development and accountable implementation. I am confident that this targeting framework will strengthen programme effectiveness and further advance our collective mission of eliminating extreme poverty in rural India.

I extend my best wishes for the continued success and scale-up of this initiative.


Chief Executive Officer,
TNSRLM.

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உயர் பறக்க உயரம் தேவை இல்லை

Program Overview

The Tamil Nadu State Rural Livelihoods Mission (TNSRLM) was initiated in 2012–13 under the National Rural Livelihoods Mission (DAY-NRLM) and is a state-led programme aimed at poverty reduction and rural empowerment. Under Mahalir Thittam, TNSRLM promotes rural women's economic and social empowerment by organising poor households into self managed community institutions and operates across all districts and blocks in Tamil Nadu.

The Tamil Nadu Inclusive Livelihoods Programme (TNILP) is a focussed intervention under TNSRLM designed to address extreme poverty and multidimensional vulnerability among the poorest of the poor (PoP) households, with a strong emphasis on mainstreaming the extremely vulnerable households into sustainable livelihood pathways and improved access to government schemes and entitlements through Graduation approach.

TNILP follows a people-centric, data-driven, and institutionally anchored design that combines targeted household identification with community validation and multi-sectoral convergence. Core components include a dedicated coaching model delivered by trained Master Resource Persons (MRPs) to the individual households needs, social empowerment through SHG mobilisation and federation participation, strong convergence with welfare schemes (including CMTS), financial inclusion interventions, diversified livelihood promotion, and climate-risk mitigation.

The program is implemented through the multi-tier community institutional framework promoted under TNSRLM. To strengthen program delivery, a dedicated Project Management Unit has been set up by PRADAN to provide technical assistance and implementation support to TNSRLM. The monitoring, evaluation, and learning component is led by J-PAL, which is undertaking both process and impact evaluations to generate rigorous evidence and inform programme refinement and scale-up. BRAC serves as the knowledge partner, bringing all implementing and research partners together, ensuring technical coherence, quality assurance, and alignment with the Graduation approach while facilitating coordination, learning exchange, and strategic guidance across the programme.

Program Objectives

TNILP aims to enhance the quality of life and promote the economic and social empowerment of Poorest of the Poor (PoP) households through inclusive and sustainable livelihood interventions. The program seeks to improve the well-being of vulnerable households with a series of interventions that lead to improved livelihoods, better access to public services and strengthened life skills. It prioritizes strengthening women's agency and decision-making power within households and community institutions. Through targeted support, convergence, and continuous coaching, TNILP seeks to enable extremely vulnerable families to transition towards sustainable income security and long-term resilience.

State-Specific Vulnerabilities

Tamil Nadu Inclusive livelihoods program prioritizes the most marginalised and socially excluded households, including Particularly Vulnerable Tribal Groups (PVTGs), Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Castes (OBCs) facing extreme deprivation, women-headed households (single, widowed, deserted, and abandoned women), persons with disabilities, transgender individuals, elderly destitute households, and chronically vulnerable families requiring sustained and intensive support.

Developing the Targeting Criteria & Identification Process

Under TNILP, the selection process follows a digital, community-driven, and institutionally validated approach. The criteria were formulated through a review of DAY-NRLM guidelines, global Graduation principles, state-specific vulnerability analysis using PIP and CMTS data, and extensive field consultations. Pilot testing through the TNILP App further informed the refinement of indicators, scoring weights, and validation protocols to enhance accuracy and transparency.

Households Inclusion and Exclusion criteria

The Poverty Assessment Tool (PAT), a set of criteria developed by TNSRLM exclusively for TNILP and integrated into the digital App was used for identification and prioritisation of PoP HHs under TNILP.

