



# Targeting Extremely Vulnerable Households under India's Samaveshi Aajeevika Yojana Programme

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## Learning and Reflections Note

Over the past decade, Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) in India has evolved into one of the largest community-based poverty reduction programmes globally. Through sustained social mobilisation efforts, millions of rural women have been brought together into Self-Help Groups (SHGs)<sup>1</sup> and over time, these groups have evolved into strong federated institutions across multiple levels. However, as these systems reached more than 100 million households, an important reflection emerged at both the national and state levels: despite robust community platforms and expanded outreach, certain households struggle to access and avail benefits from the SHG network and other government schemes - particularly

those experiencing extreme and intersecting vulnerabilities.

The Ministry of Rural Development's 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 frameworks established by State Rural Livelihood Missions. It signals a transition from universal or broad-based inclusion toward precision targeting and structured identification of Extremely Vulnerable Households (EVHHs). In doing so, it reframes inclusion not as a passive outcome of system expansion, but

<sup>1</sup> A Self-Help Group (SHG) is a community-based institution, typically comprising 10–20 women from similar socio-economic backgrounds, who voluntarily come together to save regularly, access credit, support one another, and collectively improve their social and economic well-being. SHGs serve as a platform for poor and vulnerable women to build financial resilience, strengthen livelihoods, enhance social capital, and increase their participation in household and community decision-making.

as an intentional and institutionally embedded process designed to reach households that remain underserved. This blog captures the key learnings and reflections on targeting emerging from experiences across five states, where BRAC is proudly serving as a thought partner for the government, offering technical assistance and embedded coordination support.

## Reframing Extreme Vulnerability: Moving Beyond Income-Based Targeting

One of the most important cross-state learnings under this new programme has been the need to reassess how “extreme vulnerability” is defined and operationalised within targeting systems. Early field experience demonstrated that relying primarily on income thresholds risks overlooking households facing deeper and more persistent forms of exclusion. The most deprived households experienced more than low income, but rather 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. 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. States have developed defined inclusion and exclusion criteria that capture the multidimensional nature of vulnerability, ensuring that economic, social, health, and institutional factors are equally considered in the identification process. Below are examples of different adaptations states made to their targeting method.

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 marginalised and often invisible groups, moving beyond purely economic criteria. Telangana prioritised [Particularly Vulnerable Tribal Groups](#)<sup>2</sup> and remote tribal communities whose marginalisation is shaped as much by geography and social identity as by lack of income. Chhattisgarh incorporated the compounded vulnerabilities of Particularly Vulnerable Tribal Groups 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 a growing understanding within State Rural Livelihood Mission systems that exclusion is shaped as much by social location, identity, and geography as by economic hardship.

## Community Institutions Support Legitimacy in Targeting

Community institutions play a central role in establishing legitimacy and credibility in the identification of Extremely Vulnerable Households. Across states, community platforms formed the first and most critical layer of targeting. Participatory tools were used to ensure identification was grounded in local knowledge and collective deliberation, allowing communities to surface context-specific forms of vulnerability that may not be fully captured through administrative or survey-based methods. State experiences are featured below to help illustrate this clearly.

In Maharashtra, they institutionalised a structured, stepwise community deliberation to enhance consistency and accountability in selection processes. Telangana strengthened transparency and ownership through Village Organisation-led endorsement meetings, where the first inclusion lists were openly discussed and validated among the community, followed by prioritisation of the households through a wealth-ranking exercise. In Chhattisgarh, Village Organisation selection committees’ exercises were critical in geographically dispersed and forested contexts to minimise exclusion errors and ensure coverage of remote households.

2 The Government of India has recognised 75 tribal communities as Particularly Vulnerable Tribal Groups (PVTGs) based on the recommendations of the [Dhebar Commission \(1960–61\)](#) conducted during the Fourth Five-Year Plan. These communities were identified as facing severe socio-economic and developmental disadvantages compared to other tribal groups and were therefore categorised separately to ensure focused policy attention and targeted interventions. Initially, these communities were classified as Primitive Tribal Groups (PTGs) due to their distinct vulnerabilities and lower development indicators. Over time, recognising the need for a more appropriate and sensitive terminology, the classification was revised and they came to be known as Particularly Vulnerable Tribal Groups (PVTGs).

These community-led processes significantly enhanced trust, transparency, and social acceptance of final lists by engaging local residents in the identification of potential participants. They reinforced the principle that targeting must not only be technically sound but also socially legitimate and supported.

## Balancing Social Legitimacy and Technical Rigour

That said, participatory legitimacy has to be carefully balanced 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 method.

