



Livelihoods At The Margin

A Compendium of Livelihood Research and Program Design for
Most Vulnerable Households across Seven Indian States

West Bengal · Gujarat · Rajasthan · Meghalaya · Assam · Tripura · Arunachal Pradesh

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FOREWORD

Inclusive livelihoods programming serves a specific purpose within the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM). These programmes cover households that mainstream interventions keep missing, due to the multidimensionality of their marginalisation. Selecting such a household is the initial and simpler task; the harder and long-term task is whether it can be carried, one step at a time, into a livelihood that sustains.

The nine projects gathered here span seven States and have been tabled with the respective State Rural Livelihoods Missions. Together they demonstrate the livelihoods support that is actually required on the ground for vulnerable rural households. A recurring finding is that vulnerability rarely shows up in income data alone. It appears in communities still carrying the weight of historical exclusion, in households kept from their entitlements by social hierarchy, in people who lack the documents a scheme asks for, and in homes where old age, disability, and landlessness sit together under one roof. Reaching these households has taken coordinated work across the governmental structures. The State Rural Livelihood Missions turned those standards into field-ready diagnosis, coaching, and entitlement linkage.

The value of this compendium lies in what it shows about the role of Livelihood Research in that partnership. The studies set out, in concrete field detail, why a design that reads well on paper can still fail in practice: a livelihood plan built around cattle where there is no veterinary support, a persona-based grant that cuts against local custom, a sound enterprise that goes nowhere for want of shed space or a route to market. Research of this kind catches such failures before they repeat across thousands of households, and it turns scattered field learning into standards the programme can reuse: viability checklists, infrastructure sequenced ahead of the grant, funding tranches released against demonstrated practice, and shared references provide each new state with a ready knowledge of institutionalized learning.

As inclusive livelihoods programming moves toward wider coverage, the evidence collected here becomes something a practitioner can use. It sets out a method that has been tested in the field: persona-based targeting, validated livelihood shortlists, and disbursement staged against evidence. That method can travel from one State to the next, and the studies are equally clear about where local adaptation still has to be built in. This is the base of evidence that lets the programme scale while adapting to local contexts.

My sincere thanks go to the State Rural Livelihood Missions and State Governments, whose fieldwork and partnership made these studies possible, and to The/Nudge for its steady technical support in bringing the evidence together. I hope the compendium proves useful to practitioners across the country, both as a record of what has been learned and as a guide to the work still ahead.


(Amit Shukla)

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The Centrality of Livelihood Research on Scaling Up: What This Compendium Brings Forward

This compendium brings together nine multidimensional poverty graduation projects across seven states: the flood-prone river islands of Assam, the arid plains of Rajasthan and Gujarat, the matrilineal hills of Meghalaya, and the villages of East Kameng with their history of bonded labour. Each project is run by a State Rural Livelihood Mission, with a varied funding window; through the Ministry of Rural Development and DAY-NRLM in case of Inclusive Livelihood Programme (Innovation Fund) and Samaveshi Aajeevika Yojana, and the respective State Government in case of G-SAFAL in Gujarat and MEIP in Meghalaya. The/Nudge is a technical partner for these projects. Each project follows the same structured, time-bound design. Households are targeted carefully and diagnosed one by one; each then receives a livelihood grant in tranches, intensive field coaching, and help accessing its government entitlements. The aim is the same everywhere: to move a household that mainstream programmes have repeatedly missed onto a stable income within two to three years. Reading the nine studies together means the next state does not have to start from scratch.

The central problem for the Samaveshi Aajeevika Yojana is not whether the graduation approach works. It clearly does as evidenced by other studies such as the UPAJ Endline Evaluation. The problem is whether it can be run at scale without losing the integrity and design that makes it effective. A programme which involves such intensive

handholding is also deeply contextual in nature. What lifts a landless household in Chirang will not suit a single woman in Lazu or a marginal farmer in Baran. When a design has to reach tens of thousands of households, the temptation is to standardise the model and provide grants only against an assessment of household aspirations. The studies in this Compendium show why and how that fails, and why the failure repeats itself household by household.



Primary research catches things a quicker design pass would miss. In one state, piggery was the single biggest household aspiration, yet fewer than a third of households had any veterinary access and almost none vaccinated their animals. Funding that aspiration at scale would have spread disease losses across thousands of grants. The field survey and the suitability scoring behind it forced a change in sequence: build the veterinary package first, then release the grant. In two other states, a model that looked only at economics would have backed pig rearing in villages where custom and religion rule it out; the qualitative fieldwork was what sent those villages toward goat rearing and backyard poultry instead. Elsewhere the deciding factors were more basic still, such as shed space, access to sufficient water, or distance to market, and whether they were present often settled whether a grant turned into an asset or was simply lost. None of this is obvious from a distance. At scale, each of these details decides whether the grants would turn into sustainable livelihoods.

Research matters most where the poorest are hardest to see. These studies pick up a kind of vulnerability that no income line registers. In some places, communities still carry the after-effects of being classified as "criminal tribes" or held in bonded labour. Elsewhere, households have been denied access by social hierarchy to the ration entitlements that are theirs by right, or individuals lack the documents required to access government schemes. Often the exclusions multiply: old age, disability and dispossession of land on the same household, which a targeting rule built on a single measure would never catch. A programme that scales using a single dimensional poverty matrix will leave these households behind. Research is what keeps them in view. It also tells us plainly that a grant on its own will not reach them, and that social-inclusion work has to run in parallel.

There is a further argument here about

scale. Research does more than guard against errors. It also produces the tools a programme needs to grow. Across the nine studies a common method takes shape. Households are sorted into a small set of personas defined by their labour and resources. Each persona is matched to a shortlist of livelihoods that has been validated locally and run through the same viability check. Two complementary livelihoods are then funded in staged tranches, backed by field coaching and entitlement linkage. That method carries from one state to the next. What has to keep changing is the contextualisation based on local conditions. Keeping both in view is what lets the tenth state build on what the first nine learned.

The recommendations that follow translate these findings into standards the Samaveshi Aajeevika Yojana can adopt. The viability checklist would function as a mandatory gate ahead of any grant disbursement. Veterinary and financial infrastructure are planned and funded up front rather than assumed into place, and tranches are released once a household demonstrates that it has put the training into practice, rather than on the passage of a fixed period alone. Market aggregation warrants the same level of funding and attention currently directed toward production training. States are encouraged to maintain shared reference libraries of costs and livelihood combinations, sparing each team the need to rediscover what another has already established. On financing, the evidence for recyclable, returnable models points to a more appropriate usage of available budget as coverage expands. Taken together, these standards offer the programme a route to scale that rests on evidence while preserving its rigour.

Introduction to the Programme Landscape

Multidimensional rural poverty in India is less and less a story about income being scarce across the board. It is increasingly a story about the households that mainstream rural livelihood programmes keep missing: the landless, women heading a household alone, people with disabilities, the chronically ill, the very old, and communities carrying the built-up disadvantage of historical exclusion (Particularly Vulnerable Tribal Groups, denotified tribes, and communities with a bonded-labour legacy). The nine projects in this compendium, across seven states are based on the structured, time-bound Graduation Approach, that puts together social mobilisation, a livelihood grant, intensive handholding and coaching, savings and financial inclusion, and a link to government entitlements, can lift these households onto a stable income floor in roughly 24 to 36 months.