PAT - Criteria for Identification of Target HHs

 Inclusion Indicators	 Exclusion Indicators
<ul style="list-style-type: none"> • Homeless, HHs living in porampokku land with thatched house, HHs living in Kutcha house/Mud house • Particularly Vulnerable Tribal Groups (PVTG) and Schedule Tribes (STs) • Women headed Households (widow, destitute, divorced), transgender, Rescued bonded labour, Physically Challenged • HHs with no income/ only income source from OAP/KMUT, HHs having income source of less than INR5000 Per month through wage labour including KMUT/ OAP • HHs members one or more members with Chronic illness (TB, Elephantiasis, cancer, HIV AIDs) • HHs with no productive assets (No Land, No Livestock, No Non -Farm activities) • Households having food source only from PDS support • HHs affected due to Extreme Climatic Events (3 times in Last 3 year) 	<ul style="list-style-type: none"> • Household member in Central/State Government/PSU/Banks employees • Government Retired Pensioner, Government Contractual staff • Local Body/Legislative/Parliament Representatives • HHs with Productive assets (Livestock (>5 Nos.)/Asset worth above INR50,000/ Land with above 100 Cents • HH income source above INR10,000 • Living in own pakka house

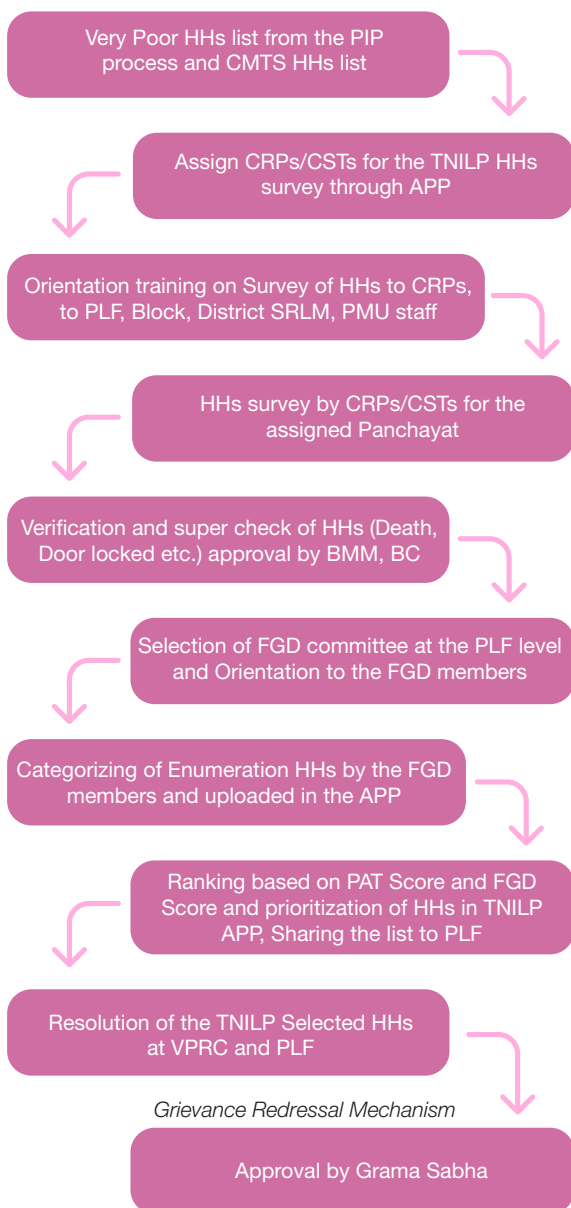
Identification Methodology & Process

Identification Methodology

Identification is conducted through digital surveys, Poverty Assessment Tool (PAT) scoring, structured FGDs, community validation, and Gram Sabha approval.

Household Selection Process

Target Group and Identification details



PLF: Panchayat Level Federation
VPRC: Village Poverty Reduction Committee

- Integration of the identified endorsed households in National MIS-SAARATHI – APP portal for post identification process
- Tagging of HHs with MRPs and Household profile

The selection process integrates community-led listing by PLFs, APP-based household surveys, structured community-based Focus Group Discussions (FGDs) and uploading in TNILP APP. Composite scoring of households with further super verification process by the SPMU/SMMU team. Sharing the lists of ranked households to the Panchayat Level Federation (PLF) for resolution and engagement of Panchayati Raj Institutions for approval through the Gram Sabha. The approved lists of Households are shared with TNSRLM, NRLM for MIS-based enrolment. This multi-layered approach strengthens accuracy, enhances transparency, and ensures social legitimacy in the identification of eligible households.

Step 1: Pre-Household Survey Phase

The process begins with the integration of data from the Participatory Identification of Poor (PIP) exercise and the Chief Minister’s Thayumanavar Scheme (CMTS) Survey App to generate a preliminary list of probable households, which is then taken forward for detailed household-level verification and survey.

