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Government of India
Ministry of Rural Development
Department of Rural Development
(Rural Livelihoods Division)

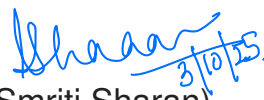
7th Floor, NDCC II Building
Jai Singh Road, New Delhi
Date: 3rd October 2025

To,
CEOs/ SMD of SRLMs
All States

Subject: Implementation Framework for Samaveshi Aajeevika Yojana

We are pleased to share the Implementation Guidelines for Samaveshi Aajeevika Yojana (SAY), a dedicated component under DAY-NRLM, as approved and communicated to all States on July 18, 2025.

These guidelines outline the framework for proposal preparation, implementation planning, and monitoring of SAY activities. We request that all States/UTs adopt these guidelines and submit a Letter of Interest/Proposal for implementing SAY in alignment with these guidelines.


(Smriti Sharan)
Joint Secretary-RL

Attachment: SAY Implementation Guidelines



दीनदयाल अंत्योदय योजना -
राष्ट्रीय ग्रामीण आजीविका मिशन
DEENDAYAL ANTYODAYA YOJANA-
NATIONAL RURAL LIVELIHOODS MISSION
(DAY-NRLM)



ग्रामीण विकास मंत्रालय
भारत सरकार
**MINISTRY OF RURAL
DEVELOPMENT**
GOVERNMENT OF INDIA

SAMAVESHI AAJEEVIKA YOJANA

Deendayal Antyodaya Yojana-National Rural Livelihoods Mission
Ministry of Rural Development, Government of India

Implementation Framework





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1. Introduction

The **Ministry of Rural Development (MoRD), Government of India**, plays a pivotal role in reducing rural poverty and advancing inclusive development in line with the Sustainable Development Goals. Its vision is to promote the sustainable and inclusive growth for rural India through a multi-pronged strategy focused on poverty eradication, livelihood promotion, social protection, and infrastructure development.

As MoRD's flagship program, the **Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)**, aims to eliminate poverty by promoting sustainable livelihoods.

The Mission seeks to achieve its objective through investing in four core components viz.,

- (a) Social mobilisation and promotion of self managed community institutions of the rural poor women**
- (b) Financial inclusion**
- (c) Sustainable livelihoods**
- (d) Social inclusion, social development and access to entitlements through convergence.**

1.1 The institutional framework of DAY-NRLM is strategically designed to ensure the selected and inclusive empowerment of deprived sections, mainly Scheduled Castes (SCs), Scheduled Tribes (STs), and Particularly Vulnerable Tribal Groups (PVTGs).

1.2 The mission has its presence in all the development blocks (7119 blocks, 742 districts) across the nation. As on March 2025, more than 100 million women have been mobilised into 91 lakh Self Help Groups (SHGs). These SHGs have been federated into higher-level federations i.e., 5.12 lakh Village Organisation (VOs) and 32118 Cluster Level Federations (CLFs).

1.3 DAY-NRLM framework's strength lies in its strong community institutions owned and managed by the community themselves, which facilitates ownership among these communities.

Through its structured mechanisms, tailored support, and comprehensive interventions, DAY-NRLM presents a powerful avenue for realizing the vision of an empowered, resilient, and inclusive society for deprived households in India.

Building on its commitment to universal mobilisation and women's empowerment, DAY-NRLM has launched the **Samaveshi Aajeevika Yojana (SAY)**.

The sub-scheme is a pre-self help group inclusion strategy to bring together extremely poor women belonging to socially excluded groups, in remotely located hamlets/clusters, and with multiple vulnerabilities.



2. Overview of Samaveshi Aajeevika Yojana

“Samaveshi Aajeevika Yojana” (SAY), an inclusive livelihoods program under the umbrella of Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), aims to reach out to the extremely vulnerable and deprived households (the last unreached mile) and alleviate them out of poverty following **the Graduation Approach**¹, and suitably adopting them as per Indian context.

The sub-scheme will facilitate the left-out extremely vulnerable households to integrate with SHG networks and other applicable schemes.² This sub-scheme under DAY-NRLM will introduce holistic, productive inclusion strategies to improve the lives of extremely vulnerable populations, particularly women.

The sub-scheme aims to reach those households that are presently having difficulty accessing and availing benefits from the Self-Help Group network and other schemes.

States have contextualised the globally tested and proven Graduation Approach based on local socio-economic realities, contributing to the SAY framework. The details of the various projects implemented in the country including the ongoing state projects, supported by DAY-NRLM are attached as **Annexure 1**. The sub-scheme will be implemented by the SRLMs with the support from the National Mission Management unit (NMMU) and onboarded technical support agencies.

The NMMU and Technical Support Agencies (TSAs) will support in bringing expertise on implementing the sub-scheme, building capacity of the SRLM's cadres, developing resources and guidelines for maintaining fidelity to policy design and supporting in monitoring of the SAY

¹ The Graduation Approach is a multifaceted and sequential intervention that provides extremely vulnerable households with a productive asset, training, coaching, access to savings, and consumption support.

² Balboni, O., Bandiera, O., Burgess, R., Kaul, U. (2015). Transforming the Economic Lives of the Ultra-Poor.



3. Selection of Geographical Location

The SRLM will select districts based on the presence of vulnerable communities and high incidence of poverty, further evaluated on parameters such as institutional strength (availability of staff), block performance in social inclusion indicators, and quality of community-based organizations (CBOs). The same criteria and process will be followed for block selection within the identified district. A saturation approach is recommended for geographic targeting, with preference given to adjoining districts if they meet the eligible parameters for feasibility. The unit of SAY implementation will be blocks, with saturation targeted at this level. A suggestive matrix for identifying districts/blocks for intervention is outlined below.

INDICATOR	WEIGHTAGE	INDICATOR	WEIGHTAGE
1. District level staffing against the sanctioned staffing > 70% 10 marks 50-70% 5 marks < 50% 0 marks	10	7. District/Block listed as “Aspirational District/Block” Aspirational block 10 marks Aspirational district 8 marks	10
2. Block level staffing against the sanctioned staffing > 70% 10 marks 50-70% 5 marks < 50% 0 marks	10	8. SC/ST/PVTG or State-specific vulnerable groups present in the block > 80% 20 marks 70-80% 15 marks >50-70% 10 marks < 50% 5 marks	20
3. Regular monthly meetings of CLFs and sub-committees are taking place in last three months > 90% 5 marks 70-90% 3 marks < 70% 0 marks	05	9. District/Block declared by the Centre/State government as climate vulnerable/ disaster zone-drought-prone, flood-prone, etc., in the last 3 years Yes 5 marks No 0 marks	05
4. Regular monthly meetings of VOs and sub-committees are taking place in last three months > 90% 5 marks 70-90% 3 marks < 70% 0 marks	05	10. High incidence of poverty as per the Multidimensional Poverty Index (% of people in multidimensional poverty in the District) >20% 20 marks 10-20% 15 marks > 10 % 10 marks	20
5. Presence of trained book-keepers at the CLF & VO level > 90% 5 marks 70-90% 3 marks < 70% 0 marks	05		
6. Poor household saturation status in the blocks > 80% 10 marks 50-80% 5 marks < 50% 2 marks	10		
		TOTAL WEIGHTAGE	100

Note- The SRLM to consider only those blocks which has scored more than 70 marks.



Samaveshi Aajeevika Yojana shall be implemented in States with blocks exhibiting a high incidence of poverty, a substantial presence of targeted households (including PVTGs, DNTs, Nomadic and other Special Groups), and a significant proportion of such households excluded from the SHG fold. Furthermore, States and Union Territories with a high incidence of poverty and targeted populations, adequate human resources as per DAY-NRLM HR guidelines, and an available pool of State Resource and Master Trainers will be prioritised and encouraged to undertake the implementation of the sub-scheme.



4. Samaveshi Aajeevika Yojana- Essentials

The sub-scheme is designed to reach out to the rural households who belong to the most marginalised, vulnerable, backward, and excluded communities, including Scheduled Castes (SC), Scheduled Tribes (ST), PVTG, elderly, disabled, or other special interest groups as decided by the State Rural Livelihood Missions (SRLMs).