All nine projects are run by State Rural Livelihood Mission, with variance in the division of the source of funding. State Rural Livelihood Missions are state livelihood promotion departments, or an equivalent institution. The/Nudge is the technical partner on each one, which includes developing livelihood models, developing programme design, and programme implementation support for the implementing agency. The/Nudge does not run any of the programmes itself. Delivery in the field goes through the state mission, and in some states through a field-implementation or research partner working under that mission. This line between designing a programme and running it matters across the whole compendium, and every state chapter demarcates this.

1.1 Nine projects, not seven: a note on how this compendium counts

Two of the seven states run two separate, separately funded projects rather than one. Assam has SETU and Assam-SAY; Meghalaya has WISE and MEIP. In neither case is this a pilot and its scale-up, or two research studies of a single programme. They are formally distinct projects, usually under different DAY-NRLM funding windows, and sometimes with genuinely different financing. MEIP's returnable grant, for instance, works nothing like the outright grants used in every other project here. Part II therefore gives each of the nine projects its own section, grouped under the relevant state chapter.



1.2 The three funding windows

Funding for the nine projects runs through three channels, and knowing which channel a project sits in clarifies about the conditions it was designed under:

- ILP (Innovation Fund), DAY-NRLM. The Inclusive Livelihood Programme window of the national mission, funded jointly by the Government of India and the relevant state government and routed through the state’s Rural Livelihood Mission. Jeebika Uttaran (West Bengal), Rajasthan SAY, WISE (Meghalaya), SETU (Assam) and TRIPTI (Tripura) all sit here.
- SAY (Samaveshi Aajeevika Yojana), DAY-NRLM. A separate national-mission window, also co-financed by the Government of India and the state. Assam-SAY and Arunachal Pradesh SAY sit here. One caution on names: ‘SAY’ also turns up in the name of Rajasthan SAY, which does not actually sit in the SAY window at all. Rajasthan SAY is classified and funded as an ILP project. Where a project’s name and its funding classification disagree, this compendium goes by the funding classification.
- State-funded programmes. Paid for entirely by the state government, outside the DAY-NRLM ILP/SAY architecture. G-SAFAL (Gujarat, funded by the Government of Gujarat through GLPC) and MEIP (Meghalaya, funded by the Government of Meghalaya through MSRLS, built around a returnable grant) are the two.

1.3 Snapshot: the nine projects

State	Project	Classification	Implementing agency
West Bengal	Jeebika Uttaran	ILP - DAY-NRLM	WBSRLM
Gujarat	G-SAFAL	State-funded	GLPC
Rajasthan	Rajasthan SAY	ILP - DAY-NRLM	Rajeevika (RGAVP)
Meghalaya	WISE	ILP - DAY-NRLM	MSRLS
Meghalaya	MEIP	State-funded, returnable grant	MSRLS
Assam	SETU	ILP - DAY-NRLM	ASRLM
Assam	Assam-SAY	SAY - DAY-NRLM	ASRLM
Tripura	TRIPTI	ILP - DAY-NRLM	TRLM
Arunachal Pradesh	Arunachal Pradesh SAY	SAY - DAY-NRLM	ArSRLM

Every project is co-funded by the Government of India and its state government, with two exceptions: Gujarat’s G-SAFAL and Meghalaya’s MEIP, which the respective state governments fund, outside the DAY-NRLM ILP/SAY architecture. Grant size, tranche structure and target scale for each project appear in full in Chapter 5 and in that project’s state chapter in Part II.

1.4 A common architecture, nine adaptations

Every project rests on the same five pillars, each adapted to the local context:

- Targeting and social mobilisation: Identifying the poorest households through a combination of government's poverty ranking of the household (Antyodaya Anna Yojana in Gujarat), wealth ranking led by Self-Help Groups (SHGs) and Village Organisations (VOs), or a vulnerability index built from a household survey (Meghalaya's WISE research, Arunachal's Livelihood Pre-Condition Index).
- Household-level diagnosis: A baseline survey mapping assets, ability, access, attitude and assurance (the '5A' framework, used by its terminology in Rajasthan and Meghalaya) to sort each household into a handful of personas the programme can act on.
- A livelihood grant, released in tranches. Sizes run from ₹20,000 in West Bengal and Rajasthan up to ₹74,000 in Gujarat, given against a livelihood plan and, in most projects, the second tranche was released once the

household gave evidence of adoption of the package of practices (PoP).

- Intensive field coaching and handholding: Weekly or fortnightly household visits by a dedicated cadre (Field Coaches in Gujarat and Meghalaya, Community Resource Persons or Pashu Sakhis elsewhere), each usually looking after 30 to 40 households.
- Institutional and entitlement linkage: Bringing households into the fold of community institutions such as SHGs where they are not members, and linking them to government entitlements which they are not connected to (pensions, MGNREGA job cards, health insurance) alongside the grant.

What actually sets the nine projects apart are the three design variables the later chapters go into: the vulnerability profile of the target population (Chapter 3), the resource and market pre-conditions that decide which livelihoods are even possible in a given village (Chapter 4), and the size and staging of the grant, which by itself narrows the availability of workable livelihoods (Chapter 5).



1.5 A note on evidentiary depth

How much primary research sits behind each project varies, and the compendium notes this. Jeebika Uttaran, SETU, Assam-SAY, TRIPTI, Rajasthan SAY, WISE and MEIP each rest on their own household survey, anywhere from 200 to more than 1,160 households, alongside structured Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs). G-SAFAL's guidelines draw on the ILRT research report commissioned by The/Nudge together with a review of comparable government schemes. Arunachal Pradesh SAY rests on a tighter scoping study (401 households, 753 individuals, 12 FGD villages, 18 KIIs), which its own authors describe as a first phase ahead of full model-building. Where a project's research is thin on a particular theme, comparator evidence from a neighbouring or similar geography fills the gap, so the synthesis chapters still hold up as a common reference.



Methodology Across Geographies

All the research here shares a broadly similar mixed-methods design: a structured household survey with participatory qualitative studies layered on top. What differs by state, and differs a fair amount, is the frameworks, the sample sizes and the analytical machinery used to turn raw field data into personas a programme can act on. This chapter sets out the shared method first, then where the states part ways.

2.1 The common method

- Household survey: A structured questionnaire on demographics, assets (physical, financial, natural, social), current livelihood practice and income, land access, vulnerabilities and aspirations. Sample sizes went from a full census of a target tribal population (all 522 Lodha/Sabar households in West Bengal's two study blocks) to large multi-district samples (1,164 households across 12 Meghalaya districts for the MEIP loan-behaviour study; 401 across 5 Arunachal blocks).
- Focus Group Discussions (FGDs): Held separately with men, women and youth in most states, and built around set themes such as livestock, agriculture, NTFP, market access, gender and power dynamics, and institutions. West Bengal ran 40 FGDs across 6 topics; Meghalaya's MEIP study ran 6 FGDs plus 16 individual case-story interviews with single women and persons with disabilities.
- Key Informant Interviews (KIIs): With block and district officials, veterinary and agriculture extension staff, SHG federation leaders, and, in Arunachal, bank managers and NABARD

representatives. These were used to check what households reported (say, on veterinary access or market prices) against what institutions could actually provide.