- Habitation-wise lists of very poor and vulnerable households were prepared by verifying data from the Participatory Identification of Poor (PIP) list and the Chief Minister’s Thayumanavar Scheme (CMTS) eligible households using PDS numbers as reference.
- Community-level functionaries, including Community Resource Persons (CRPs) and Community Support Team members (CSTs), were assigned responsibility for preparing the enumeration lists.
- Orientation sessions were conducted for CRPs, CSTs, and Master Resource Persons (MRPs) on enumeration procedures, data accuracy, and timelines for completing the survey.
- A dedicated monitoring team comprising representatives from TNSRLM and TNILP was constituted to oversee progress, ensure quality control, and track survey completion across each Panchaya.

Step 2: Households survey

- App-based household survey was conducted for all eligible households to capture comprehensive socio-economic and vulnerability data.
- The survey collected information on income sources, employment status, landholding and asset ownership, housing conditions, food security, indebtedness, migration patterns, disability status, health vulnerabilities, and access to government schemes.
- Special attention was given to identifying multidimensional vulnerabilities, including women-headed households, chronically ill members, elderly destitution, and exclusion from SHGs or social protection programmes.
- Surveys were administered through the TNILP digital application to ensure real-time data capture, geo-tagging, and minimisation of manual errors.
- Community Resource Persons (CRPs) and trained field staff conducted the survey through household visits ensuring informed consent and participation of adult members, particularly women.
- Data quality checks and supervisory reviews were carried out at block and district levels to validate completeness, consistency and accuracy before progressing to the next stage of composite scoring and validation.

Step 3: FGD, Households scoring and Ranking

After completion of the household survey, Focus Group Discussions (FGDs) were conducted at the Panchayat level and digitally facilitated through the TNILP App. The Poverty Assessment Tool (PAT) scores(developed for targeting of PoP HHs) and FGD scores are automatically integrated within the system to generate a composite vulnerability score. Based on this cumulative score, households are ranked at the Panchayat and higher levels, ensuring objective, transparent, and data-driven prioritisation of PoP households.

Step 4 : PRI Engagement and Community Validation

The preliminary list of eligible PoP households is shared with PLFs for formal endorsement and is subsequently placed before the Gram Sabha for approval.

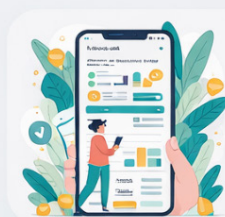
Based on the deliberations, the final list of PoP households is presented and confirmed in the Gram Sabha for public validation and record.

Step 5: Post Gram Sabha approval

After Gram Sabha approval, a unique identification number(UIN) is generated through a TNILP application for each of the selected households enabling systematic tracking of the service delivery and ensuring basic foundation entitlements for all the households.



Verification and Finalisation of PoP HHs



The Poverty Assessment Tool and FGD score will be applied based on the survey response by the Automated Process in the App.



The surveyed HHs will get the ranks for themselves as per PAT and FGD Score. After ranking, the eligible PoP HHs will be identified.



The Shortlisted PoP HHs list will be shared to the Panchayat Level Federation for submit in Grama Sabha for approval.

Key Learnings & Course Corrections

Insights from the concurrent evaluation as well as internal team reflections were used to strengthen the identification process. Several improvements were introduced to enhance efficiency, inclusiveness, transparency, and data quality. Key learnings and refinements are summarised below:

1. Learning:

Household mobility, including seasonal and distress migration, affects survey coverage and risks exclusion of vulnerable families.

Course Correction:

- Physical verification at the block level for cases involving migration and temporary absence, along with repeat visits and updated tracking before finalisation of beneficiary lists.
- Introduction of follow-up verification protocols within the Quality Assurance Framework to ensure revisits to locked households within defined timelines.

2. Learning:

Variations in survey response quality highlight the need for stronger supervision and data validation.

Course Correction:

Refresher training for CRPs, CSTs, and MRP; supervisory data reviews at district and state levels and re-conducting specific survey sections where inconsistencies were identified.

3. Learning:

Combining digital scoring with community validation improves accuracy and social legitimacy.

Course Correction:

Institutionalisation of a multi-layered Quality Assurance Framework integrating PAT scores, FGDs, community resolutions, and supervisory verification.

4. Learning:

Households differ in readiness for livelihood promotion versus immediate social protection support.