Tamil Nadu operationalised a structured Poverty Assessment Tool embedded within a digital application, enabling systematic vulnerability scoring while retaining community validation mechanisms. Karnataka developed a Management Information System (MIS) integrated with the [KUTUMBA family database](#)<sup>3</sup> 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 and social mapping of the most vulnerable households with members of the local community 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 the Village Organisation, Cluster Level Federation, or committee levels provided an additional layer of validation. Public disclosure and grievance redressal mechanisms further reinforced transparency and accountability. This integrated approach significantly reduced both inclusion and exclusion errors.

Oversight and grievance redressal needs to be institutionalised 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 households had the opportunity to contest decisions and that corrections could be made through documented procedures.

In Karnataka, the Gram Panchayat Level Committee<sup>4</sup> 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 Village Organisation and Cluster Level Federation resolutions institutionalised transparency and documentation. Telangana operationalised structured appeal mechanisms through Village Organisation and Mandal Mahila Samakhya (MMS)<sup>5</sup> 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.

<sup>3</sup> Kutumba ID is the single identifier of resident families and its members in Karnataka. The Kutumba database also serves as a centralized repository of resident attributes that are required by departments to determine the applicants' eligibility and extend their benefits.

<sup>4</sup> A Gram Panchayat Level Committee (GPLC) is a community-based governance and oversight body constituted at the cluster village level to support the identification, validation, implementation, monitoring, and review of development programmes.

<sup>5</sup> Mandal Mahila Samakhya is a federated institution of Self-Help Groups established at the Block/Sub-district level under the rural livelihood's architecture. It serves as an intermediary community institution that brings together Village Organisations and SHGs within a block to strengthen women's collective action, livelihood promotion, financial inclusion, social development, and programme implementation.

## Challenges in Targeting: 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 - including geography, migration, and capacity.

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 and Maharashtra, seasonal and distress migration led to temporary household absence during survey periods, resulting in the likelihood of eligible households being missed. To address this, the states introduced structured follow-up verification protocols to facilitate inclusion of migrating households upon their return.

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.

## From Identification to Inclusion: Moving Beyond Targeting

Targeting should not be viewed as an end in itself. The identification of Extremely Vulnerable Households is only the first step in a broader

pathway towards inclusion, resilience, and establishing a pathway out of poverty. Without structured support following identification, even the most robust targeting framework risks becoming a static listing exercise rather than a mechanism for meaningful change.

Across states, there is increasing recognition that household identification must be linked to a sequenced package of support. This includes facilitating access to social protection schemes and basic entitlements, developing phased livelihood plans aligned with household capacities, and establishing systems to track progress over time. The goal is not simply to enrol households into a programme, but to support their transition out of extreme vulnerability through sustained and tailored interventions.

State experiences offer important lessons in operationalising this approach. In Tamil Nadu, households were categorised based on their readiness for livelihood promotion versus their immediate need for social protection support. This differentiation enabled more responsive and context-specific interventions, ensuring that support was aligned with household circumstances and capacities. Apart from that, all the intervention states integrated the targeting process within existing institutional structures rather than creating parallel systems. This approach strengthened continuity between identification, service delivery, and long-term engagement, helping to embed support mechanisms within the broader implementation architecture.

Karnataka highlighted the importance of periodically updating vulnerability lists, recognising that household conditions are dynamic and can change significantly over time. Regular reassessment ensures that support remains relevant and that newly vulnerable households are not excluded from programme benefits. Taken together, these experiences point towards a common direction. Targeting frameworks must evolve from one-time identification exercises into dynamic systems for tracking vulnerability, delivering support, and monitoring progress. Identification should serve as the entry point to a structured pathway of inclusion, accompanied by ongoing support, adaptive monitoring, and clear graduation objectives. Only then can targeting fulfil its intended purpose of enabling sustainable pathways out of extreme vulnerability.

## Institutionalising Deliberate Inclusion

The collective experiences across Tamil Nadu, Maharashtra, Karnataka, Telangana, and Chhattisgarh reflect a significant institutional evolution within State Rural Livelihood Mission systems. These states have moved beyond viewing targeting as a procedural requirement to approaching it as a structured and intentional strategy for reaching those who remain excluded despite well-established community platforms.

### Several foundational elements of deliberate inclusion through effective targeting have consistently emerged across contexts:

- 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, 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 most vulnerable households; it is about strengthening dignity and agency and enabling sustainable transitions toward resilience and self-reliance. As states move into subsequent Extremely Vulnerable Households cohorts, the central challenge will be to institutionalise these practices within routine State Rural Livelihood Mission operations, ensuring that deliberate inclusion becomes an embedded practice rather than a short-term innovation.