- Participatory Rural Appraisal (PRA) tools: Seasonal calendars, gender clocks, aspiration mapping, transect walks and card-sorting exercises, drawn on most heavily in West Bengal and Arunachal Pradesh to surface the kind of tacit knowledge a questionnaire tends to miss.
- Market and value-chain assessment: Visits to local haats, wholesale markets and input suppliers, plus a secondary-data review, used to price out the commercial models later built for each livelihood. Rajasthan, Assam's AS-SAY scoping and Meghalaya all did this explicitly.



2.2 Where frameworks diverge

State / Study	Core analytical framework	Distinguishing method
West Bengal (Jeebika Uttaran)	Sustainable Livelihood Framework (SLF) - Physical, Human, Financial, Social, Natural capital	Full-census household survey (100% of Lodha/Sabar HHs in 10 study villages); gender clock & access-control matrices
Rajasthan (RGAVP)	'5A' framework - Assets, Access, Ability, Assurance, Attitude - plus a fourth market-access layer	Village-prerequisite × household-prerequisite matrix mapping each livelihood model to concrete pre-conditions (grazing land, market, connectivity)
Meghalaya (MEIP / Dialectics)	Preconditions-and-persona framework built around loan behaviour and repayment capacity	1,164-HH quantitative survey with a public dashboard; 4 persona categories cross-tabulated against 3 grant-size tiers
Meghalaya (Praxis comprehensive study)	'5A' household decision-making framework (Assets, Access, Ability, Attitude, Assurance) plus explicit vulnerability scoring	Power BI dashboard; 7-persona vulnerability ladder; explicit livelihood-selection criteria matrix (risk, return, diversification, prior practice)
Assam (SETU / AS-SAY)	Household persona matrix built on 7 weighted attributes (able-bodied adults, real estate land, cultivable land, alcoholism, cultural fit, prior knowledge, market availability)	AS-SAY scoping added a Resource–Livelihood Opportunity Matrix and per-enterprise 'ecosystem analysis' (12 parameters per livelihood)
Tripura (SeSTA)	5-persona matrix on able-bodied adults × land access × prior non-farm knowledge	Livelihood-specific role & responsibility / time-allocation tables disaggregated by gender
Arunachal Pradesh (Dialectics)	Livelihood Pre-Condition Index + an 11-indicator Livelihood Suitability Matrix (A–K: labour, income, market, skill, climate, cost, ecosystem, resource, return speed, risk, ease)	SMMU vulnerability-profiling exercise cross-referenced with published research on the Puroik community; SWOT built for the resulting top-8 livelihoods

2.3 From data to design: the persona pipeline

In every state, survey data becomes design decisions through the same three steps, even when the labels change:

- Step 1, Segment. Households are split into a small number of personas (usually 4 to 9) using two to four binary or categorical attributes. The two that come up most are labour availability (are there able-bodied adults?) and resource access (homestead land, cultivable land, shed space).
- Step 2, Match. Each persona is run against a shortlist of 5 to 10 livelihoods that are viable locally, using a suitability or precondition matrix, which produces two or three ranked options per persona.
- Step 3, Combine. Most programmes fund two livelihoods per household, a larger asset-building Livelihood 1 and a smaller, diversifying Livelihood 2. So the match is written up as recommended combinations, each with a reason. In Assam, for example,

goat litter feeds a co-located vegetable plot as manure, and vegetable waste feeds the pigs.

The same three steps recur so reliably across states that they amount to a shared method for the whole compendium, even though no single state document spells it out that way. Chapter 6 lays the pipeline out side by side across all seven states.



How Vulnerability Differs Across Geographies

Vulnerability is never a single variable. Across the seven states, three broad axes keep recurring. The first is identity-based marginalisation (tribal status, Particularly Vulnerable Tribal Group or PVTG classification, denotified tribe status). The second is asset and labour scarcity (landlessness, single-adult or elderly-only households, disability, chronic illness). The third is structural isolation (remoteness, no banking or veterinary infrastructure, distance to markets). What changes from place to place is the mix, the intensity, and, most important for design, which axis is dominant.

3.1 Comparative vulnerability snapshot

State	Dominant vulnerability axis	Landlessness	Key marginalised group(s)	Distinct structural feature
West Bengal	Identity + asset scarcity	33% own any agricultural land; 78% of landholders have <0.25 bigha	Lodha (PVTG, formerly 'criminal tribe' under Criminal Tribes Act 1871) and Sabar	36% adult illiteracy; stigma of criminalisation persists generations after de-notification (1952)
Gujarat	Asset scarcity + seasonal migration	42% of AAY households landless (up to 80% in Garbada)	Antyodaya Anna Yojana (AAY) cardholders across ST and general categories	30.3% seasonal out-migration among landless persona
Rajasthan	Access + structural isolation	High landlessness in Kasba Thana, Tejaji Ka Danda (Baran)	ST & OBC households in Karauli, Baran, Banswara, Sirohi	82% of respondents report no formal education; ration-card access lowest in Todabhim at 74%
Meghalaya	Vulnerability compounded by disability / single-women status	40% no land for cultivation; ~50% of remaining hold <0.75 acre	96.5% ST; single-women-headed HH (83.85% of vulnerable sample), PwD HH (16.24%)	Christian- majority tribal population; matrilineal land/asset patterns shift female ownership norms
Assam	Extreme asset scarcity + casual-labour dependence	93% of poorest-of-poor households landless	Bodo and other ST communities in Bongaigaon & Chirang (SETU); 6-district AS-SAY spans Bodo, Mising, Karbi and tea-garden- worker populations	85% depend solely on casual labour; recurrent flood exposure (31.6 lakh ha flood-affected statewide)

State	Dominant vulnerability axis	Landlessness	Key marginalised group(s)	Distinct structural feature
Tripura	Identity + landlessness	91% of households own no agricultural land	Reang community (60% of sample); most surveyed households belong to Particularly Vulnerable Tribal Groups	74% depend on unskilled labour as sole livelihood; high livestock mortality discourages a natural fallback
Arunachal Pradesh	Historical bonded-labour legacy + extreme remoteness	No land/house ownership widespread among Puroik HHs	Vulnerable Scheduled Tribe community (formerly bonded labour to dominant caste households until 1964, re-documented as recently as 1999 and 2019)	No bank branch in 2 of 5 study blocks; MGNREGA biometric scanners frequently fail to read community members' eyes

3.2 The identity dimension: when poverty is inherited status

Three states surface a layer of vulnerability that an income- or asset-based poverty line would be unable to identify. West Bengal’s Lodha and Sabar communities and Arunachal Pradesh’s Vulnerable Scheduled Tribe community all still carry the after-effects of colonial and post-colonial bonded-labour or ‘criminal tribe’ classification.

“

“The British labeled them ‘criminal tribes’ under the Criminal Tribes Act of 1871 due to misconceptions about their nomadic lifestyles. Although de-notified as ‘criminal’ in 1952, the stigma persists.”