Course Correction:

Clear differentiation of households based on vulnerability profiles, enabling targeted livelihood grants for eligible households and prioritised convergence for those requiring social protection.

5. Learning:

Digital systems enhance monitoring but require institutional integration for scalability.

Course Correction:

Strengthening of MIS integration, real-time data validation, supervisory dashboards, and structured review mechanisms across block, district, and state levels.



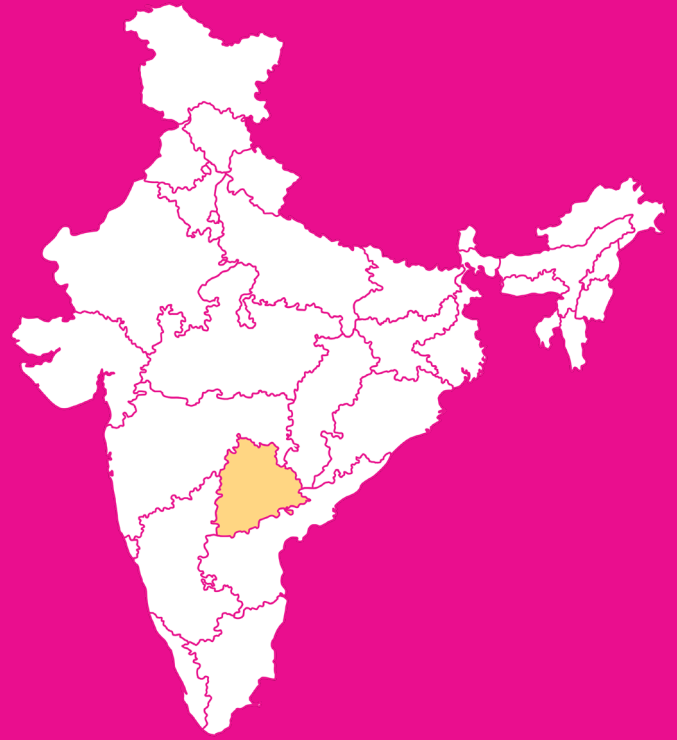
Conclusion and Way Forward

TNILP demonstrates a strong balance between data driven identification and community led validation. Through adaptive management, strengthened quality assurance, digital innovations and responsive grievance mechanism, the program has enhanced targeting precision and inclusion. Going forward, TNILP plans to expand to additional districts, refine interventions based on continuous learning, and further leverage digital systems to improve impact, resilience, and sustainable livelihoods for the most vulnerable households across Tamil Nadu.

05

Telangana

Telangana Inclusive Livelihoods Programme (TGILP)



Message from Chief Executive Officer



Society for Elimination of Rural Poverty

Department of Rural Development

Government of Telangana



Divya Devarajan (I.A.S)

Chief Executive Officer

Society for Elimination of Rural Poverty (SERP)

Telangana State Rural Livelihoods Mission

Message

SERP's journey in Telangana has consistently demonstrated that when women's institutions are strong and inclusive, communities become resilient and poverty can be systematically reduced. While Telangana has made notable economic progress, persistent pockets of vulnerability remain, particularly among tribal and forest fringe communities, PVTGs, socially marginalised castes, survivors of the Jogini system, transgender persons, persons with disabilities, elderly destitute households, and families affected by chronic illness, migration, climate stress, and fragile livelihoods. Building on its legacy of community driven development, the Telangana Inclusive Livelihoods Programme, TGILP, has been designed to intentionally reach those households that continue to remain invisible despite broader development gains.

TGILP adopts a transparent, participatory, and institutionally anchored targeting approach that combines community wisdom with structured vulnerability indicators, household verification, and a formal grievance redressal mechanism. The programme recognises that vulnerability in Telangana is multidimensional and shaped not only by low income but also by geographic isolation, caste based discrimination, gender inequality, limited access to land and assets, health shocks, and high dependency ratios.

The experience reaffirms that deliberate inclusion, continuous learning, adaptive course correction, and strong institutional oversight are essential to achieving equitable and sustainable development. SERP remains steadfast in its commitment to deepening convergence with entitlements, strengthening women's agency, and ensuring that every extremely vulnerable household in Telangana has the opportunity to build resilience, sustainable livelihoods, and a life of dignity.