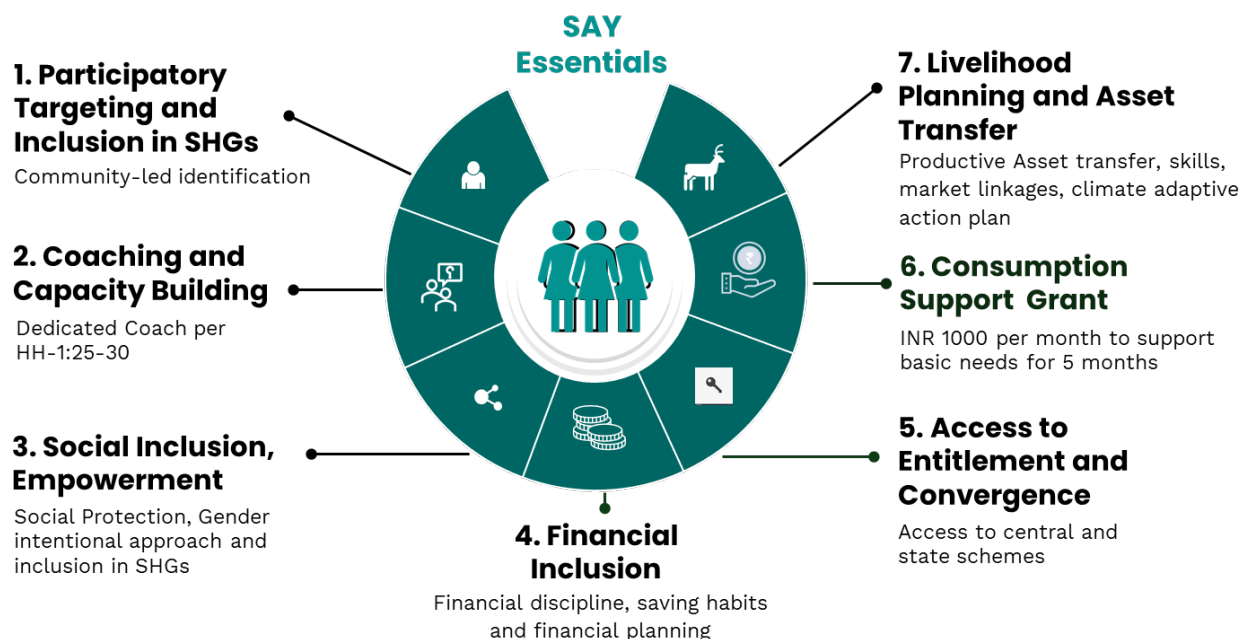
The sub-scheme interventions outline the key essentials aimed at social and economic empowerment of the selected households and aim to build self-confidence and esteem, social inclusion, and prosperity via inclusive livelihoods at the last mile. The sequence of interventions for SAY is attached as **Annexure 2**.

This sub-scheme will have the following essentials:



4.1 Participatory selection of the extremely vulnerable and deprived households

Under Samaveshi Aajeevika Yojana, the community will own the processes and actively participate in the selection process of the extremely vulnerable and deprived households. The role of community-based organisations will be central to the end-to-end execution of the scheme.



Samaveshi Aajeevika Yojana Essentials



The **participatory identification of poor** approach will be used to identify the households exhibiting multidimensional poverty. The selection process involves the participation of community institutions for increased transparency and community ownership.

Both SHG and non-SHG members will be selected following the selection criteria defined by the SRLM to avail the benefits from the SAY.

One eligible woman from each identified household (one household per chulha³) will be selected to participate in the sub-scheme.

The selection process and selection criteria for the sub-scheme participants will be based on an assessment of the vulnerabilities and through inclusion and exclusion parameters.

The detailed selection process has been attached as Annexure 03.

Target Groups under Samaveshi Aajeevika Yojna:

The SAY will focus on targeting the extremely vulnerable and deprived households who are so poor that they have not been included so far in the fold of self-help groups or facing difficulty to follow SHG norms. The following categories, **illustrative and not exhaustive**, will be used to identify targeted households:

1. Female-headed households :

- belonging to Scheduled Castes and Scheduled Tribes
- with no adult members between 16-59 years
- with Persons with Disabilities (PwDs) or differently abled adult members

2. Particularly Vulnerable Tribal Group (PVTG) households

3. Households with Persons with Disabilities (PwDs)

The state-specific deprivations / vulnerabilities observed under the diverse contexts of marginalization will be accounted for while targeting.

³ A traditional, often mud-constructed, earthen stove



4.2 Coaching & capacity building

Coaching & capacity building support to households are pivotal to the success of the sub-scheme. Throughout the period of the sub-scheme, dedicated community coaches (a dedicated community cadre for SAY) will guide households through various essentials to achieve sustainable livelihoods, access entitlements, transfer skills and build confidence and aspirations for better life through weekly household visits and small group training. All the coaches should operate within the community cadre framework of DAY-NRLM.

4.2.1 Selection, role & responsibilities of community coaches

- The CBO, mainly CLF/Nodal VO to be engaged in the selection, deployment and management of the community coaches.
- It is advisable to deploy one community coach for a maximum of 25-30 selected households and will be engaged in one-on-one weekly household visits and group meeting sessions with the selected households.
- A coach to participant/household ratio may be determined by the SRLM based

on the remoteness of the villages, hard-to-reach areas and vulnerable communities.

- The CBO may engage a dedicated senior/master community coach at the CLF/Cluster level at par with the cluster facilitator, who can provide necessary on-field support to other community coaches.
- A tentative list of roles & responsibilities of the community coach is attached as **Annexure-04**.

4.2.2 Capacity building of coaches

- The training will be cascading as per the existing DAY-NRLM norms, i.e. resource persons at the national level master trainers at the state and community coaches/senior coaches at the community levels.
- The DAY-NRLM and /SRLM will ensure Training of Trainers (ToT) for State Master Trainers/State Resource Persons empanelled by the SRLM for this purpose. All community coaches will undergo a series of training and refresher courses on all the essentials and interventions associated with the households.
- All community coaches will be trained by the State Master Trainers/State Resource Persons empanelled by the SRLM for this purpose. Additionally, they will undergo exposure visits for experiential learning in other states.
- The NRLMs/SRLMs will develop the necessary training modules & IEC materials-flipcharts, videos etc.
- A tentative list of training for community coaches is attached as **Annexure-05**.



4.2.3 Coaching of households

- Throughout the intervention, i.e for 36 months, all participants/households will undergo a series of training modules and refresher courses on all the essentials and activities of SAY.
- The coaching of the households is divided into two components- technical coaching and life skills coaching.
- Technical coaching will be designed to incorporate aspects of climate-adaptive & gender responsive strategies in livelihoods and across all components. Whereas, the life skills coaching covers confidence & aspiration building, financial literacy, awareness about entitlements & government schemes, SHG norms, health & hygiene, building agency, resilience among other components.
- The trained community coaches will ensure that the small group coaching and weekly household visits are conducted as per the roster.
- The NRLM/SRLM will develop the necessary contextualized training manuals, flip charts, small videos and other training materials as per need for capacity building of the households through coaches. Contextualization for the same may be undertaken by SRLM.



4.3 Social Inclusion and Empowerment

Build personal agency and increase participation within community institutions, and to provide life skills training on an array of health, social, and interpersonal skills.

- Within 08-12 months, all the participants shall be included/reorganized into the Self-Help Groups (SHG) and facilitated to receive all the benefits from the community-based organisation platform.
- The households will be trained on accessing gender related support through existing gender platforms such as Gender Forums and Gender Resource Centers (GRCs) established under DAY-NRLM.
- The NRLM/SRLM may also facilitate gender-intentional livelihoods by creating opportunities that reflect women's specific needs, also encouraging non-traditional roles.



4.4 Financial Inclusion

The sub-scheme essentials will ensure financial discipline, savings and prepare households for any economic shocks.

- Provide comprehensive financial literacy and credit counselling training to enhance program participants' understanding of financial concepts and management, record-keeping, banking process, savings, credit management, sales and purchase, along with inventory.
- Encourage regular saving habits and promote the use of savings at the individual, SHG, and bank levels. The importance of savings will be discussed with selected households, highlighting how savings can help in meeting basic needs, managing emergencies, and planning for future goals.
- Facilitate access to formal financial services for program participants, including savings accounts, insurance, climate insurance and pension products, and digital financial platforms.
- The sub-scheme will facilitate selected households' linking of their Aadhaar with bank accounts, enhancing financial inclusion and improving the efficiency of government subsidy transfers and other financial transactions for account holders.



