



## **Making Vulnerability Visible:** How the Poverty and Vulnerability Assessment Tool Strengthens Targeting in Samaveshi Aajeevika Yojana

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In a remote village in Chhattisgarh, a widow caring for a family member with a disability may own a small piece of land yet continue to struggle with food insecurity, indebtedness, limited livelihood opportunities, and restricted access to government entitlements. While conventional poverty measures may not classify her household among the poorest, the

combination of economic, social, and health-related vulnerabilities significantly constrains her ability to achieve sustainable wellbeing. Such households (HH) often remain invisible to traditional targeting approaches, despite facing some of the greatest barriers to economic mobility and social inclusion.

Recognising these challenges, the Government of India introduced the Samaveshi Aajeevika Yojana (SAY) to identify, include, and support vulnerable HH that are frequently missed by mainstream poverty alleviation programmes. However, accurately identifying such HH is inherently complex, as poverty is multidimensional and cannot be adequately measured through income or asset ownership alone. To address this challenge, SAY introduced the Poverty and Vulnerability Assessment Tool (PVAT), a multidimensional assessment framework designed to systematically identify HH experiencing the highest levels of vulnerability, exclusion, and deprivation. By capturing multiple dimensions of poverty, the PVAT helps ensure that programme support reaches those who are most in need and furthest behind.

Rather than relying solely on conventional poverty indicators such as income or asset ownership, the tool captures a broader set of dimensions, including HH categories, livelihood conditions, asset profiles, vulnerabilities and social exclusion. This reflects a strong conceptual alignment with the Graduation approach, which recognises that extreme poverty is driven by multiple and interconnected deprivations that require a holistic understanding of HH circumstances, which allows to identify those experiencing the highest levels of deprivation and vulnerability.

While states continue to play a central role in the identification process through participatory approaches such as community consultations, wealth ranking exercises, the PVAT adds an important layer of objectivity and consistency to the process. Community members often possess deep contextual knowledge about HH conditions; however, such observations can be subjective and difficult to compare systematically across HHs and geographies. The PVAT helps translate these observations into a structured and quantifiable assessment of vulnerability, enabling states to complement community perceptions with data-driven evidence. By assigning scores across multiple dimensions of vulnerability, the PVAT helps standardise household prioritisation, reduce the risk of inclusion and exclusion errors, and strengthen transparency in the selection process.

In essence, the tool does not replace participatory identification; rather, it strengthens it by providing a rigorous framework through which community observations can be validated, quantified, and incorporated into programme decision-making. By

making vulnerability more visible and measurable, the PVAT supports the programme's broader objective of ensuring that support reaches those who are furthest behind and most in need of intensive livelihood and social protection interventions. As a result, the PVAT has emerged as an effective and practical tool for strengthening programme targeting within the SAY framework.

During the development of the [Samaveshi Aajeevika Yojana implementation framework](#), the National Rural Livelihoods Mission outlined the broad domains to be considered under the PVAT and was designed on the premise that poverty is multidimensional and cannot be adequately understood through income measures alone. The states were given the flexibility to contextualize the assessment based on their local realities and poverty dynamics. The guideline encouraged states to develop their own PVAT templates while adhering to the overall architecture and principles of the poverty assessment framework. As a result, states adapted the tool in different ways - some modified existing indicators, while others introduced additional indicators to better capture context-specific vulnerabilities. This flexibility ensured that the assessment remained relevant to local conditions while maintaining consistency with the national framework.

The assessment draws on data collected through structured household surveys administered by community cadres. During these interviews, enumerators ask a standardized set of questions and record responses using questionnaire-based formats. The information collected spans multiple quantitative scales and dimensions, enabling a comprehensive assessment of household conditions. The resulting PVAT scores provide a contextualized measure of poverty and vulnerability, helping states to identify marginalized HH more accurately and prioritize them for programme support. The charts below illustrate the key PVAT domains and highlight how states have adapted, modified, or expanded the original framework to reflect their specific contexts and poverty profiles.

## Domains of Poverty and Vulnerability Assessment Tool

<b>Productive Assets</b> (Agriculture Land, Livestock)	<b>Disability/ Serious Illness</b>	<b>Food Security</b> (2 Meals/ Per Day)
<b>Non-Productive Assets</b> (Housing, 2-Wheelers)	<b>Educational Status</b>	<b>Issues of Distress Migration</b>
<b>Regular Source of Income</b>	<b>Women Headed HH</b>	<b>Active Community Cadre</b>
<b>Marginalised Group (PVTG)</b>	<b>Access to Social Entitlements</b>	<b>Survivor of Social Stigma</b>