Chief Executive Officer

Program Overview

The Society for Elimination of Rural Poverty (SERP) is an autonomous society under the Government of Telangana and serves as the State Rural Livelihood Mission (SRLM) for implementing large-scale poverty alleviation and social empowerment programmes in rural areas. Since its inception, SERP has played a leading role in promoting community-driven development, with a strong focus on inclusion, equity, and sustainable livelihoods. It works through a robust institutional platform of women's Self-Help Groups (SHGs), Village Organizations (VOs), Mandal Mahila Samakhyas (MMS), and district-level federations, enabling women to collectively access services, financial resources, and livelihood opportunities.

Under the DAY-NRLM's Samaveshi Aajeevika Yojana (SAY), SERP is implementing the **Telangana Inclusive Livelihoods Programme (TGILP)**, a state-specific initiative aimed at addressing extreme poverty and social exclusion. The programme prioritises the most vulnerable and excluded groups, including tribal communities such as Koya, Gond and

Erukala; Particularly Vulnerable Tribal Groups (PVTGs) including Kolams, Thotis and Chenchus; as well as survivors of Jogini³, rag pickers, women-headed households, persons with disabilities, and other economically disadvantaged rural households.

TGILP adopts the globally recognised Graduation Approach, combining livelihood asset transfer, intensive coaching and household mentoring, and support for meeting basic needs, delivered through a sequenced and time-bound set of interventions to enable sustainable livelihoods and long-term resilience. The programme is anchored within SERP-Telangana, with implementation and technical support from civil society partners including BRAC International and the Aga Khan Foundation, and evaluation support from J-PAL South Asia and the Centre for Research on Schemes and Policies (CRISP).

Program Objectives

TGILP aims to promote sustainable income generation and asset creation, and build self-confidence, self-reliance, social inclusion and

prosperity through comprehensive and inclusive livelihood and capacity building support for extremely vulnerable households.

- **Reach households excluded** from mainstream government programmes and schemes, especially the most marginalized and vulnerable groups.
- **Support sustainable livelihoods and improve resilience** through livelihood planning, asset creation, financial inclusion, access to entitlements and coaching.
- Enable households to **transition out of extreme vulnerability** through measurable improvements in income, assets, savings, food security and access to health and education.

State-Specific Vulnerabilities

The programme targets persistent pockets of extreme vulnerability in Telangana that remain entrenched despite overall economic growth. The selected districts reflect contexts where poverty is shaped by overlapping vulnerabilities including social exclusion, limited economic opportunities, geographic remoteness, and climate stress. While Telangana's multidimensional poverty rate is relatively low (5.88%), rural poverty remains higher (11.3%).

- **Social exclusion and geographic isolation:** Vulnerability is closely linked to caste identity and remoteness. Tribal groups and PVTGs such as **Gonds, Koyas, Kolams, Thotis, and Chenchus** live in isolated hamlets and forest areas with poor access to markets and services. Among PVTGs such as the Kolams, low literacy and limited awareness of rights and entitlements reinforce inter-generational deprivation. In the program districts of Narayanpet and Vikarabad, socially excluded groups including **survivors of Jogini system**, Scheduled Caste (SC) communities, and informal workers such as rag pickers face systemic marginalisation.
- **Multidimensional deprivations:** Extremely vulnerable households experience severe deficits in housing, sanitation, and basic infrastructure such as water and electricity,

³ Jogini refers to a traditional practice, outlawed over three decades ago, where women from marginalized communities were dedicated to a deity and often subjected to lifelong social exclusion, sexual exploitation, and vulnerability.

exacerbating food insecurity and exclusion. Chronic illness, disability, and malnutrition are widespread, with frequent health shocks pushing households deeper into debt. PVTG communities remain highly dependent on food rations from the Public Distribution System and have limited access to health facilities.

- **High dependency ratios:** Many households include single women, women-headed families, elderly destitute members, or no earning adults, limiting their ability to cope without sustained support.
- **Livelihoods and income insecurity:** Livelihood options are narrow and fragile. Many depend on subsistence farming, NTFP collection, or low-paid informal work, and no access to capital for livelihood diversification. Marginal farmers are trapped in vicious debt cycles due to high input costs and unseasonal crop damage.
- **Climate shocks and migration:** Target districts face extreme heat, water stress, and erratic rainfall, reducing agricultural yields and wage labour opportunities, and increasing distress migration.