4.5 Access to entitlements & convergence with other schemes

- Throughout the sub-scheme period, the SRLMs are encouraged to facilitate households' linkages with the central and state government schemes.
- All eligible selected households shall be covered under life and health insurance through central and state schemes. It is advisable to ensure that they, along with other SHG members, are covered under PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana), PMSBY (Pradhan Mantri Suraksha Bima Yojana) insurance schemes and from any other relevant state scheme.
- The SRLMs will facilitate linking eligible households with the government schemes and entitlements such as Voter ID and Aadhar for the identity, National Food Security Act (NFSA) to ensure availability of the food grains, Mahatma Gandhi NREGA Job Card for wage employment and to avail individual benefit scheme, Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PMJAY) for health insurance, Social Security Pensions (Old age pension, Widow pensions, PWD pension) for social security, Rural housing (PMAY-G), SBM-G and Drinking water (JJM) for safe and secure house, clean drinking water and hygiene, etc.



- The SRLM will facilitate inter-departmental convergence with central & state government schemes such as PM-JANMAN, PM-AJAY and departments - Social Justice & Empowerment, Agriculture, Animal Husbandry, MSME and other relevant departments.
- A suggestive list of government entitlements and schemes is given in the **Annexure-06**.



4.6 Consumption support to households

- Each selected household will receive **INR 1000/-** per month as a Consumption Support Grant (CSG), which offers an unconditional grant to selected households to help them stabilise their food security and basic consumption needs during the initial months. The ceiling per household is INR 5000/- and for a maximum period of 5 months.
- The CSG to households may be transferred through the CBOs, and the concerned CBOs will maintain the necessary books of records.



4.7 Livelihood planning & productive asset transfer to households

In the sub-scheme, the livelihoods will be promoted through transfer of productive assets along with knowledge, skills, and market linkages for sustaining livelihoods and developing multiple streams of livelihoods i.e., agriculture, livestock, forest, and non-farm based through enterprise development, and skilling. Following steps will be undertaken for the livelihoods planning:-

- The trained community coaches, along with the selected households, will develop climate-adaptive & gender responsive micro-plan/livelihoods plan for each household.
- Based on the household's micro/livelihood plan, productive asset(s) will be procured and transferred to the households by the CBOs.
- Each selected household will receive up to **INR 37,500/-** as a grant for productive assets under livelihood initiation through CBOs.
- The concerned CBOs will maintain the necessary books of records.
- The households will undergo a series of technical training, including a package of best practices for effective asset management led by community coaches.

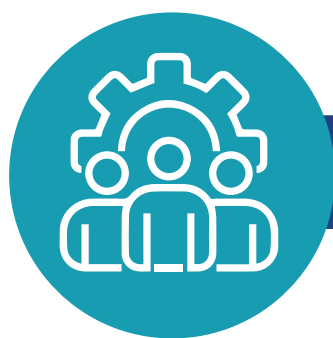


- The coaches and CBOs will do regular follow-up/ household visits for asset management.
- The households will be encouraged to diversify their livelihoods.
- On top of the grant support, the SRLM may facilitate convergence for creating a productive asset protection net for the households, such as linking households to crop insurance, livestock insurance, business unit insurance, animal shed construction, dug-well construction, natural resource management work under MGNREGA, vaccination, deworming, medicine for livestock, etc.
- A suggestive livelihood planning for the asset transfer process is given in **Annexure-07**.



5. Institutional and Implementation Arrangement

The State Rural Livelihoods Missions (SRLMs) are instrumental in implementing the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) at the state level. Below is an overview of the tentative role of the project units and community-based organisations in Samaveshi Aajeevika Yojana:



5.1 Institutional Arrangement

National Level NMMU

- At the NMMU level, the Social Mobilisation and Institution Building Theme will be responsible for policy design and overseeing the SAY.
- NMMU has onboarded TSAs to bring expertise in the implementation of the sub-scheme.
- Overall policy guidance, strategy formulation, and monitoring of SAY.
- Capacity building and development of standard protocols, tools, and modules.
- Partnership and convergence with central ministries and development partners.
- Knowledge and learning, documentation, resource materials and dissemination of best practices.
- Quarterly Webinars on key topics and cross learnings.

State Mission Management Unit

- The SRLM/SMMU will lead the implementation of SAY.
- Adopt and contextualise the existing/new training modules released by NMMU.
- Timely fund transfer to the project units, CBOs and selected households.
- A steering committee may be constituted to facilitate the inter-departmental convergence.
- The SMMU will take support from the existing National TSAs which is presently working with the states on a similar nature of the project to provide technical and managerial support for quality implementation.
- Regular reporting through MIS.



District Mission Management Unit

- Monitor the business process /life cycle of the SAY.
- Capacity building of the BMMU and DMMU staff and community coaches.
- Timely fund transfer for productive asset creation, consumption support, coach's honorarium and other relevant costs.
- Ensure quality implementation in the district and timely reporting of MIS.
- A district-level coordination committee to facilitate the inter-departmental convergence.
- Any other role defined by the SMMU for the effective implementation of the sub-scheme.
- Follow the sequence of intervention within the timeline as mentioned in **Annexure-02**.

Block Mission Management Unit

- Orient CBOs on SAY, especially on the selection of community coaches, selected households, along with the other roles of the CBOs.
- Facilitate CBOs and community coaches in the implementation and monitoring of the components laid down in the sub-scheme.
- Training of coaches, other community cadres and selected households.
- Facilitate the timely release of honorarium for coaches from the CBOs
- Ensure timely selection and endorsement of selected households as per the criteria.
- Ensure the timely transfer of productive assets and other benefits to the selected households.
- Productive Asset management and local convergence for better access to government schemes by the selected households.
- Ensure regular entry of data in the MIS, and use in monitoring and decision-making.
- Follow the sequence of intervention within the timeline as mentioned in **Annexure-02**.



5.2 CBOs led Implementation Arrangement

The district and block mission management unit shall ensure active participation and provide handholding support to the community based organisations in the implementation of the SAY. The mission unit to ensure that the CBOs own and implement the SAY in their respective clusters. Outlined below are some of the key roles and responsibilities of CBOs under SAY:-

Self-Help Groups

- Participate in the selection process of the households.
- Ensure the selected households, who are not yet part of self-help groups, are enrolled in existing or new SHGs and are getting benefits from the community platform.
- Ensure the household's participation in the village-level meetings and awareness drives.
- Motivate bottom-performing households and provide all necessary support to them to come out of poverty.

Village Organisations

- Participate in the selection process of the selected households.
- Identify the pockets and households eligible for the SAY.
- Nominate community resource persons for the household selection.
- Organise special meetings during the selection drive.
- Verify and monitor the selection process and the households selected.
- Ensure that all the extremely poor and poor are part of the DAY-NRLM fold (saturation).
- Submit the selected households list to the CLFs for verification and further processing.
- Share the selected households' list with the panchayats (as decided by the state).
- Ensure timely application submission to CLFs/blocks applications related to coaches selection, consumption support grant and productive asset



transfer to households (micro planning) and document submission of the households in Banks or common service centres or block offices for entitlements.

- Ensure the timely procurement of the productive assets.
- Ensure timely consumption support grant transfer to the households.
- Ensure timely document submission of the households to access government schemes.
- Monitoring the coaches and participation in the household group discussion, and in-person coaching.
- Facilitate the households to attend the SHGs/VOs meeting.
- Appreciate the small achievements made by the selected households.
- Maintain a separate register on Samaveshi Aajeevika Yojana.
- Record and maintain all the financial transactions in the VO register.
- Facilitate the timely fund transfer to village organisations or households, wherever applicable.