- Jeebika Uttaran research, West Bengal

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The design lesson is the same in both places: a livelihood grant on its own cannot reach this layer of vulnerability. In Arunachal, the scoping study records that dominant households in Rawa village still hold local ration cards they do not share with the Vulnerable Scheduled Tribe living there, and that around 30 households in a single village have no Aadhaar at all, which shuts them out of schemes before any livelihood support can start. In West Bengal, the recommendations keep ‘tailored livelihood interventions’ separate from ‘addressing social issues’ (community-based alcoholism and mental-health support), running the two as parallel tracks rather than consecutively.



3.3 The single-woman, disability, and elderly-headed household layer

Every state study treats single-women-headed, disability-affected and elderly-headed households as a persona of their own, one that needs a different livelihood logic. The models here tend to be lower-labour, home-based or group-supported, rather than the standard two-livelihood combination.

State	Share of vulnerable sample in this layer	Typical livelihood logic applied
West Bengal	Single women 7%; women-headed HH 3%; PwD HH 6%	NTFP/small trade + goat rearing (single women); pig rearing + 100-plant model (women-headed); goat rearing + puffed rice/sal-leaf-plate making (PwD)
Meghalaya (MEIP)	Single-women-headed 83.85% of vulnerable sample; PwD 16.24%; chronic illness 6.79%; elderly 25.86%	Pig rearing preferred for low time-commitment; small business (grocery, ₹20,000) for single mothers; interest-free credit with 24-month moratorium tailored to caregiving constraints
Meghalaya (Praxis)	'High vulnerability, low labour, no resources' persona = 21% of sample, only 5% with enterprising skills	Small business + livestock combination; grant weighted toward asset-building rather than labour-intensive models
Assam / Tripura	Persona 1 (1 able-bodied adult, minimal land) = 6% (Tripura); similar band in Assam	Pig or goat rearing with backyard poultry as the low-labour second livelihood
Arunachal Pradesh	PwD, single-women & elderly-headed HHs flagged explicitly under 'Social & Identity' vulnerability axis; only 33.6% of all HHs report adequate labour availability	Livelihood suitability ranking foregrounds low-labour options (vegetable cultivation, backyard poultry) as top suitability tier

3.4 Structural isolation: when the constraint is not the household but the place

Something that shows up across Assam, Meghalaya and Arunachal Pradesh is that some vulnerability has nothing to do with the household itself and everything to do with the infrastructure around it: no veterinary services, MGNREGA biometric systems that do not work, a bank branch that is a few kilometres away but hours away in practice, and markets reached in hours of walking. Arunachal's scoping study found veterinary access at only 28.6% of households, even though piggery was the most common first-choice livelihood aspiration (23.9% of households named it). That is exactly the kind of mismatch a livelihood-suitability matrix exists to

catch, before grant money goes out against a plan that cannot work.



3.5 Cross-cutting vulnerability synthesis

- Landlessness is almost universal among the poorest cohort in Assam (93%) and Tripura (91%). It is lower in West Bengal, where a third of households own any agricultural land, and lower again in Meghalaya, where about 60% have access to cultivable land. Rajasthan and Gujarat are more mixed, with land access tracking closely to persona (marginal farmers versus landless).
- Identity-based exclusion is sharpest, and best documented, in West Bengal (Lodha/Sabar) and Arunachal Pradesh (Puroik). In both, it does not just sit alongside asset poverty; it makes it worse.
- Gendered control of assets shows up almost everywhere. In Meghalaya's matrilineal setting, valuable household assets are mostly registered to women, yet in West Bengal and Rajasthan the say over major purchases still skews male. Who gets trained, and whose name the asset goes into, should follow that difference.
- Health and disability shocks are the most commonly named reason households fall into debt. West Bengal, Meghalaya, Assam and Tripura all report medical expenses among the top two reasons for borrowing, which makes a link to health-entitlement schemes a form of livelihood protection in itself, not an add-on.
- Climate and disaster exposure is a leading driver of vulnerability in Assam (yearly flood losses, which peaked at ₹771 crore in 2012) and in parts of Meghalaya and Arunachal (wild swings in rainfall, free-grazing mithun trampling vegetable plots). In these states, livelihood selection has to weigh climate resilience far more heavily than in the drier, steadier conditions of Gujarat or Rajasthan.



Factors Governing Livelihood Options

No livelihood is ‘good’ or ‘bad’ for the multidimensionally poor in the abstract. Whether it works depends on a short list of household- and village-level pre-conditions being in place. Across all seven states the research keeps landing on the same six factors, even where the exact thresholds move from one place to another. This chapter sets out the framework and gives a concrete state example for each factor.

4.1 The six-factor framework

Factor	What it captures	Illustrative threshold used in the field
Labour availability	Number of able-bodied adults (typically aged 16–60) who can dedicate daily time to the activity	Assam/Tripura persona matrices split households at '0–1' vs '>1' able-bodied adults; Arunachal found only 33.6% of households met an adequate-labour threshold
Land and space	Homestead land for sheds/kitchen gardens vs. cultivable land for field crops	Assam/Tripura use 150 sq. ft. homestead as the minimum for livestock, 2,880–3,000 sq. ft. (~1 katha) cultivable land for vegetable/agriculture models
Water access	Reliable water for irrigation, livestock cleaning, or processing	Meghalaya: only 56.4% of surveyed HH have year-round shed-cleaning water for piggery; seasonal-only access for a further 28.3%
Cultural and social fit	Community acceptance of a given livelihood (caste, religious, or customary-law restrictions)	Goat/cattle rearing prohibited by customary village regulation in Raho (Arunachal); pig rearing restricted in villages with religious/social sanctions (Assam, Tripura)
Market access	Distance to haat/wholesale market, existing local demand, presence of middlemen	Rajasthan and Assam models are explicitly stratified by 'has weekly haat / general market' as a binary village pre-condition; Gujarat's small-business model requires 100–500 accessible households depending on business type
Existing skill / prior practice	Whether the household or community already has tacit knowledge of the activity	Livelihood-selection criteria in Meghalaya and Rajasthan explicitly weighs 'builds on prior/existing practices' as a precondition to avoid unnecessary skill-building costs

4.2 Factor interactions and trade-offs, by state

West Bengal: scarce land pushes everything onto the homestead

With 78.3% of landholding Lodha/Sabar households owning under 0.25 bigha, the research steers away from field-crop models and towards whatever works on a homestead: sack ginger (grown upright in sacks, needing almost no field space), 100-plant vegetable models, and NTFP value-addition (sabai grass, sal-leaf plates) that

runs on forest access rather than owned land. Market access is a lesser worry here. Local markets are reachable, but wholesale markets are 30-plus km away, and the recommendations answer that with collective bargaining through SHGs and Farmer Producer Groups rather than by trying to fix transport infrastructure.

Gujarat: agro-climate splits the crop map into three zones

G-SAFAL zones its vegetable model by region. The hilly, fertile East (Dahod, Panchmahal, Chhotaudepur) gets bitter gourd, cucumber, tomato, brinjal and chilli. The arid North (Kutch, Banaskantha) gets heat-tolerant cluster bean, cowpea and okra under drip irrigation. The humid South (Dangs, Tapi, Narmada) gets climber vegetables such as bottle gourd and bitter gourd. Small business is zoned the same way, by market density: the entrepreneurial north can carry small business as a first livelihood at 150 to 300 accessible households, while the thinly settled eastern tribal villages can only carry it as a second, diversifying option.