Village/hamlet selection criteria:

- Habitations of PVTGs such as Chenchus, Kolams and Thotis
- Villages with a high SC/ST population
- Remote habitations with kutcha roads or no road connectivity
- Areas reporting high seasonal or distress migration
- Rainfed agriculture-dependent villages with limited or no irrigation
- Locations frequently affected by natural disasters and climate shocks
- Villages with poor access to basic services such as education, healthcare, and electricity
- Habitations experiencing social discrimination and exclusion

Developing the Targeting Criteria & Identification Process

Getting the targeting right is central to TGILP to ensure that no vulnerable household is excluded and that the process is transparent, inclusive, and community-owned. To develop a participatory targeting approach, SERP conducted a consultative writeshop with SHG, VO, and Mandal Mahila Samakhya leaders, along with SERP staff.

The writeshop led to the development of vulnerability indicators for selection of target villages/hamlets and for household-level inclusion and exclusion, informed by a review of secondary datasets including the Socio-Economic Caste Census (SECC), State Household Survey, and Caste Census, along with a context-specific and community-led identification process.

Community meeting on Selection criteria





Social Mapping

Household Inclusion and Exclusion Indicators



Inclusion Indicators

- **Social identity & exclusion:**
PVTG (Kolam/Chenchu/Thoti), Jogini survivor, transgender-led household/individual, single/widow/deserted woman, women-headed household
- **Housing deprivation:**
Homeless, living in hut/temporary shelter
- **Land & livelihood vulnerability:**
Landless, barren/fallow land, primarily dependent on daily wage labour, rag picking/sanitation work
- **Health & Dependency Risks:**
Disability in household, terminal illness, no able-bodied adult member, child labour
- **Migration vulnerability:**
Temporary/seasonal migration, permanently migrated for livelihood

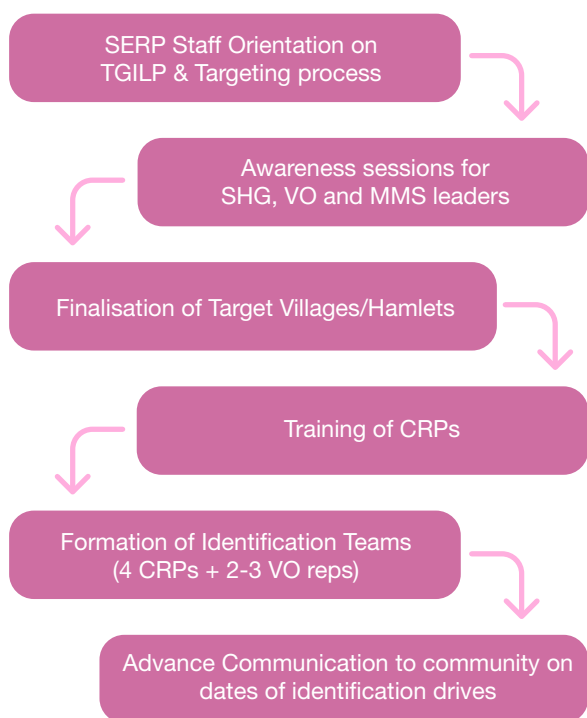


Exclusion Indicators

- **Formal income/security:**
Government employee in household, salaried income \geq ₹10,000/month, income tax payer
- **High assets/property:**
Pucca house with more than 3 rooms
- **Land & farm assets:**
Owns \geq 2.5 acres irrigated land with borewell/motor pump, owns agricultural machinery/equipment
- **Financial capacity:**
Institutional/bank loans $>$ ₹50,000, KCC limit \geq ₹50,000
- **Vehicle/business ownership:**
Owns three-wheeler/four-wheeler, runs non-agriculture business paying GST