Cluster Level Federations

- Discuss the SAY agenda regularly in the monthly meeting.
- Identify the pockets and households eligible for the SAY.
- Select CRPs for the selection drive.
- Monitor the selection process of the households.
- Verify households selected by the village organisation and share the report with the block mission management unit.
- Facilitate the consumption support and asset transfer to the selected households.
- Monitor and support, facilitate bottom-performing households to come out of poverty.
- Selection of dedicated coaches.
- Review coaches based on household's performance.
- Ensure timely honorarium payment to coaches.
- Maintain a separate register on Samaveshi Aajeevika Yojana.
- Record and maintain all the financial transactions in the CLF register.
- Facilitate the timely fund transfer to village organisations or households, wherever applicable
-



6. Monitoring, Evaluation & Learning and MIS

6.1 Baseline, midline & endline of the Households

Household-level baseline, midline and endline surveys to be conducted to understand household-level progress against defined indicators and to assess the impact of the interventions.

6.2 Process Evaluation

The third-party evaluation will be conducted to oversee the performance of the SAY, where applicable, and necessary documentation will be done as per the direction of the DAY-NRLM.

6.3 Management Information System (MIS)

DAY-NRLM has developed a dedicated National MIS hosted at the DIC, which is integrated with DAY-NRLM's LokOS System. The MIS system has a mobile app for the community coaches and a web dashboard for monitoring. The platform supports both online and offline data entry. The implementing SRLMs may adopt/integrate the National MIS for program delivery, monitoring and decision making.

6.4 Performance Indicators

The success of the SAY will be measured with the following core performance indicators after 36 months of intervention. The suggestive Key Result Areas has been attached as **Annexure 8**.

Mandatory Indicators

- **100%**
programme participant selected against the target
- **90%**
of participant HHs linked with government schemes (at-least two).
- **90%**
of participant HHs received the full program essentials (Coaching, Consumption Support & Productive Asset Transfer) against the target.
- **90%**
of participant HHs should not skip two meals per day, and with increased consumption of food groups.
- **90%**
of participant HHs with additional savings of **INR 2000/-** against the baseline.
- **60%**
of participant HHs with an **80%** overall increase in income from all sources against the baseline.
- **60%**
of participant HHs with a **60%** increase in asset holding against the baseline.



Optional Indicators

- **100%**
of children are enrolled in school.
- **100%**
of eligible children immunised.

Note- SRLMs may add additional performance/ outcome indicators other than the above-mentioned indicators.



6.5 Review and Monitoring Mechanism

The review and monitoring mechanism for the SAY involves a multi-tiered approach to ensure comprehensive oversight and accountability.

- A National-level Program Monitoring Committee, headed by the Secretary of the Ministry of Rural Development, shall conduct a biannual review.
- The Program Review Committee, chaired by the Additional Secretary/ Joint Secretary (Rural Livelihoods), DAY-NRLM, will review the progress every quarter.
- At the State level, the Secretary of Rural Development will review the progress every quarter.
- The Chief Executive Officer/State Mission Director of SRLM shall review the progress every month.
- The expenditure will be open to audit by the Comptroller and Auditor General of India and by the Internal Audit Wing of the Department of Rural Development.
- As per the direction of NMMU, SRLMs will submit the utilisation certificates, Audited statements of Accounts and Audit Reports.

6.6 Activity Timeline

- The SRLMs are encouraged to allocate sufficient resources towards preparing a detailed three years (36 months) State Action Plan and Budget/Detailed Project report using the template attached in **Annexure 9**.

- The action plan and budget should include year-wise breakups over the three-year period.
- The SRLMs are expected to initiate the interventions within 30 days of the approval from DAY-NRLM. Thereafter (T+30 days), the program will be considered as started. Following are the key activities to be followed in the first year of the approval. The three year sequence of interventions is attached as **Annexure 2**.

Timeline	Key outputs (SRLM Level)
T	Approval from EC, MoRD
T+30 days	• Orientation of SRLM staff, CBOs and community cadres on the sub-scheme. • Office order and guidelines related to the sub-scheme issued
31-90 days	• CRPs rounds initiated for households selection • Households and coaches selection initiated
Q2	• Onboarding / Training of coaches and Households completed • Households identity - Aadhar, Bank Account and Voter Epic , MGNREGA JoB card ensured
Q3	• Consumption support transferred to the selected HHs- started • Productive asset transferred to selected HHs
Q4	• Training of households on asset management • Basic entitlement form submission - Food , Health and Housing



7. Budgetary Provisions Under Samaveshi Aajeevika Yojana

The budgetary provisions under the SAY shall be within the approved budget outlay of DAY-NRLM's Annual Action Plan.

- The cost includes both the Centre and State share as per the applicable norms of the DoE. The funds to the State/UT will be transferred as per the prevalent directions of the DoE.
- The SRLMs are encouraged to undertake cashless transactions wherever possible.

7.1 Program Cost

The program cost will cover the individual household grants, including the productive asset transfer, consumption support, deployment of Coaches and capacity building.

7.1.1 Consumption Support Grant

Under the sub-scheme, each selected household will receive **INR 1000/- per month** as Consumption Support Grant (CSG), which offers an unconditional grant to selected households to help them stabilize their food security and basic consumption needs during the initial months. The ceiling per household is **INR 5000/-** and for a maximum period of 5 months. The state may decide to use this fund based on the household's requirements which may be in cash or kind.

7.1.2 Productive Asset Grant Support

Before productive asset transfer, the selected households will be involved in the process of effective planning and capacitation for undertaking appropriate livelihoods per their interests, capacities, availability, and alignment with existing resources. The selected households will also undergo a series of coaching sessions, which will build their orientation towards undertaking inclusive livelihoods. The district, block and village livelihood profiling will be conducted to facilitate the selected households' aspirations and overall feasibility before micro/livelihood planning at each household level. The ceiling per household for the productive assets grant transfer will be a maximum of **INR 37,500/-** or as per the amended value. The fund will be used only for the creation/procurement of productive assets at the household level.

7.1.3 Coaching Support Cost

The community coaches will be dedicated to **25-30 selected households** as per geographical scatteredness and hard-to-reach areas, or as defined by the States. The SRLM may decide to have an additional Master/Senior Coach for better monitoring and handholding support to



the coaches, who in turn will provide support to the selected households.

In respect to the intensive⁴ and time-bound engagement of the coaches with the households, it is advisable for the SRLM to compensate the household-level services with a competitive honorarium and applicable incentives to the community coaches, along with the timely release of the monthly honorarium to them. The honorarium may be booked under IBCB/SISD/relevant budget head of the Annual Action plan of SRLM.

7.2 Program Support Cost

The costs related to field coaches' training, workshops, and exposure visits, additional senior coach/mentors' honorarium, training and exposure visits of community coaches/mentors, and capacity building of the CBOs will be booked under this.

Note-

The costs related to selection of targeted households, resource material development, including IEC, capacity building-training, exposure visits, workshops, meetings, etc. and other relevant costs will be booked separately in the IBCB/SISD or relevant budget head of the approved Annual Action Plan.



Omnibus Clause

This framework for implementation is suggestive for the implementation of SAY. Any exception or relaxation etc will be at the discretion of competent authority/ Empowered committee. EC will have power to approve the proposal or consider any kind of exception for any special circumstances.

⁴ Intensive engagement of coaches in the sub-scheme entails consistent weekly home visits and group meeting with the selected households throughout the programme period

to navigate the sequence of interventions and households progress along the graduation pathway with confidence & dignity.



Annexure 01:

Ongoing Special Initiatives by States

Under the **DAY-NRLM Special Projects**, eleven states in India have adopted the graduation approach to suit their local contexts of multidimensional poverty. These state-level initiatives have shown that **community-led targeting, localized planning, intensive coaching, and flexible delivery systems** can greatly improve the impact of poverty alleviation programs. These pilots have acted as innovation hubs, offering valuable insights to strengthen and tailor the graduation model to India's diverse socio-economic landscape.

One notable example is Bihar's Satat Jeevikoparjan Yojana (SJY), which successfully integrated graduation principles within the structure of community institutions without disrupting financial discipline. An RCT-based impact evaluation is currently underway, with findings expected in July 2025, offering further evidence on the model's long-term impact.



