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ग्रामीण विकास मंत्रालय/Ministry of Rural Development
ग्रामीण विकास विभाग/Department of Rural Development
ग्रामीण आजीविका विभाग/ Rural Livelihoods Division
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दिनांक/ Dated: 6th April, 2026

To,

The State Mission Director/Chief Executive Officer,
State Rural Livelihoods Mission
All States/UTs.

Subject: Advisory on Integration of Samaveshi Aajeevika Yojana (SAY) with Livelihoods Initiatives under DAY-NRLM

Madam/Sir,

I am directed to forward herewith an Advisory on Integration of Samaveshi Aajeevika Yojana (SAY) with Livelihoods Initiatives under DAY-NRLM for information and further necessary action.

This issues with the approval of competent authority.

Encl.: As above

Yours faithfully,



रमन वाधवा/ (Raman Wadhwa)
उप-निदेशक (प्रशासन)/Deputy Director (Admin)

Copy to:

1. Sr. PPS to Additional Secretary-RL, GoI, MoRD, NDCC-II Building, New Delhi-01
2. PPS to Joint Secretary, RL, GoI, MoRD, NDCC-II Building, New Delhi-01

Government of India
Ministry of Rural Development
Dated: 6th April, 2026

**Advisory on Integration of Samaveshi Aajeevika Yojana (SAY) with Livelihoods
Initiatives under DAY-NRLM**

1. Background:

The Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM), implemented by the Ministry of Rural Development, Government of India, is the country's flagship programme for poverty alleviation and promotion of sustainable rural livelihoods. The Mission seeks to mobilise rural poor households, particularly women, into self-managed community institutions and strengthen their access to financial services, livelihoods, and social development entitlements.

Over the years, DAY-NRLM has established a strong institutional architecture comprising Self-Help Groups (SHGs), Village Organisations (VOs), and Cluster Level Federations (CLFs), supported by a wide network of community cadres and resource persons. The Mission adopts a comprehensive approach to livelihood promotion across farm, allied, and non-farm sectors, enabling rural households to build productive assets, enhance income opportunities, and improve resilience through access to technology, credit, markets, and capacity building.

Through its Livelihoods Vertical, DAY-NRLM has developed scalable models for agriculture, livestock, and enterprise development, supported by community-based extension systems, producer collectives, and convergence with various government programmes. This ecosystem provides a strong foundation for inclusive and sustainable livelihood enhancement across rural India.

The **Samaveshi Aajeevika Yojana (SAY)**, implemented under the **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)** as part of social inclusion for enhancing livelihood activity, is designed to support the most vulnerable rural households through a structured Graduation Approach over a period of three years. The programme focuses on households that remain outside the Self-Help Group ecosystem and aims to stabilise their consumption, build productive assets, and enable sustainable livelihood pathways through intensive coaching and handholding support.

While SAY provides a strong foundation through household-level engagement and initial livelihood investments, the sustainability and scaling of livelihood outcomes require access to technical services, institutional platforms, and market systems. In this context, the Livelihoods Vertical under DAY-NRLM—covering farm, allied, and non-farm sectors—offers a well-established ecosystem of interventions, community cadres, and producer institutions. Integrating SAY within this ecosystem enables participating households to transition from subsistence support to sustainable income generation.



The integration of SAY with the Livelihoods Vertical is envisaged as a structured process of embedding SAY households into ongoing livelihood interventions and institutional systems. This integration will span both **farm and allied sectors** (including agriculture, livestock, and NTFP) and **non-farm sectors** (including micro-enterprises and value-added activities), thereby ensuring diversified and resilient livelihood opportunities.

2. The key areas of integration are as follows:

a. Selection and deployment of SAY Coaches (Entry point for integration):

SAY coaches will be identified and deployed through community institutions such as Village Organisations and Cluster Level Federations. These coaches will serve as the primary interface for household-level engagement, livelihood planning, and continuous mentoring. They will play a critical role in identifying suitable livelihood activities for each household and facilitating their linkage with appropriate interventions under the Livelihoods Vertical. The existing network of Krishi Sakhis, Pashu Sakhis, Enterprise Sakhis, and other Community Resource Persons is to be utilised to provide technical services, demonstrations, and follow-up support as per the identified commodities as per the shared guidelines for selection. These cadres will be preferred for the work of SAY coaches or the super coached for providing specialised, activity-specific guidance to households. (SAY coaches will be deployed exclusively for the SAY programme, with deployment carried out by the respective CLFs. Once the programme concludes, the positions of the deployed coaches will end.)

b. Engagement of Technical Support Agencies (TSAs) for system strengthening:

States may onboard Technical Support Agencies through transparent selection processes to provide specialised support in livelihood planning, capacity building, and system design. TSAs will assist in developing context-specific tools, training modules, and implementation frameworks, and will provide technical backstopping to State Rural Livelihoods Missions. Their role will be critical in ensuring standardisation, quality, and scalability of livelihood interventions across geographies. These TSAs will be selected based on the facilitation by the livelihood vertical and recommendation of respective SMD/CEO.

c. Procurement and provisioning of livelihood assets and inputs:

A key component of integration involves the structured procurement of livelihood assets (such as livestock, agricultural inputs, or enterprise equipment). This will be undertaken through community-led procurement processes involving Producer companies and similar institution to ensure transparency and ownership. The Livelihoods Vertical will facilitate technical validation, vendor standardisation and quality assurance of inputs. Wherever feasible, existing producer collectives and Farmer Producer Organisations will be leveraged for bulk procurement and input supply, ensuring economies of scale and improved quality. SOPs for the procurement may be developed by SAY and LH team jointly.

d. Integration with farm and non-farm livelihoods:

SAY households will be systematically linked with ongoing agriculture, livestock and non-farm vertical under DAY-NRLM. This will enable access to technical extension services through community cadres, improved production practices, and input systems, thereby enhancing productivity and reducing risks associated with livelihood activities.