Rajasthan: a formal village-by-household prerequisite matrix

RGAVP's research gives the compendium its most explicit factor-matching table. Each of 12 livelihood models (5 small-grant, 7 large-grant) is scored against 4 village-level and 5 household-level yes/no pre-conditions: common grassland or forest, a community water source, a market, connectivity, able-bodied persons, homestead land, potable water, irrigation, and numeracy or skillset. A household in a village with no weekly haat is pushed away from mobile trading and toward livestock models that do not depend on a market. A household without irrigation is pushed toward conventional vegetable cultivation rather than the higher-yield drip-irrigated trellis version.

Meghalaya: water and shed space are hard gates for livestock

Both Meghalaya studies land on water and space as the binding constraints for piggery. Among MEIP-surveyed households, 28.01% fall short of the minimum 80 sq. ft. shed space and 15.4% have no water for cleaning at all. Where those are missing, the advice is not to drop livestock but to switch to goat rearing (as little as 60 sq. ft. of shelter, and it tolerates patchy water) or backyard poultry (50 sq. ft.). Piggery still scores highest on the suitability matrix, so the switch is driven by the lower resource floor of the alternatives rather than by any weakness in piggery itself.

Assam and Tripura: cultural fit decides the livestock, not economics

SETU/AS-SAY in Assam and the Tripura research both make 'cultural fit' an explicit persona attribute, sitting next to labour and land. Villages with a social sanction against pig rearing get routed to goat rearing plus backyard poultry instead, even in cases where piggery would score well on cost and return. It is a clean example of where an economics-only optimisation would go wrong without the qualitative FGD layer to catch it.

Arunachal Pradesh: the pre-condition gap, out in the open

The Arunachal scoping study makes the mismatch unusually plain. Piggery is the single largest stated aspiration (23.9% of households, nearly 1.5 times current ownership), yet only 28.6% of households have any veterinary access. The study's own reading is to 'lead with a veterinary/vaccination package alongside piggery support' rather than hand out the grant against aspiration alone. Free-grazing mithun, the highest-value livestock asset at ₹80,000 to ₹1,80,000 an animal, damages neighbouring vegetable plots, which is a reminder that two livelihoods promoted in the same village can work against each other, not just run into their own limits.

4.3 A synthesis checklist

Pulling the seven states together, a livelihood is only worth recommending to a household once this checklist clears:

- At least one able-bodied adult can put in the minimum daily time the activity needs, which runs from about an hour a day for basic goat tending to six to eight hours for a small business.
- The household already has the minimum space, or the grant can build it: usually 50 to 150 sq. ft. for a livestock shed, or 0.125 to 0.25 acre for vegetables.
- Water is enough for the activity's cleaning or irrigation needs, at least seasonally.
- No customary, religious or caste-based sanction stops the household or community from doing it.
- A market is within a travel time the household can realistically keep up, whether that is a local haat, an aggregator, or a buyer coming to the door.
- The household, or a neighbour close by, already knows something about the activity, or there is a cheap way to learn it (Pashu Sakhi, KVK, a community trainer).



How Investment Size Governs Livelihood Options

Grant size is not a dial that just scales a fixed list of livelihoods up or down. It decides which livelihoods a household can even be offered. A ₹6,000 second-livelihood grant under SETU cannot pay for a breeding-cum-fattening goat unit; it can pay for backyard poultry or a top-up to a grocery shop. This chapter compares the tranche structures across all nine projects and shows how each one ties grant size to a particular livelihood tier.

5.1 Grant size and tranche structure, compared

Project (State)	Total grant / HH	Tranche structure	Financing type
Jeebika Uttaran (West Bengal)	₹20,000	₹16,000 (Livelihood 1) + ₹4,000 (Livelihood 2)	Outright grant
G-SAFAL (Gujarat)	₹74,000	Vegetable: ₹15,000+₹25,000; Small Business: ₹20,000+₹20,000; Goat: ₹35,000+₹15,000; Cattle: ₹50,000 (single tranche)	Outright grant, released against approved livelihood plan; 2nd tranche needs 75% utilisation + 1–1.5x asset value growth
Rajasthan SAY (Rajasthan)	₹20,000	₹16,000 large-grant model + ₹4,000 small-grant model, combined per household	Outright grant
WISE (Meghalaya)	Per-model grants (₹5,000–₹15,000 typical component)	Grants are sized per livelihood model rather than as one stated household total - see Chapter 9.4	Outright grant
MEIP (Meghalaya)	₹20,000–₹50,000	Nascent ₹10,000 / Basic ₹20,000 / Advance ₹30,000+, tied to persona tier	Returnable grant with 24-month moratorium (distinct from every other project in this compendium)
SETU (Assam)	₹20,000	₹14,000 (Livelihood 1) + ₹6,000 (Livelihood 2)	Outright grant
Assam-SAY (Assam)	₹37,500	₹24,000 (Livelihood 1) + ₹13,500 (Livelihood 2)	Outright grant
TRIPTI (Tripura)	₹23,000	₹17,000 (Livelihood 1) + ₹6,000 (Livelihood 2)	Outright grant
Arunachal Pradesh SAY	≈₹40,000 (tentative — ₹25,000 primary + ₹15,000 secondary)	Persona-based recommendations for primary and secondary livelihood, with synergistic combinations where possible	Outright grant, structure to be finalised

5.2 The tier logic: what a given grant size can and cannot buy

Meghalaya's MEIP spells the tier logic out most clearly, mapping three investment bands straight onto its four household personas:

- Nascent Model (₹10,000), Persona 1 (low labour, low resources). For example, 2 pigs for fattening inside a 5-woman breeding group, or a 50 sq. ft., 50-chick backyard poultry unit. The point is to prove the activity works with as little capital at risk as possible.
- Basic Model (₹20,000), Persona 2 (low or no labour, but has resources). For example, a 4-pig breeding-plus-fattening unit, or a 100 sq. ft., 150-chick poultry unit. Same activity, more throughput, without needing more labour.
- Advance Model (₹30,000 and up), Personas 3 and 4 (labour available, with or without resources). For example, goat rearing at 2 male plus 4 female with a dedicated shed budget, or a small business expanding into a busier retail spot.

The same logic turns up, with different numbers, in Gujarat's goat model (Livelihood 1 at ₹35,000 for 3 female plus 1 male goat and a shed; Livelihood 2 at ₹15,000 for 3 more females, released only once PoP adoption in Livelihood 1 is shown) and in Assam's AS-SAY goat models, where ₹13,500 buys a 2-castrated-male fattening unit and ₹24,000 buys a mixed breeding-cum-fattening unit.