State Rural Livelihood Missions' Experience in reaching extremely vulnerable households

Year of Implementation	State & Program name (12 states)	Coverage (2,53,000)
2018-19	Bihar (Satat Jeevikoparjan Yojana)	More than 2,00,000
2022-23	Jharkhand (UPAJ)	4000
2023-24	Assam (SETU)	4000
2023-24	Tripura (TRIPTI)	4000
2023-24	Rajasthan (UPARJAN)	4000
2023-24	Meghalaya (WISE)	4000
2023-24	West Bengal (Jeebika Uttaran)	4000
2024-25	Karnataka (NARI-KILP)	6000
2024-25	Maharashtra (Maha-Samruddhi Yojana)	6000
2024-25	Telangana (TG-ILP)	6000
2024-25	Tamil Nadu (TN-ILP)	6000
2025-26	Chhattisgarh (CG -SAY)	5000



Annexure 02:

Sequence of Interventions Under SAY

For 39 Months (3 months preparation + 36 months of implementation)	Preparatory Work	Year-I				Year-II				Year-III			
Suggestive Activities	03 months	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Partnership between SRLM & TSA													
Submission of DPR by SRLM to DAY-NRLM													
EC approval of DAY-NRLM													
New/ Revised guidelines/ policies approval													
Orientation of Professionals, CBOs & Coaches													
Training of CRPs for the selection of households													
Targeted Household endorsement (final selection)													
Household Level Baseline Survey													
Consumption Support Grant to Households													
Household-level Livelihood Planning													
Productive Asset Transfer to Households													
Asset Diversification at the Household Level													
SHG Inclusion & linked to CBO benefits													
Entitlement linkage and Financial Inclusion drive													
Livelihood & Life skills Training to households													



Annexure 03:

Selection Process of Extremely Vulnerable and Deprived Households Under SAY

The SAY will follow the duly approved participatory identification of poor processes led by the community-based organisations as per the inclusion protocol of DAY-NRLM. The entire selection process should be led by the SHGs and its federations, equally supported by the trained CRPs, community cadres and sub-committees of the federations.

Participatory Identification of Extremely vulnerable and deprived households:

The SRLMs follow a bottom-up approach to ensure the effective identification and inclusion of the extremely vulnerable and deprived households under the SAY program. This approach actively engages village organizations during field visits and consultative meetings at the village level, ensuring local perspectives and community involvement in the targeting process.

To strengthen this inclusive approach, a consultation-cum-writeshop may be organized with CBO leaders and SRLM staff to collaboratively develop criteria for identification of villages and HHs and refine the program's framework. This participatory effort allows for a comprehensive review of the selection process, ensuring that it aligns with the unique needs of vulnerable households.

Suggestive indicators to decide the geographic targeting:

Identification of Villages / Habitations:

Identification of villages / Habitation is the first step for identifying the extremely vulnerable HHs. The following are the criteria for identification of villages / Habitations:

- **PVTG habitations:** Habitation which are exclusively inhabited by Particularly Vulnerable Tribes
- **Forest villages:** Villages located within forest areas with minimal access to amenities/ services.
- **Villages / Habitations with high SC / ST population:** Villages / habitation with high SC / ST population
- **Habitations with Kutchha roads:** Habitations which are remotely located from the Block headquarters with a Kaccha road.
- **Percentage of cultivable area under Irrigation:** Villages which are not covered under any assured irrigation. Very low percentage of cultivable area under assured irrigation.



Selection process of extremely vulnerable and deprived households

- The identification of extremely vulnerable and deprived households under the SAY follows a participatory, transparent, and community-owned approach. The process involves the entire village, ensuring decisions are made publicly and are thoroughly validated through household visits.
- The process will adapt data triangulation for finalising the list of the extremely vulnerable and deprived households. data from SECC 2011 will be extrapolated with the household list identified through PRA and Household survey. After data triangulation, the final list of extremely vulnerable and deprived households will be endorsed by the CLFs.



Prerequisite before the selection drive

Mission staff & CBOs orientation

1. The SRLM should develop the SAY orientation tool kit, relevant resource materials for the orientation of the mission staff as well as for the CBOs.
2. The SRLMs shall organise a state-wide orientation with the mission staff and line Departments, and other key stakeholders on the SAY for better understanding and integration for convergence.
3. After conducting the orientation of the mission staff, they shall further orient the CLF and VO members, along with the community cadre, before initiating interventions under SAY in the field.
4. The SRLM is to issue guidelines related to the selection process and criteria for the targeting of households.
5. The SRLMs are also expected to issue guidelines related to CRP rounds - mentioning the CRP team composition, CRP round timelines, CRP payment matrix and the budget for the rounds.



CRP Selection, Training and CRP Drive for Household Selection

- Trained Community Resource Persons (CRPs) with the support of two members from the Village Organisation (VO) and relevant community cadres/coaches will lead this participatory identification process across the village, completing the cycle in six-seven days.
- The CRP team may comprise a mix of experienced CRPs, newly identified CRPs, relevant community cadres and representatives from the village organization.
- The SRLMs are encouraged to constitute these CRP teams as per local context, ensuring adequate representation and capacity to carry out the household selection process effectively and inclusively.
- The CRP team will be trained on the selection process and criteria by the project staff.
- After the CRP training, the BMMU will deploy the CRP team in the villages and initiate the CRP drive for the households selection.

Role of Block Mission Management unit

- Desk review and understating about the vulnerable pockets.
- The Block Mission Management Unit (BMMU) to ensure that all the CBOs to be engaged in the CRP rounds are duly informed and oriented about the selection process and selection criteria.
- The BMMU will ensure that all the resource materials - documents, stationery, printing of survey questionnaires and all the logistical support - are duly provided to the CRP teams.
- During the CRP rounds, the BMMU shall closely facilitate the overall household selection process and ensure that there are no inclusion errors.
- The final selection is endorsed by the community institution (CLF), bringing both accuracy and local support for beneficiaries to manage assets and generate income.
- After the household endorsement by the CBOs, from the SRLM side, the BMMU shall formally close the selection drive to ensure adequate allocation of households as per the available resources under SAY.
- After the due process of the household selection is completed, the BMMU may submit the report within 07 days of the CRP round closure to the District Mission Management Unit and update the households profile in the MIS.



Day wise schedule for the identification of the extremely vulnerable and deprived households

DAY 1

Orientation of community institutions

- Leaders of CLF, VO and relevant community cadres will undergo a one-day orientation focused on the identification process for the Extremely vulnerable and deprived households. This training will emphasize identifying households that have been excluded from mainstream SHG support or are unable to fully benefit from the SHG ecosystem due to extreme poverty.
- The orientation will also outline how CBOs can support these households and their critical role in the identification process, including reviewing household lists and endorsing the selection of households.



Orientation of CBO (Tamilnadu)

DAY 2

Transect Walk and Rapport building

- On the second day of the identification process, the CRP and VO team will conduct transect walks and rapport-building activities within the village to engage with residents and invite them to participate in the social mapping exercise.
- The team visits the village to understand poverty levels and social conditions, facilitating the identification of areas where the most deprived live. These activities will also help the team to identify high-poverty pockets in the village, ensuring accurate social mapping.
- Additionally, the team will hold an initial consultation with the Village Organisation to explain the SAY objectives and the PRA process. If coaches are available, they will also participate in these community consultations and orientation sessions. If the village is big, the team may take up social mapping in one of the locations on the next day.



DAY 3

Participatory Rural Appraisal (PRA) and Social Mapping

- The Participatory Rural Appraisal (PRA) will be a community-driven process led by CRPs to map the village's socio-economic conditions and identify households in extreme poverty. This inclusive approach ensures fair and transparent selection, with community involvement and endorsement, to prioritize support for the most vulnerable under SAY. This approach ensures inclusivity and transparency.
- The CRP team, in collaboration with VO leaders, will facilitate social mapping exercises. This activity will involve villagers in collectively mapping all households within the village, alongside natural resources, infrastructure, and other critical features.
- The primary objective is to ensure that every household, including those living in remote locations or excluded, is identified and included through open discussions and visual mapping tools, participants will mark the locations of households and community assets, creating a detailed socio-economic layout of the village.
- The social mapping exercise will ultimately yield a comprehensive household listing for the entire village, capturing the socio-economic diversity and highlighting areas requiring special focus.



Social mapping exercise
(Telangana)

DAY 4&5

Wealth Ranking

- The team should compile the data of households with a number of vulnerabilities for preparing wealth ranking. The Households with the maximum number of vulnerabilities will be ranked number one and so on.