- e. **Linkages with producer collectives and market systems:**
SAY households will be facilitated to connect with Producer Groups, Farmer Producer Organisations, and other collective enterprises for aggregation, input supply, and market access. This will enable improved price realisation, access to organised markets, and participation in value chains.
- f. **Access to livelihood infrastructure and service systems:**
Existing infrastructure such as Block Resource Centres, Custom Hiring Centres, Enterprise Facilitation Centres, and other cluster-level facilities will be leveraged to support production, processing, and enterprise development activities, thereby strengthening the viability of livelihood interventions.

3. Roles and Responsibilities in Integration of SAY with Livelihoods Vertical

Integration Component	Role of SAY Team	Role of Livelihoods Vertical Team
a. Selection of SAY Coaches	- Facilitate identification of coaches through SHGs/VOs/CLFs - Define selection criteria and ensure inclusion focus - Orient coaches on SAY approach, household engagement and graduation pathway	- Support in identifying candidates with livelihood experience (CRPs, Sakhis) - Provide inputs on required technical competencies - Align coaches with existing livelihood cadre ecosystem
b. Household Identification & Livelihood Planning	- Identify vulnerable households through participatory process - Compilation of necessary data with survey - Prepare household-level livelihood plans - Prioritise suitable farm/non-farm activities	- Provide technical inputs for livelihood planning - Validate feasibility of selected activities - Align plans with existing livelihood interventions and clusters
c. Engagement of Technical Support Agency (TSA)	- Initiate onboarding process as per SAY framework - Define scope of work aligned to programme needs - Coordinate with TSA for implementation support	- Provide technical specifications and inputs for TSA selection - Support in designing livelihood tools, modules, and frameworks - Ensure alignment with existing livelihood systems

d. Procurement of Livelihood Assets & Inputs	- Facilitate demand aggregation from SAY households - Ensure community-led procurement processes through CBOs - Monitor & ensure timely distribution to households	- Provide technical validation of assets (e.g., livestock quality, inputs) - Standardise vendors and specifications - Facilitate bulk procurement through FPOs/Producer Groups
e. Integration with Farm & Allied Livelihoods	- Mobilise households for participation in selected activities - Ensure adoption through regular coaching and follow-up	- Provide extension services (agriculture, livestock, NTFP) - Deploy Krishi Sakhis, Pashu Sakhis for technical support - Ensure convergence with IFC and other programmes
f. Integration with Non-Farm Livelihoods	- Identify interested households for enterprise activities - Facilitate initial handholding and motivation - Monitor the enterprise on regular basis for sustainability.	- Provide enterprise development support - Link with SVEP umbrella program and other enterprise initiatives - Support business planning and scaling
g. Capacity Building & Training	- Ensure participation of coaches and households in trainings - Track training coverage and effectiveness	- Design and deliver technical training modules with the support of TSA. - Deploy NRPs/SRPs/DRPs for capacity building - Conduct ToTs and refresher trainings
h. Leveraging Community Cadres	- Coordinate with cadres for household-level support - Facilitate field-level convergence between coaches and cadres	- Deploy and manage cadres (Krishi, Pashu, Enterprise Sakhis) - Provide specialised technical services and demonstrations
i. Linkages with Producer Collectives & Markets	- Mobilise SAY households for aggregation and collective engagement - Facilitate participation in producer institutions	- Enable linkages with PGs, FPOs, Producer Companies - Provide market access, buyer linkages, and value chain integration with TSA support.

j. Access to Livelihood Infrastructure	- Identify infrastructure needs at household/cluster level - Facilitate access for SAY households	- Provide access to BRCs, CHCs, EFCs, and other facilities - Support infrastructure planning and utilisation
k. Monitoring, MIS & Tracking	- Track household progress under SAY framework - Ensure regular reporting and follow-up	- Integrate SAY households into Livelihoods MIS - Provide data analytics for planning and review
l. Cluster-Level Technical Support	- Coordinate with Super Coaches for mentoring support - Facilitate field-level implementation	- Deploy Super Coaches / Practice Leaders - Provide advanced technical guidance and supervision

The operationalisation of this integration will follow a defined process framework. SAY coaches will be selected through community institutions and will serve as the primary interface for household engagement, livelihood planning, and continuous mentoring. To strengthen technical quality and system design. Procurement of livelihood assets and inputs will be undertaken through community-led mechanisms, with technical validation and quality assurance support from the Livelihoods Vertical, and wherever feasible, through producer collectives.

A collaborative governance structure will underpin this integration. The Ministry of Rural Development will provide overall policy direction, while State Rural Livelihoods Missions will be responsible for planning, convergence, and facilitation. District and Block Mission Management Units will ensure field-level coordination and implementation, while community institutions such as SHGs, Village Organisations, and Cluster Level Federations will play a central role in identification, mobilisation, and monitoring. The Livelihoods Vertical will function as a technical and facilitative arm, providing expertise, capacity building, and convergence support, while SAY will act as the inclusion platform for vulnerable households.

To further strengthen field-level implementation, States may deploy cluster-level Super Coaches or Livelihood Practice Leaders to provide higher-order technical guidance, mentor SAY coaches, and ensure effective coordination between community cadres, institutions, and programme teams.

Through this integrated approach, SAY will not operate as a standalone intervention but as a pathway for systematically linking vulnerable households to the broader livelihood ecosystem of DAY-NRLM. This will ensure that initial livelihood support provided under SAY is reinforced through continuous technical assistance, institutional embedding, and market linkages, ultimately leading to sustainable income enhancement and improved resilience of participating households.