5.3 Why tranching, not lump-sum, is the near-universal design choice

Every state except Gujarat's cattle model splits the grant into at least two releases. (Gujarat's cattle model is a single ₹50,000 tranche, because topping up an

existing dairy farmer carries less behavioural risk than starting one from scratch.) The reasoning is much the same across states:

- Containing risk. Holding the second tranche until the household has adopted the package of practices in the first, which Gujarat, Meghalaya and Assam all do explicitly, screens out households whose first attempt is already failing before more money goes in.
- Reading behaviour. MEIP found that 373 of 437 borrowing households in its credit sample repaid from their own income rather than by taking a second loan. Staged disbursement tied to shown repayment capacity is not only prudent, then; it mirrors how these households already manage credit on their own.
- Diversifying on purpose. Almost every state uses the smaller second tranche to fund a different second livelihood rather than more of the first, so a household's risk sits across two income sources instead of one. Chapter 6 has the specific combinations.



5.4 Cost anchors: what things actually cost, across states

Input	Typical cost range across states	Source states
Adult female goat (doe)	₹4,000 – ₹6,000	Gujarat, Meghalaya, Assam, Tripura
Castrated male goat (for fattening)	₹3,500 – ₹8,000 depending on age/weight	Meghalaya, Gujarat, AS-SAY Assam
Piglet (2–3 months)	₹3,500 – ₹5,000	Meghalaya, Assam, Tripura
Day-old chick (backyard poultry)	₹120 – ₹150	Meghalaya, AS-SAY
Minimum goat shed (60–100 sq. ft., bamboo/local material)	₹4,000 – ₹8,000	Meghalaya, Gujarat, Assam
Minimum piggery shed (80 sq. ft.)	₹4,000 – ₹5,000 (buffer, if shed absent)	Meghalaya, AS-SAY
Vegetable cultivation, 0.125 acre open-farm input package	₹10,000 – ₹15,000	Gujarat, Rajasthan
Semi-pucca trellis (per 0.125 acre)	₹16,000 – ₹21,900	Gujarat
Small business (kirana/tea stall) working + capital combined	₹16,000 – ₹21,000	Gujarat, Assam, Tripura
Milking cow/buffalo (2nd lactation, Gir/Kankrej)	₹44,000	Gujarat

5.5 Returnable versus outright grants: Meghalaya’s distinct model

MEIP is the only project here built as a returnable grant rather than an outright transfer, with repayment starting after a 24-month moratorium. The credit-behaviour research behind that choice found that 37.54% of the 1,164-household sample had already taken a loan, mostly from SHGs, and that repayment was mostly on track: 223 households had partially repaid, 156 had fully repaid, 58 had not yet started, and only 4 had taken a new loan to clear an old one. That existing credit discipline is the basis for making the support returnable. The reasoning is that a household already repaying informal SHG loans out of its own income can be expected to service a larger, moratorium-protected productive loan, and that money coming back lets the same corpus be lent on to more households over time.

5.6 Programme scale and total outlay: a rough comparison

Grant size times target household count gives a rough sense of each project’s fiscal scale. It also helps explain why some projects (G-SAFAL, Assam-SAY) put more into centralised digital monitoring and tight tranche-gating than a smaller ILP project could justify.

G-SAFAL’s roughly ₹370 crore outlay is by far the largest single commitment here, close

Project (State)	Grant / HH	Target households	Approx. total livelihood-grant outlay
Jeebika Uttaran (West Bengal)	₹20,000	522 (researched cohort)	≈ ₹1.04 crore
G-SAFAL (Gujarat)	₹74,000	50,000	≈ ₹370 crore
Rajasthan SAY (Rajasthan)	₹20,000	Village/household research cohort (pilot scale)	Pilot-scale, not yet stated at full programme scale
WISE (Meghalaya)	Per-model	601 (researched cohort)	Not stated as a single household total - see Chapter 9.4
MEIP (Meghalaya)	₹20,000–₹50,000 (returnable)	4,000	≈ ₹8–20 crore (recyclable corpus, not a one-time outlay)
SETU (Assam)	₹20,000	4,000	≈ ₹8 crore
Assam-SAY (Assam)	₹37,500	10,000	≈ ₹37.5 crore
TRIPTI (Tripura)	₹23,000	200 (researched cohort)	≈ ₹46 lakh (pilot scale)
Arunachal Pradesh SAY	≈₹40,000 (tentative)	401 (scoping cohort)	Full-scale target not yet finalised

to ten times Assam-SAY's and about 45 times SETU's. That scale is why G-SAFAL alone runs a dedicated Decision Support System for real-time monitoring, and why its tranche gate (75% utilisation plus 1 to 1.5 times asset growth) is tighter than any other project's. MEIP's recyclable, returnable corpus is a different kind of figure from a one-time outlay. If repayment holds at the rate the credit study found, the same ₹8 to 20 crore base can in principle carry more than one cohort of 4,000 households across successive multi-year cycles. That efficiency argument backs up the point in 5.5, and it feeds Chapter 11's suggestion that other large state-funded schemes try a returnable-grant variant for their better-resourced personas.



Livelihood Options for the Most Vulnerable

This chapter pulls together, state by state, the persona-to-livelihood mapping that sits at the centre of every programme's design. It is the practical answer to one question: given this household's labour, land, water and social constraints, what should the grant actually fund? It ends with a cross-state library of the livelihoods that come up most often, so anyone building a new programme can see at a glance which options have been tested where.

6.1 The recurring livelihood library

Livelihood	States where field-validated	Best suited to
Goat rearing	West Bengal, Gujarat, Rajasthan, Meghalaya, Assam, Tripura, Arunachal	Low-labour households with any homestead space; tolerant of intermittent water; strong liquidity ('ATM') value
Pig rearing / piggery	West Bengal, Meghalaya, Assam, Tripura, Arunachal (AS-SAY)	Households with assured local demand and no religious/social restriction; requires more water and disease vigilance than goats
Backyard poultry	Gujarat (via cattle-alternative), Rajasthan, Meghalaya, Assam, Tripura, Arunachal	Lowest resource floor of any livestock option (50 sq. ft.); best starter/low-labour-persona activity
Vegetable cultivation (open farm)	Gujarat, Rajasthan, Meghalaya, West Bengal (sack/100-plant variants), Arunachal	Households with any cultivable or homestead land and at least seasonal irrigation
Vegetable cultivation (trellis)	Gujarat, Meghalaya, Rajasthan	Second-tranche upgrade once open-farm PoP adoption is demonstrated; needs higher capital and market linkage
Small business (kirana / tea stall / vending)	West Bengal, Gujarat, Rajasthan, Assam, Tripura, Meghalaya, Arunachal	Households with market access (100–500 accessible households) and at least one confident, numerate member
NTFP-based livelihoods (sabai grass, mushroom, sal-leaf, tasar/eri silk)	West Bengal, Meghalaya (Eri), Assam (Eri/handloom)	Forest-proximate households, often where land is entirely absent; requires strong market/aggregation support
Mushroom cultivation	West Bengal, Meghalaya	Land-scarce households; climate-sensitive (cooler months only); needs proximity to market for fast sale
Bee rearing	Meghalaya, Tripura	Households near flowering/forest resources; lower priority for very labour-constrained personas due to sensitivity of the activity

Livelihood	States where field-validated	Best suited to
Handloom / weaving	West Bengal (implicit), Assam, Tripura	Households with prior weaving skill and light labour availability; better as secondary/cultural-fit livelihood than primary
Cattle / dairy augmentation	Gujarat, (comparator: Meghalaya cattle ownership data)	Existing dairy farmers with 1–2 cattle and cooperative proximity; not a good fit for asset-zero households