Household level vulnerability
assessment (Tripura)



DAY 5

Preparing the Preliminary list of the Extremely vulnerable and deprived households

- Building on the household list generated during the social mapping exercise and transect walk, the Community Resource Person (CRP) team supported by leaders of the VO, will lead a participatory process to identify probable target households. This step engages villagers in a collaborative discussion to define relative poverty within the community, distinguishing between poor households and those living in extreme poverty. The participatory approach ensures transparency, community ownership, and a nuanced understanding of the local socio-economic context.
- During this process, the CRP team will guide villagers through structured discussions and exercises to establish criteria that reflect the unique challenges faced by the extremely vulnerable. These may include factors such as the absence of stable income, limited or no productive assets, chronic food insecurity, and social exclusion. Once the criteria are agreed upon, the villagers will collectively assess each household against these benchmarks.
- Based on the participatory assessment, the CRP team will compile a preliminary list of identified Extremely vulnerable and deprived households, referred to as probable target households.

DAY 6

Household Survey

- After completing the Participatory Rural Appraisal (PRA) and initial identification of Extremely vulnerable and deprived households, the CRP team will conduct the household visits. These visits serve as a critical step to verify and document the socio-economic conditions of the identified households, ensuring that only the most vulnerable are selected for support under SAY.



Household Survey (Maharashtra)



- The survey will utilize a questionnaire designed to collect key information about each household, including their overall poverty status, existing assets, sources of income, and the ability of the female household member to actively participate in a Self-Help Group (SHG). This structured verification ensures that the selection process remains robust, inclusive, and aligned with the program's objectives.
- To maintain transparency and community ownership, a copy of the initial list of identified extremely vulnerable households will also be shared with the Village Organization (VO). This step allows the VO to cross-check and validate the identified households. By involving both the community and the CRP team in this comprehensive verification process, the program ensures accurate identification of beneficiaries and lays a strong foundation for their successful participation in the initiative.

DAY 7

Selection of Extremely vulnerable and deprived households Households by the Village Organization (VO)

- The Village Organization (VO) plays a crucial role in the selection of the selected households under SAY. Following the PRA and household verification steps, the list of identified extremely vulnerable households will be

presented during a VO meeting. This oversight mechanism allows VO members to review, validate, and, if necessary, challenge the inclusions or omissions in the list.



Selection of Households(Assam)

Prerequisite before the VO meeting to be ensured by the CRP team

1. The CRP team should ensure that all household surveys have been completed. They should also sort through all household surveys and put them into two groups, based on the data collected:
 - **Yes, the household should be included based on selection criteria**
 - **No, the household should be excluded as it does not fit the selection criteria**
2. Once these groupings have been made, the CRP team should fill in the reporting format developed by the state. For each household, the CRP team should prepare a brief one to two sentence summary based on the household survey data that can be used by the VOs to decide.



3. All households where the household survey was conducted, should be informed of the VO validation meeting date and to be encouraged to attend.

During the VO Meeting

- The CRP team will provide an overview of the household verification survey, including the rationale and questions asked. Before starting the validation exercise, the CRP will lead the group through two possible examples, as a demonstration of how households should be assessed: one for a “Yes” household and one for a “No” household. They should ask the VO members for their opinion on each case.
- After a thorough introduction, the CRPs will present a short summary of results of the household verification survey conducted for each household falling within the concerned VO’s purview where the household verification survey was conducted. The households will be presented in two categories to simplify the decision-making process:

1. Households where the survey was completed and results confirmed extremely vulnerable status.

2. Households where the survey definitively revealed that the household is not extremely vulnerable.

- The VO members should review the information presented in detail. Once all present members agree, everyone should sign the list confirming that this is the final list of extremely vulnerable households, in the format filled by the CRP. The VO President and Secretary

should sign this list, confirming that the process was presented at the VO Representative of General Body (RGB) meeting. The households on these lists will be considered as potential participants in the SAY. The developed state specific format to be submitted to the Cluster Level Federation.

- During the VO meeting, members can collectively veto any household’s inclusion if they have evidence indicating that the household does not meet the criteria for extreme poverty. Similarly, the VO can propose additional households for inclusion if they believe someone has been mistakenly left out. In such cases, the CRP team will conduct further household verification to confirm adherence to the program’s selection criteria.
- Households can appeal to the Cluster Level Federation (CLF) if they believe they are eligible for inclusion. CLF should examine the case and take an appropriate decision.

DAY 8

Verification by Cluster Level Federation

- Following the validation of Extremely vulnerable and deprived households by Village Organisation as the selected households under the SAY, it is crucial for the CLF to conduct a verification process. This process aims to ensure that the households selected are indeed among the most marginalized and are



eligible to be recognized as the selected households for the initiative.

- During this phase, CLF should carefully triangulate the list of households validated by the VOs with the secondary data sources such as SECC 2011 data validating their status as the poorest within the community.
- If discrepancies or errors are identified in the selection of any household, the CLF and SRLM staff at Block Level should organize a meeting with the VO and jointly visit the households and finalise the data. The primary goal of this meeting is to address and resolve any issues related to the household selection, ensuring that the most vulnerable are included in the program. The CLF and SRLM staff at Block level will report to the District Mission Management unit or appropriate authority.
- The focus will be on rectifying any selection errors that may have occurred during the Community Resource Person (CRP) rounds, ensuring that no eligible household is overlooked and that the process remains accurate and inclusive.
- The CLFs may also share the list with Gram Panchayat to ensure transparency and adjustment with community records.

DAY 9

Final Selection of Households by the Village Organization (VO)

- In case of any discrepancies, the Cluster-Level Federation (CLF) will notify the Village Organization to include or exclude households, along with justifications based on the verification process.
- The Village Organization will convene a special meeting to review and incorporate the recommended inclusions or exclusions. The updated list will then be finalized.
- The finalized list will be formally approved and documented in the VO's official records, along with all relevant details.
- The VO will maintain a separate file for selected and rejected households.
- The Village Organization will submit a detailed report to the CLF, which will, in turn, forward it to the Block Mission Management Unit.



Annexure 04:

Roles and Responsibilities of Coaches

The identification and deployment of coaches must be undertaken in a considered, participatory, and competency-based manner, with a focus on local familiarity, empathy, and experience in community mobilisation. These coaches will serve 25-30 selected households as the first point of contact and ongoing mentors for selected groups, playing a pivotal role in enabling their graduation out of extreme poverty through tailored support and continuous guidance. The following tasks will be performed by trained coaches through in-person interaction with the households during household visits, group meetings and training:

A. Basic tasks

- Support participants' identification and profiling.
- Linking/referencing participants to government schemes and programs.
- Ensure program benefits reach the selected households (consumption support, productive asset transfer and asset management).
- Collecting monitoring data throughout the implementation.
- Regular meetings with supervisor(s) and other coaches to discuss participant progress, challenges and lessons learned.



Coaches interacting with
Households (Bihar)

B. Intermediate tasks

- Provide standardised training (eg, life skills, entrepreneurship skills, etc.).
- Provide linkages to local markets, and coordinate and manage relationships with other service providers.
- Provide adequate knowledge and improve the awareness level of the households in terms of food, health and nutrition and prepare the households for any type of shocks, encourage savings, insurance, climate shocks, etc.)

C. Advanced tasks

- Provide tailored advice for participants (on livelihood development, climate change, personal development, etc.).
- Provide psychosocial support and engage with family members and the community to shift social/gender norms.



Annexure 05:

Suggestive List for Training of Coaches

All Coaches will undergo at least 15-20 days module-based, experiential training in a year aligned with their functional responsibilities. Trainings or any workshops, exposure visits are to be organised by the SRLMs.