**Table 1 - Why these Domains are Included in the Poverty and Vulnerability Assessment Tool**

<b>Domains</b>	<b>Reasons</b>
Productive Assets	Productive assets such as agricultural land, livestock, and livelihood resources are included because they determine a household's capacity to generate income and build economic resilience. HH with limited productive assets often have fewer livelihood opportunities and remain more vulnerable to economic shocks.
Non-Productive Assets	Housing conditions and ownership of basic assets provide insight into a household's accumulated wealth and living standards. These indicators help assess long-term economic security and a household's ability to cope with financial stress.
Regular Source of Income	Income remains a key measure of economic wellbeing as it reflects a household's ability to meet basic needs. However, since income can be irregular and seasonal, it is assessed alongside other dimensions to provide a more comprehensive understanding of poverty.
Marginalised Communities and PVTGs	Historically marginalised groups, including Particularly Vulnerable Tribal Groups (PVTGs), often experience multiple layers of disadvantage arising from geographic isolation, social exclusion, and limited access to services. Their inclusion ensures that the most vulnerable populations are effectively identified and prioritised.
Disability and Serious Illness	Disability and chronic illness can significantly reduce earning capacity while increasing healthcare and caregiving costs. These factors often deepen vulnerability and can trap HH in persistent poverty.
Education	Education influences livelihood opportunities, earning potential, access to information, and long-term social mobility. Low levels of educational attainment often limit pathways out of poverty and contribute to intergenerational disadvantage.

Domains	Reasons
Women-Headed Households	Women-headed HH frequently face structural barriers in accessing resources, employment, financial services, and social protection. As a result, they are often more vulnerable to economic and social exclusion.
Access to Social Entitlements	Access to government welfare programmes serves as a critical safety net for vulnerable HH. Exclusion from social protection schemes can significantly increase a household's exposure to poverty and economic shocks.
Food Security	Food security is a direct indicator of household wellbeing and deprivation. Inability to consistently access adequate food often signals severe economic hardship and highlights HH requiring immediate support
Migration and Vulnerability	Migration-related indicators help identify HH experiencing livelihood distress. Seasonal or distress-driven migration often reflects limited local employment opportunities and exposes HH to income instability and social risks.
Community Participation and Social Capital	Engagement with community institutions, Self-Help Groups (SHGs), and local support systems strengthens household resilience. HH that are disconnected from these networks may face greater exclusion from services, information, and livelihood opportunities.
Social Stigma and Exclusion	Poverty is often reinforced by social exclusion, discrimination, widowhood, disability-related stigma, caste-based barriers, and other forms of marginalisation. Including these indicators helps capture vulnerabilities that are often overlooked in conventional poverty assessments.

Taken together, these dimensions allow the PVAT to move beyond narrow definitions of poverty and develop a fuller understanding of household vulnerability. By capturing economic, social, health, livelihood, institutional, and exclusion-related factors, the PVAT helps ensure that the SAY programme identifies not only the poorest HH, but also those facing the greatest barriers to inclusion, resilience, and sustainable livelihood development.

As previously mentioned, states further contextualised the PVAT Tool to reflect local poverty dynamics and vulnerability profiles. Tamil Nadu and Chhattisgarh leveraged this flexibility to incorporate additional indicators for their local contexts. Tamil Nadu recognized that factors such as social exclusion, ageing, disability, access to services, and household-specific climate risks can significantly influence a family's ability to escape poverty. By incorporating these dimensions,

Tamil Nadu sought to strengthen the precision of beneficiary identification and ensure that support reached HH facing multiple layers of disadvantage. Similarly, Chhattisgarh adapted the PVAT to reflect the unique socio-economic realities of the state, particularly the challenges faced by tribal communities, geographically isolated populations, and HH with limited access to markets and public services.

**Table 2 - New Domains in Poverty and Vulnerability Assessment Tool**

State	Domains	Reasons
Tamil Nadu	Sanitation	Access to safe sanitation is closely linked to health, dignity, and overall quality of life. Poor sanitation can increase health risks, reduce productivity, and impose additional burdens on vulnerable HH. Tamil Nadu included this indicator to capture dimensions of deprivation that directly affect wellbeing and human development
	Households Affected by Climate Change	Tamil Nadu is increasingly exposed to climate-related shocks, including floods, cyclones. Such shocks can undermine livelihoods, particularly for HH dependent on agriculture, livestock, and natural resources. Including this indicator allows the PVAT to identify HH facing heightened vulnerability due to environmental risks and livelihood insecurity
	Marginalised Groups (Transgender Persons, Persons with Disabilities, Bonded Labourers)	Certain groups face exclusion that extends beyond economic poverty. Transgender persons, individuals with disabilities, and HH affected by survivors of bonded labour often encounter discrimination, restricted livelihood opportunities, and barriers to accessing public services. Tamil Nadu incorporated this indicator to ensure that these often-overlooked populations are not excluded from programme benefits
Chhattisgarh	Regular Savings	The ability to save regularly reflects financial stability and resilience. HH without savings often struggle to cope with emergencies, health shocks, crop failures, or income disruptions and are more likely to fall into debt during periods of crisis
	Credit and Indebtedness (Loans)	Debt can both reflect and reinforce poverty. HH relying heavily on loans to meet consumption needs, healthcare expenses, or livelihood costs are often financially vulnerable and highly exposed to future shocks. This indicator helps identify HH facing economic stress and potential debt traps

# What Next for Poverty and Vulnerability Assessment Tool?

As the SAY programme evolves towards achieving sustainable Graduation, resilience, and long-term wellbeing, it is important to examine whether the PVAT remains fully aligned with these broader ambitions.