6.2 Persona-to-livelihood mapping, state by state

West Bengal: 8 household categories

Household category	% of sample	Livelihood 1	Livelihood 2
Single women / no family support	7%	Small trade / NTFP	Goat rearing
Women-headed household	3%	Goat / pig rearing	100-plant model / NTFP
Person with disability	6%	Goat rearing	Small trade (puffed rice / sal-leaf plates)
Forest-dwelling, NTFP-dependent	20%	Goat / pig rearing	NTFP (mushroom/tasar), sack ginger
Seasonal wage / migration	22%	Small trade (vending)	Goat / pig rearing
Limited agricultural land	35.6%	Goat / pig rearing	100-plant model
Substantial livestock already	7%	Goat / pig rearing (expansion)	Small trade (vending)

Meghalaya: MEIP four-persona model

Persona	% of sample	% with medium/high skill	Investment tier
Vulnerable, low labour, low resources	11.3%	30.3%	Nascent (₹10,000)
Vulnerable, low labour, has resources	10.9%	71.7%	Basic (₹20,000)
Vulnerable, has labour, low resources	18.0%	45.7%	Advance (₹30,000+)
Vulnerable, has labour and resources	59.7%	86.5%	Advance (₹30,000+)



Meghalaya: Praxis seven-persona vulnerability ladder (Umling, Pynursla, Demdema)

Persona	Approx. % of sample	Livelihood 1	Livelihood 2	% with relevant skills
High vulnerability, low labour, no resources	21%	Small business	Livestock	45%
Similar, no labour, but has resources	6%	Livestock	Small business	45%
Vulnerable, has labour, no resources	10%	Small business	Livestock	42%
Vulnerable, labour and resources	10%	Small business	Small business	54%
Non-vulnerable, labour, no resources	26%	Livestock (pig/poultry)	Small business	27%
Non-vulnerable, labour, limited resources	23%	Agriculture	Livestock (pig/poultry)	53%
Non-vulnerable, labour and resources	5%	Agriculture	Livestock (pig/poultry)	79%

Assam: SETU/AS-SAY six persona cases

Persona case (able-bodied / land / alcoholism / market)	% of data	Option 1	Option 2	Option 3
>1 adult, real estate only, no alcoholism, market access	3%	Handloom	Backyard poultry	Grocery shop
>1 adult, real estate only, market access	2%	Handloom	Grocery shop	Tea shop
<1 adult, real estate only, no market access (dominant case)	82%	Pig rearing	Goat rearing	Backyard poultry
<1 adult, high alcoholism	3%	Handloom	Pig rearing	Grocery/tea shop
<1 adult, cultivable land available	7%	Pig rearing	Goat rearing	Vegetable
<1 adult, real estate only, market access	3%	Handloom	Grocery/tea shop	Backyard poultry

Tripura: SeSTA five-persona matrix

Persona	% of HH	Option 1	Option 2	Option 3
1 able-bodied adult, real estate land only	6%	Pig	Goat	Backyard Poultry
>1 able-bodied adult, real estate land only	46%	Pig	Goat	Backyard Poultry
>1 able-bodied adult, cultivable land	30%	Pig	Goat	Vegetable
1 able-bodied adult, prior non-farm knowledge	11%	Grocery	Tea shop	Backyard Poultry
>1 able-bodied adult, prior non-farm knowledge	7%	Grocery/Tea	Pig	Goat

Arunachal Pradesh: top-8 suitability-ranked livelihoods (East Kameng & TCL)

Arunachal did not build a household persona matrix, since full model-building was still to come at the time of the scoping study. Instead its research produced a suitability-ranked shortlist across 11 weighted indicators. The team plans to build out household personas first, then generate livelihood recommendations for both a primary and secondary livelihood, with recommended combinations that enable synergies wherever possible - an approach still in progress at the time of writing:

- Option A, Piggery plus Backyard Poultry. The highest-aspiration livelihood paired with the one that has the lowest resource floor.
- Option B, Goat Rearing plus Vegetable Cultivation. Two of the three highest-scoring activities, at 74% and 82%.
- Option C, Piggery plus Vegetable Cultivation.
- Option D, Goat Rearing plus Backyard Poultry.

The top single activities by suitability score were Mithun Rearing (83%, East Kameng only, and a very high capital entry point), Vegetable Cultivation (82%), Backyard Poultry (78%), Goat Rearing (74%), Buffalo Rearing (73%, TCL only), Passion Fruit/Pineapple (73%), Piggery (65%, only moderate despite being the runaway first-choice aspiration), and Large Cardamom (61%, the main existing cash crop, but with roughly a two-year gestation before it pays).

6.3 What the cross-state comparison reveals

- Goat rearing is the most widely validated livelihood here. It is on every

state's shortlist, because it clears the six-factor checklist from Chapter 4 at a lower bar than any livestock option except backyard poultry.

- The lowest-labour, lowest-resource personas are almost always sent toward small business or backyard poultry rather than agriculture or larger livestock. Several states arrived at that logic independently.
- Cultural or religious fit for pig rearing is the most geography-specific factor in the whole library. Pig rearing is a default first-choice livestock option in West Bengal, Meghalaya and parts of Assam and Tripura, but in Assam and Tripura it only goes on the list after a village-level screening question ('is pig rearing accepted in your community?'), and it does not appear at all in Rajasthan's or Gujarat's shortlists.
- Second-livelihood grants go overwhelmingly to diversification rather than to scaling up. The pairings (goat plus vegetable, pig plus poultry, small business plus livestock) recur so often that they add up to an unwritten rule: never put two units of the same risk category into one household's total grant.



Delivery Mechanisms and Training Capacity Needed

A livelihood grant with no delivery cadre behind it is just a one-time cash transfer, not a graduation programme. This chapter sets out how each state has built the people side of the work, the field coaches, Pashu Sakhis and community resource persons who turn a grant and a package of practices into a livelihood a household actually keeps up, and what training capacity each programme is putting behind that cadre.

7.1 The delivery cadre, compared

State	Frontline cadre	Caseload / ratio	Cadence
Gujarat (G-SAFAL)	Community Cadre (Field Coaches) - over 1,000 trained, predominantly women from vulnerable backgrounds	1 cadre : 40 households	Weekly household visits
Meghalaya (MEIP)	G-SAFAL-style Field Coaches (model shared with Gujarat's institutional design) plus Pashu Sakhis for veterinary linkage	Not separately specified; village-level convergence with Pashu Sakhis at gram panchayat level	At least monthly monitoring visits; weekly small-group meetings
Assam (SETU/AS-SAY)	Community Resource Persons under ASRLM structure, working through SHG/VO/CLF institutions	Structured around 4,000 HH (SETU) scaling to 10,000 HH (AS-SAY) across 11 blocks	Continuous handholding, described as regular field-coach visits
West Bengal (Jeebika Uttaran)	Community Resource Persons under WBSRLM structure, working through SHG/VO/CLF institutions	Full-coverage model within 10 study villages	Regular field-level review, with formal joint consultation workshops at 30% and 100% survey completion
Rajasthan (RGAVP)	Promoters (trained in skills and planning) plus linkage to technical support institutions and CSOs	Household- and area-level, tied to PoP delivery per livelihood	Structured training schedule per livelihood (goat, poultry, vegetable, water/fodder via MGNREGA)
Tripura (TRLM/SeSTA)	Field-level facilitators aligned to TRLM's Pasu Sakhi network for veterinary linkage	200-HH pilot scale, 15 villages, 3 blocks	FGD-informed, activity-specific handholding
Arunachal Pradesh (ArSRLM)	SMMU (State Mission Management Unit) and Block Mission Managers, with KVK and district line-department convergence	5 blocks across 4 districts; model-building phase not yet finalised at scoping stage	To be finalised in the 'Build Livelihood Models' next-step phase