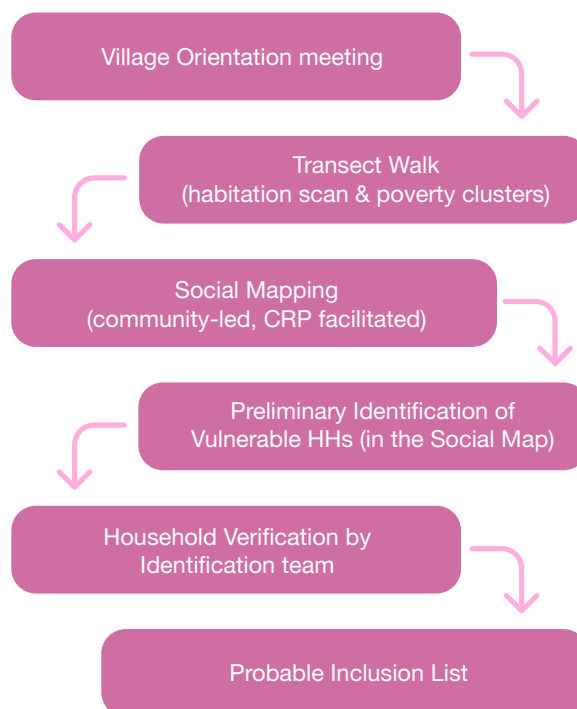
Identification Methodology & Process

Preparatory Phase



The identification of TGILP households is carried out through a participatory, transparent, and community-led process facilitated by trained Community Resource Person (CRP) teams, under the leadership of Village Organizations (VOs) and Mandal Mahila Samakhyas (MMS). Each CRP team comprises four members—two local CRPs selected by the MMS and two external CRPs drawn from the experienced pool of the Maha Samakhya federation. All CRPs undergo a four-day intensive training on participatory identification tools, vulnerability assessment, and ethical community engagement.

Identification Phase



Orientation and Transect Walk:

The process begins with community orientation through village/hamlet meetings followed by a transect walk across all streets and habitations of the village to understand living conditions, social groups, infrastructure, and to locate clusters of extreme poverty.

Social Mapping and Vulnerability Identification:

A detailed social map of the village is prepared by community members, with support from CRPs, to map all households, along with infrastructure and resources. Households that have one or multiple vulnerabilities outlined in the Inclusion indicators are identified through community discussion and markers (flowers, leaves, stones etc) for each vulnerability are positioned in the map alongside the household. Vulnerability assessment cards are filled up for the identified households by CRPs. Households fulfilling exclusion one or more of the exclusion indicators are also marked in the map.

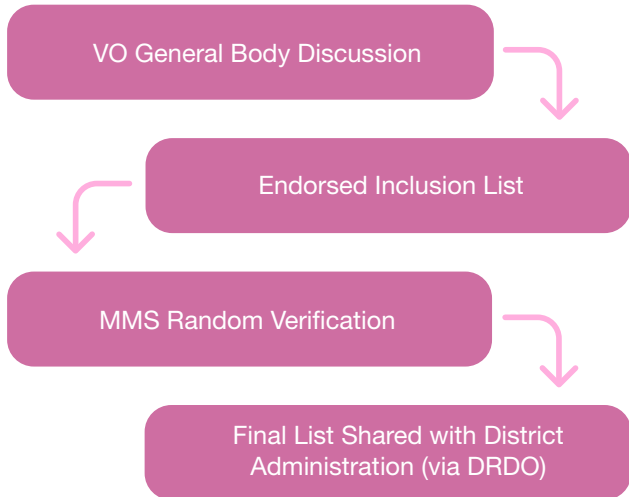
Household verification:

CRP teams with VO representatives conduct household visits to verify the information recorded in the cards covering, vulnerabilities, livelihoods, assets and living conditions, and any discrepancies between community perception and household realities are resolved through discussions with the VO and verification of documents.

Probable inclusion list:

A list of probable eligible households that qualify inclusion criteria is prepared by the CRP team following the verification visits.

Endorsement, Verification & Approval Phase



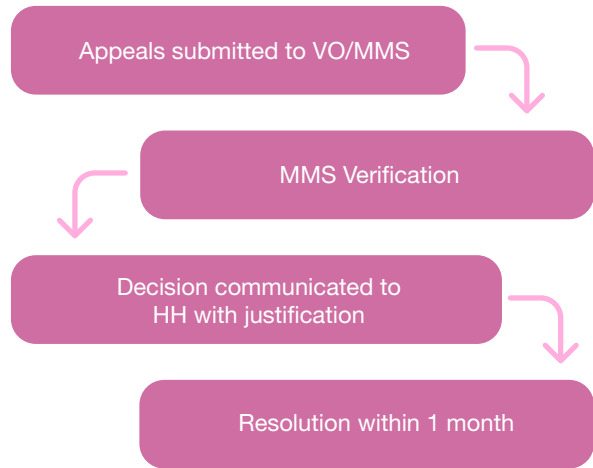
VO General Body meeting:

The probable inclusion list is presented by the Identification team in the VO General Body meeting providing vulnerability details of each for open discussion, and households are included or excluded based on majority approval (show of hands). The VO then conducts a wealth ranking exercise of the households to prioritise and the most vulnerable households within the included list.