**From Vulnerability Identification to Sustainable Graduation:** The PVAT is designed to identify HH experiencing vulnerability at a specific point in time, making it a valuable targeting tool. However, it is less clear whether the tool adequately captures the factors required for sustained Graduation. Evidence from Graduation programmes globally shows that moving above a poverty threshold does not necessarily lead to long-term economic security, as HH often remain vulnerable to future shocks and may relapse into poverty. As graduation is increasingly understood as a process of building resilience, stability, and adaptive capacity, an important question is whether the PVAT sufficiently assesses a household's ability to withstand, adapt to, and recover from economic, social, and climate-related shocks over time.

**Integrating Climate Vulnerability and Adaptive Capacity:** As climate risks increasingly influence livelihoods and household wellbeing, climate vulnerability has become a key driver of poverty and resilience. While the programme is placing greater emphasis on climate adaptation, it is unclear whether the current PVAT adequately captures climate-related risks and adaptive capacity. Strengthening these dimensions within the PVAT could improve the identification of HH most vulnerable to environmental shocks and better align the tool with the programme's long-term resilience goals.

**Integrating Health Shock Exposure:** Evidence from poverty and livelihoods research consistently identifies health shocks as a primary driver of household economic setback<sup>1</sup>. Even in HH with access to formal health entitlements, out-of-pocket treatment costs can rapidly erode livelihood gains and push HH into debt. Strengthening the PVAT's ability to capture health-related financial risks is therefore crucial, particularly in the context where debt exposure and savings behaviour are already recognised as important dimensions of vulnerability. A tool that captures vulnerability at entry but not exposure to such shocks may miss a critical factor shaping a household's trajectory after enrolment.

**Understanding the Logic behind PVAT Scores:** The effectiveness of the PVAT depends not only on its design but also on how well field teams understand and apply it. While teams may be proficient in administering surveys, there may be varying levels of understanding regarding how scores are calculated, how vulnerabilities are weighted, and how rankings should inform participant selection. This can lead to inconsistent interpretation and application across locations.

**Balancing PVAT Scores and Community Validation:** The SAY programme combines PVAT-based assessments with community validation to ensure that participant selection reflects both survey data and local realities. While this strengthens contextual relevance, it also creates ambiguity around the role of PVAT scores in final decision-making. It remains unclear whether PVAT scores are treated as definitive eligibility criteria or as one input among several considerations. Without clear protocols, implementation teams may apply different approaches when reconciling PVAT rankings with community perceptions, potentially affecting the consistency of the targeting process.

**Is the PVAT a Screening Tool or a Prioritisation Tool?** While PVAT scores inform targeting decisions, there is limited evidence on the extent to which they influence final participant selection. The current process combines PVAT scores with community validation, vulnerability assessments, wealth ranking, raising questions about the relative weight assigned to PVAT-generated rankings. A key consideration is whether the PVAT functions primarily as a screening tool or as a prioritisation mechanism. If PVAT rankings are frequently overridden without clear protocols, the tool's influence may be diluted. Conversely, if scores are treated as definitive, important context-specific vulnerabilities that are not captured by the survey may be overlooked. Achieving the right balance is critical to ensuring both consistency and contextual relevance in participant selection. As the programme scales, establishing clear protocols for how PVAT scoring interact with community validation and communicating those protocols to field teams would strengthen both implementation fidelity and accountability to the households the programme is designed to serve.

1 <https://www.worldbank.org/en/topic/universalhealthcoverage/publication/2025-global-monitoring-report-gmr>

## Annex 1: PVAT Tool for Chhattisgarh

Extremely poor families will be selected only if they answer “Yes” in any of the first 3 questions (Q1,2 & 3) and “NO” in Question 4.

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 in Part-2.

<b>Part 1 - Exclusion</b> (If yes in any of Q1,2 or 3; then Q4 shows. If Q4 is yes, then part 2 opens)		<b>Yes</b>	<b>No</b>
1	Does the family belong to a Particularly Vulnerable Tribal Group (PVTG)?		
2	Does the family belong to a Scheduled Caste (SC) or Scheduled Tribe (ST)?		
3	Is the head of the family a person with disability, a single woman, or a transgender person?		
4	Whether the family have fixed or regular source of livelihood?		
<b>Part 2 - Inclusion</b> (Yes - 0, No -1; threshold score >=7)			
1	The family has a permanent structure for grain storage or food grains stocked for more than one month		
2	Any member of the family has taken a loan of more than ₹5000 from formal sources (MFI / Bank) more than once		
3	The family owns more than 2 acres of irrigated land or motor vehicle		
4	The family has been continuously availing benefits from at least two government schemes (such as Pension, MGNREGA, or PDS) for the last three months		
5	The family lives in a self-constructed pucca (permanent) house with access to electricity, water, and sanitation		
6	Any member of the family is in a regular government or public-sector job		
7	The family has more than one source of income		
8	Any family member holds an elected or leadership position in the Gram Panchayat / Committee / Cooperative / Community Organization		
9	The family has been saving regularly for the past three months (excluding SHG savings)		
10	Any member of the family has migrated for work and has been regularly sending money home for the past three months		