Over a period of 36 months, following suggestive list of training is given below :

Broad Category	Broad Theme	Duration
Orientation & Onboarding	SAY orientation, onboarding and roles & responsibilities	02 days
Selection & Targeting	Selection process (PRA tools, wealth ranking, scoring of households based on criteria, CLF/VO endorsement, use of digital application, etc.)	05 days
Vision Building and Inclusive Livelihoods	SAY essentials, understanding social & poverty context, HH level climate stress and coping mechanism, Aspiration mapping of participants, understanding about different aspects of HH well-being and Gender responsive approach, Skills mapping, Climate adaptive livelihoods plan preparation, convergence & entitlement mapping, introduction to coaching etc.	05 days
Access to Entitlements & other Govt. Schemes	Orientation on different government entitlements & schemes- Voter ID, Aadhar, Bank Account, Insurance, Health Card, PDS, PMAY-G, SBM-G, Social Security Pensions, Mid-Day-Meal, Anganwadi, PM_JANMAN, PM-AJAY, etc.	03 days
Livelihoods Ecosystem Framework & Productive asset management	Productive asset transfer, Asset management, Livelihoods technical skills transfer, Financial literacy, Business literacy, Climate adaptation mindset, Climate adaptation solutions, Basic risks and Opportunities in selecting livelihoods, Introduction to coaching in group setting etc.	05 days
Social Empowerment & Climate resilience plan	Awareness on social issues related to child-marriage, witch-hunting, dowry, domestic violence, FRA, etc. through group coaching, Awareness about the social challenges and safeguards, SHG inclusion & CBO benefits, Financial literacy, Regular saving, Formal credit, Low-cost insurance like PMJJY, PMSBY,	03 days



Broad Category	Broad Theme	Duration
	Participation in the Gram Sabha and village development plan, Understanding about the wellbeing of the HH (food groups, health, education, basic amenities etc.) Climate resilience plan, Climate adaptive measures into the livelihoods and for the wellbeing of the HH.	
Asset Management & Diversification	Individual household level planning & diversification (Climate adaptive, Gender responsive, Agriculture, Livestock, Small Business, NTFP, etc.). Asset grounding, Package of Practices on livestock, micro-enterprise, agriculture, NTFP etc., utilisation of livelihood support grant. Refresher on livelihood PoP & diversification of livelihoods	07 days 01 day in every quarter
Digital application use & data collection/ record keeping	On working with digital MIS/ DSS formats (PAT, baseline, etc, livelihood planning formats, record keeping, etc.)	02 days
Self-reliant & Sustainability	Performance management, Gram Sabha & participation in village development plan, Refresher on climate resilience plan Vision building & way forward, financial risk & mitigation measures, Enrolment in different financial products, Wellbeing of household etc.	03 days
More training topics may be added as and when required by the SRLMs.		

The number of training days allocated for each training category / module is suggestive. States will need to develop an annual training calendar for community coaches and households as per the broad thematic modules mentioned above.



Coaches imparting
Training (Bihar)



Annexure 06:

Suggestive Schemes for Extremely Vulnerable & Deprived Households

Entitlements

- Mahatma Gandhi NREGA
- One Nation One Ration Card
- Aadhar card
- PMAY-G
- PM Jandhan Yojana
- Ayushman Bharat Health Card
- National Family Benefit Scheme
- Right to education - Mid day meal
- National Social Assistance program- Widow pension, disability and old age pension

Livelihoods

- Per Drop More Crop (PMKSY)
- Mission on Integrated Development of Horticulture
- National Bamboo Mission
- National Beekeeping and Honey Mission
- Agroforestry component under RKVY
- Sub Mission on Agriculture Mechanisation
- National Mission on Natural Farming
- Rain Fed area development
- National Food Security Mission
- Rashtriya Krishi Vikas Yojana (RKVY)
- National Crop Insurance Program
- Restructured Weather Based Crop Insurance Scheme
- National Mission on Edible Oils – Oil Palm
- Pradhan Mantri Matsya Sampada Yojana
- PRADHAN MANTRI MATSYA KISAN SAMRIDHI SAH-YOJANA
- Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM JANMAN)
- Pradhan Mantri Janjatiya Vikas Mission (PMJVM)
- Institutional Support for Development and Marketing of Tribal Products/Produce
- Special Central Assistance to Tribal Sub Scheme (SCA To TSS)



- Minimum Support Price (MSP) for Minor Forest Produces
- Vandhan Vikas Yojana
- Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA)
- Deendayal Upadhyay Grameen Kaushal Yojana (DDUGKY)
- National Rural Livelihoods Mission
- Rural Self Employment Training Institute (RSETI)
- Mission Antyodaya (GPDP)
- Livelihood component of Watershed Development Project – PMKSY -2.0
- Pradhan Mantri Formalisation Of Micro Food Processing Enterprises (PMFME) - MOFPI
- Prime Minister’s Employment Generation program (PMEGP) – MSME
- National SC-ST Hub Scheme – MSME
- PM Vishwakarma - Enabling Artisans and Craftspeople to Build Enterprises – MSME
- PM VIKAS Skilling and Training Component – Minority Welfare
- The National Action Plan for Skill Development of PwDs (NAPSDP) – Department of Disability Welfare
- Pradhan Mantri Anushuchit Jaati Abhyuday Yojana (PM – AJAY)
- Support for Marginalised individuals for livelihoods and enterprises (SMILE)
- SMILE - Comprehensive Rehabilitation For Welfare Of Transgender Persons – Skill Development And Training

Financial Inclusion

- Kisan Credit Card
- Pradhan Mantri Kisan Samman Nidhi
- National Agriculture Insurance Scheme
- PRADHAN MANTRI JEEVAN JYOTHI BIMA YOJANA (PMJJBY)
- PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)
- Atal Pension Yojana
- NPS Vatsalya Scheme
- Nirmaya Health Insurance Scheme
- Credit Based Schemes For SC - Term Loan (TL)
- NBCFDC General Loan Scheme
- Vanchit Ikai Samooch Aur Vargon Ko Aarthik Sahayata Yojana
- PM Street Vendor’s AtmaNirbhar Nidhi (PM SVANidhi)
- National Handicrafts Development program: Direct Benefit to Artisans - Supports to Artisans in Indigent Circumstances
- PM Mudra Yojana
- Pradhan Mantri Fasal Bhima Yojana
- Special Credit Linked Capital Subsidy Scheme (SCLCSS) for Scheduled Caste/Scheduled Tribe



Schemes for Women Empowerment

- **Sambal (sub-scheme is for the safety and security of women)**
 - One Stop Centre
 - Nari Adalaths
 - Beti Bachao Beti Padhao
 - Women Help Lines
- **Samarthya (sub-scheme is for empowerment of women)**
 - Shakti Sadans (homes for women victims of destitution and trafficking)
 - National, state and district level hubs for empowerment of women
 - Palna (creches)
 - Pradhan Mantri Matru Vandana Yojana (PMMVY)
 - Sakhi Niwas (working women hostels)

Health and Nutrition

- Mission Saksham Anganwadi and Poshan 2.0
- Janani Shishu Suraksha Karyakram
- Surakshit Matritva Aashwasan Yojana (SUMAN)
- Rastriya Arogya Nidhi - Health Minister's Cancer Patient Fund
- Swachh Bharat Mission – Grameen PHASE II
- Scheme Of Assistance To Disabled Persons For Purchase/Fitting Of Aids/Appliances
- Rashtriya Aarogya Nidhi
- Health Ministers Discretionary Grant (HMDG)
- Nikshay Poshan Yojana (Nutritional Support To TB Patients)
- Scheme For Adolescent Girls

Other schemes

- Pradhan Mantri Ujjwala Yojana
- Pradhan Mantri Ujjwala Yojana 2.0
- SWADHAR Grey (A Scheme For Women In Difficult Circumstances)
- PRADHAN MANTRI GARIB KALYAN ANNA YOJANA
- Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan Scheme For Farmers
- PM – Surya Ghar: Muft Bijli Yojana
- Central Sector Scheme for Rehabilitation of Bonded Labourer
- Rashtriya Parivar Sahayata Yojana



Annexure 07:

Consumption Support and Transfer of Productive Assets

The consumption support and productive asset grant transfer are key essentials of the Samaveshi Aajeevika Yojana (SAY), and are designed to address both immediate subsistence needs and long-term livelihood stability of extremely vulnerable and deprived households. The SRLM should aim to ensure transparent, timely, and community-owned delivery of both consumption support and productive asset transfer through the NRLM's institutional architecture. States with existing guidelines may amend the same to incorporate the provisions of the SAY and ensure timely disbursement. This disbursement should be ensured with appropriate handholding support provided to selected households at every stage of implementation and the required oversight from community institutions and district/block machinery.

a) **Consumption Grant Support:**

Consumption support offers an unconditional grant to selected households to help them stabilise their food security and basic consumption needs during the initial months of SAY engagement. This support ensures that participants are not forced to sell assets, reduce meals, or disengage from program activities due to extreme deprivation. The requisition for consumption support will be facilitated by CBOs. The monthly disbursement of consumption support will begin one to two months before the productive asset transfer and will be routed through the CLF or a designated Nodal VO. The states are encouraged to transfer the Consumption support grant to selected households through bank transfers. The Village Organisations (VOs) will play a key role in facilitating the final disbursement, ensuring that the process is well-documented, transparent, and accountable at all levels. The states may have the provision within the existing state schemes to cover the consumption support.

b) Productive Asset Grant Transfer: The productive asset grant transfer aims to initiate and strengthen livelihood activities aligned with household aspirations and local market potential.