Verification and final endorsement:

The list of households by the VO is then submitted to the MMS for random verification and endorsement, and subsequently shared with the District administration through the DRDO for information.

Grievance Redressal Mechanism



(Coach-flagged inclusion/exclusion cases routed through District Coordinator to MMS for verification)

TGILP has an established grievance redressal mechanism to address inclusion and exclusion errors. Households can submit appeals through the VO or MMS, following which MMS verifies the case through its committee/staff. Decisions are communicated with justification, and grievances are resolved within one month. Coaches may also flag potential inclusion/exclusion errors for MMS verification through the District Coordinator of the SRLM.

Key Learnings & Course Corrections

Insights from the concurrent evaluation as well as internal team reflections were used to strengthen the identification process. Several improvements were introduced to enhance efficiency, inclusiveness, transparency, and data quality. Key learnings and refinements are summarised below.

1. Streamlining of Social Mapping

Learning: Social mapping proved to be an effective and useful exercise, with the community actively engaged in preparing the village map. However, the process was time-consuming, as it required manually drawing village boundaries, roads, and each individual house on the ground. This reduced the time available for the subsequent vulnerability assessment exercise and, in some cases, led to lower community participation. In addition, weather-related disruptions, particularly rainfall, affected the continuity of the mapping process.

Course correction:

- Introduced ready-made housing illustrations (pictures of hut, tin-sheet house, tiled house etc.), allowing villagers to place house pictures on the map instead of drawing out each house in colour codes, to help with faster social mapping and improved community participation.
- Provided large brown charts for map preparation to reduce dependence on ground-based mapping and manage rainfall-related disruptions.

2. Vulnerability Assessment Tools and Sequencing

Learning: Vulnerability assessment of households required clearer separation from social mapping, better organised criteria, and more inclusive facilitation tools.

Course correction:

- Streamlined sequencing by separating social mapping and vulnerability assessment as distinct steps conducted one after the other in the same community sitting.

- Introduced and revised a pre-printed vulnerability card system to capture household-level vulnerability information, with modifications based on field feedback.

3. Household Verification Visits Strengthened to Improve Data Quality

Learning: Household visits required stronger cross-verification to minimise errors in inclusion and exclusion.

Course correction:

- Multiple team members participate in household visits for cross-checking and validation.
- In larger villages, mapped potential habitations and conducted focus group discussions (FGDs) in areas with fewer identified vulnerable households to ensure no eligible household is missed.

4. Community Endorsement and Wealth Ranking

Learning: VO endorsement meetings and wealth ranking required better facilitation, communication, and use of visual aids to strengthen transparency in decision-making and stronger legitimacy of the final list.

Course correction:

- Strengthened communication and facilitation during VO General Body meetings.
- Introduced greater use of visual tools and provided additional training support to improve facilitation of endorsement and wealth ranking exercises.

5. Monitoring and Supervision

Learning: Daily virtual review calls with all identification teams to resolve issues and promote cross-learning conducted by the Project Management Unit (PMU) were effective. In addition, implementation quality required more on ground support and monitoring for better coordination and standardisation of practices across teams.

Course correction:

- Increased field support through regular field visits by Project Management Unit (PMU) members.

6. Gram Panchayat Engagement for Oversight and Convergence

Learning: Early and active involvement of Gram Panchayats can strengthen oversight, improve convergence, and enable better resource mobilisation.

Course correction:

- With Panchayat elections recently completed, going forward, the endorsed identification data will be shared with Gram Panchayats for information and for use in inclusion of program households under relevant government schemes.

7. Introduction of a Grievance Redressal Mechanism

Learning: A structured system was required to address inclusion and exclusion errors and strengthen transparency and community trust in the identification process.

Course correction:

- A formal Grievance Redressal Mechanism (GRM) was introduced, enabling households to submit appeals through the Village Organization (VO) or Mandal Mahila Samakhya (MMS).



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