These assets may include primary productive assets, i.e - livestock, livelihoods enablers- small infrastructure, equipment, or seed capital for microenterprises. In the process of micro planning, eligible youths will be identified for skill placement. The productive asset grant transfer tranches will be based on the livelihoods selected by the selected groups, and it can be done in a maximum of two tranches. Following checklists to be followed before transferring of productive assets:-

- i) **Training completed on aspiration and confidence building**
- ii) **Aadhar seeded bank account**
- iii) **Micro planning process completed**
- iv) **Training on initial livelihood options for the households**

The identification of productive assets begins with livelihood profiling of the districts, blocks and villages along with the aspiration mapping of the household. Each participant's livelihood goals and suitable asset types are documented in the micro planning by the assigned coach. This process ensures that asset selection is based on household priorities and local viability. The Village Organisation (VO) takes the lead in procurement, following a transparent, community-led approach that incorporates market assessments and adheres to quality standards.



**Productive Asset Transfer
(Jharkhand)**

The coaches will provide continued handholding to ensure the assets are effectively utilised and contribute to the household's livelihood journey. The technical or enterprise-specific training will be arranged through internal resources or convergence with government departments, or engagement with local service providers.

The VO will maintain records such as Asset Transfer Receipts, photographs, and Utilisation Certificates as means of verification to ensure accountability. Progress will be tracked monthly using the Household Graduation Tracker, helping monitor asset performance and support needs.

The productive asset transfer process under Samaveshi Aajeevika Yojana (SAY) is a critical step toward enabling extremely selected households to move from subsistence to sustainable



livelihoods. By aligning asset distribution with participants' aspirations and providing tailored, ongoing support through trained coaches and CRPs, the program ensures that the assets serve as a true springboard for economic empowerment.

Transparent procurement, community-led decision-making, and rigorous documentation further strengthen accountability and ownership.

The SRLMs may engage concerned departments to support in the procurement/supply of the productive assets, such as livestock may be distributed through the relevant line Ministries/departments. They may also involve Panchayati Raj Institutions, to ensure transparency and accountability in the distribution process. The procurement of the productive assets to

be transferred within 6 months of the household selections.

Government convergence plays a vital role in amplifying the impact of asset transfers. By linking households with technical training, veterinary services, agri-extension support, financial inclusion schemes, and relevant entitlements - Mahatma Gandhi NREGA, the mission can ensure that each household receives the ecosystem of support required to sustain and grow their livelihood.

This integrated approach—combining direct support with institutional linkages—ensures the long-term success of the graduation pathway for India's extremely vulnerable and deprived households.



Productive Assets (Bihar)



Annexure 08:

Suggestive Key Result Areas and Performance Matrix

Outreach & Inclusion

Identification and enrolment of extremely vulnerable and deprived households, per social exclusion barriers and other affixed criteria

Aspiration Mapping

Quality and completeness of aspiration data, responsiveness to aspirations

Financial Inclusion

Bank accounts, savings behaviour, and credit linkage



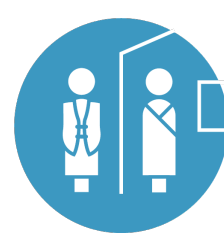
Asset Management and diversification:

Transfer of Consumption Support. The financial and business literacy along with asset diversification support to the households.



Basic needs through convergence:

Access to entitlements through convergence is a continuous process. Access to PDS, Pensions, etc.



Coaching:

Coaching is cross cutting and the coaches services to the Households. Number, frequency and quality of sessions.

Participation & Agency

Presence & Active Participation in SHGs
Participation in Gram/Aam Sabhas/community meetings

Graduation Progress

Graduation outcomes, milestone tracking: income, food security, savings, community integration

Sustainability of the enterprise after reduced support

Enterprise performance after reduced support from coaches, continued social integration



Annexure 09:

Template for State Action Plan and Budget Under SAY

A. Cover page

Project Title: (State Name)-Samaveshi Aajeevika Yojana

Name of the SRLM submitting the proposal :

Submitted to: NMMU, DAY-NRLM, MoRD, Government of India

B. Table of contents

C. Glossary/ Abbreviations

D. Project Summary:

Title of the Project																			
Objective																			
Project Duration	3 years (36 months)																		
Proposed Block and District with tentative Target Group	<table border="1"> <tr> <td>District</td> <td>Blocks</td> <td>No of Selected HHs</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>			District	Blocks	No of Selected HHs													
District	Blocks	No of Selected HHs																	
Total Budget	Total Amt in Lakh <table border="1"> <tr> <td>S.N</td> <td>Budget Head</td> <td>Total Cost</td> <td>% share</td> </tr> <tr> <td></td> <td>Program Cost</td> <td></td> <td></td> </tr> <tr> <td></td> <td>Program Support Cost</td> <td></td> <td></td> </tr> <tr> <td></td> <td>Total</td> <td></td> <td></td> </tr> </table>			S.N	Budget Head	Total Cost	% share		Program Cost				Program Support Cost				Total		
S.N	Budget Head	Total Cost	% share																
	Program Cost																		
	Program Support Cost																		
	Total																		



Nodal Domain/ Theme/ Sector	
Technical Partner, if any	
Key Outcomes of the Project	

E Project Description

E.1	Background/ Context
E.2	Overview of the State: Basic profile of the state and poverty context
E.3	State Rural Livelihood Mission: - Brief overview and initiatives taken by the SRLM under universal mobilisation. - Experience with similar ongoing innovation projects - Overall readiness of the SRLM to take up Samaveshi Aajeevika Yojana. - Rationale for proposing the project under Sub-scheme Note: It is suggested that the states might follow a saturation approach to the extent possible. Existing CLF/VOs implementing a similar project under the Innovation Fund or any similar schemes may be excluded, duplication to be avoided.
E.4	Title of the Project, Objective and Target Households - Details of the target population in State, District, Block, etc.
E.5	Details of geographical coverage: - District and Block details with rationale - SRLM staffing and CBOs' presence/strength in the selected areas
E.6	Technical and financial proposal - The proposal may have the following important strategy : 1. Detailing the SAY essentials and strategies 2. Strategy and timeline for the selection of the selected households and community coaches/senior coaches 3. Capacity building plan for the selected households and community coaches



	4. Strategy and timeline for the transfer of productive assets and the consumption grant fund 5. Strategy for Social Security net creation (entitlement linkage) & convergence 6. Budgeting and Fund Management 7. Institutional & implementation arrangement 8. Mention the output and outcome
E.7	Role of Technical Support Agency and support required from DAY-NRLM
E.8	MEL and MIS

F. Budget for three years

Sl.	Budget Head	Type of Unit	No. of Unit	Unit cost	Y1	Y2	Y3	Total Budget	Remarks
A	Program Related Cost								
A.1	Consumption Support Grant								
A.2	Productive Asset Grant Transfer Grant								
A.3	Coaching Support								
	Sub Total A								
B	Program Support Cost								
B.1	Program support cost								
	Sub Total B								
C	Grand Total (A+B)								



दीनदयाल अंत्योदय योजना -
राष्ट्रीय ग्रामीण आजीविका मिशन
**DEENDAYAL ANTYODAYA YOJANA -
NATIONAL RURAL LIVELIHOODS MISSION**
(DAY-NRLM)



ग्रामीण विकास मंत्रालय
भारत सरकार
**MINISTRY OF RURAL
DEVELOPMENT**
GOVERNMENT OF INDIA

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission

Ministry of Rural Development, Government of India

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Website:

www.aajeevika.gov.in

Samaveshi Aajeevika Yojana
Implementation Framework