7.2 Roles and responsibilities: the common vertical structure

Gujarat’s G-SAFAL guidelines give the clearest, most reusable roles-and-responsibility matrix here, laid out across five administrative levels. The same vertical logic (state to district to block to community institution to village) shows up, under different local names, in Meghalaya, Assam and Rajasthan’s programme documents.

Level	Core responsibilities
State (GLPC / ASRLM / MSRLS / TRLM equivalent)	Fund transfer; state-level record-keeping and monitoring; policy and results-framework ownership
District (DMMU)	Fund transfer to blocks; district-level record-keeping and monitoring
Block (TMMU / BMMU)	Support in procurement with local agencies/vendors; convergence with line departments (agriculture, animal husbandry, veterinary); block-level monitoring
Community institutions (CLF / VO / Model CLF)	Ensure quality of procurement; maintain material-distribution and fund-utilisation records
Village level (Field Coach / CRP / Promoter)	Training and handholding of beneficiary households; convergence with technical departments for training/camps; ensure PoP follow-up; household-level record-keeping

7.3 Training design: Package of Practices (PoP) as the core unit

Every state turns its livelihood models into a Package of Practices (PoP), which is a structured, activity-specific set of training and monitoring content. Rajasthan’s PoP is the most detailed. For goat-based livelihoods it covers disease management, feeding, breed quality, milking and the financial literacy needed to sell well; for poultry it covers vaccination schedules, housing and market awareness; and for vegetables it covers basic agronomy, seed selection and pest management, each with named technical support institutions and CSOs providing ongoing linkage.

- Pre-adoption training. Given before or right at asset transfer, covering shed construction, breed selection and basic health and hygiene protocols. Used in Gujarat, Meghalaya, Assam and Rajasthan.
- Continuous field coaching. Weekly-to-monthly household visits to check PoP adherence, catch early signs of disease or mortality, and keep up savings and record-keeping habits. This is the single factor cited most often as making the difference, across all seven states.
- Milestone-linked retraining. Households that miss adoption benchmarks get extra targeted training before the second tranche is released, rather than being dropped. Gujarat’s goat and vegetable models and Assam’s AS-SAY tranche criteria all build this in.
- Convergence-based specialist input. Veterinary care through government Pashu Sakhis (Meghalaya, Tripura, Rajasthan), KVK-linked horticulture and agriculture extension (Rajasthan, Arunachal), and NABARD or agriculture-department support for higher-value crops (Arunachal’s large cardamom, Gujarat’s link to horticulture-department trellis subsidies).

7.4 Capacity gaps flagged across states

A few training-capacity gaps recur across the state research and deserve direct attention in any scaled programme:

- Veterinary service density is the constraint on livestock livelihoods named most often. Meghalaya flags it (the piggery water and shed gaps compound with veterinary access gaps), so does Arunachal (28.6% veterinary access against a 65% suitability score for piggery), and so does Tripura, where vaccination is “uncommon” because there is no village-level extension and too few personnel, even when the vaccines themselves exist.
- Financial and digital literacy stays low even where basic numeracy is fine. Rajasthan reports only 33% smartphone ownership, with many women struggling with digital literacy even when they own a device. Meghalaya’s Praxis study found 80% of households “not confident” about applying for social security schemes on their own, despite 86.79% being able to do simple financial calculations.
- Market-linkage and aggregation skills trail production-side training almost everywhere. West Bengal recommends strengthening market infrastructure and SHG/FPO collective bargaining as a separate, later intervention once production skills are in place; Assam’s AS-SAY scoping names “weak market linkages and poor value-chain integration” as a barrier in all six of its study districts.
- Business-management capacity for small-business livelihoods is rated “poor” in baseline assessments (Assam’s AS-SAY district profiles) even in a state with a strong entrepreneurial culture overall (Gujarat). That points to a need for generic business training as its own curriculum track, not just sector-specific PoPs.



Commercial Models and Package of Practices Library

This chapter gathers the unit economics, growth projections and package of practices behind the livelihoods that recur most: goat rearing, pig rearing, backyard poultry, vegetable cultivation and small business. It pulls the technical detail from each state’s commercial models into one reference. Where a state’s own documentation goes deepest on a given livelihood, its figures are used as the worked example.

8.1 Goat rearing: the most-validated livelihood in this compendium

Goat rearing is on every state’s shortlist. Assam’s SETU research records the fullest package of practices, built around five critical control points:

PoP step	Critical	Best practice	Quality metric
Vaccination	High	Timely PPR, FMD & ET vaccination via trained Pasu Sakhi, cold chain maintained	All three vaccinations administered on schedule
Deworming	Medium	Quarterly deworming for entire herd	Timely deworming followed by liver-tonic supplement
Shed management	Low	Raised shed, 14 sq. ft. per goat, daily cleaning with ash	Proper spacing and cleanliness maintained
Concentrate feed	Low	Rice bran + mineral mixture + salt, 25–50g per goat morning/evening	Consistent feeding schedule maintained

Vaccination calendar (Assam SETU)

Vaccine	Timing	Frequency
PPR (Peste des Petits Ruminants)	September - November	Once every 3 years
FMD (Foot & Mouth Disease)	February - March and August - September	Twice a year
ET (Enterotoxaemia)	June - July	Once a year
Goat pox	December - January	Once a year
Deworming	15 days to 1 month before each vaccine cycle	Quarterly

Worked commercial models: Assam’s 3-goat structures

Assam’s research records two field-tested 3-goat setups, each funded at ₹12,500 of initial investment from the grant, with different return timelines:

Model	Configuration	Income realisation	Year-3 cumulative net profit
Model 1 (pregnant-doe led)	1 pregnant doe + 1 doe (8–9 months) + 1 buck (4–5 months)	By month 8 of intervention	₹15,849
Model 2 (mating-ready does)	2 does (9–12 months, mating-ready) + 1 buck (4–5 months)	By month 6 of intervention	₹16,746



Both models assume 14 to 22% mortality in the first and second years, and both time procurement to November to prevent two problems: the poor peak-winter introduction window and the December-to-January festive price spike. Revenue comes from selling castrated bucks at 8 to 9 months, at a live weight of 16 to 17kg. In the Assam study area, mutton runs ₹700 to 800/kg, live-weight goats sell at ₹400 to 450/kg, and the main local markets are Panbazar, Ballamguri, Bijni and Bongaigaon.

Cross-state cost comparability

Gujarat’s model (Chapter 9.2) puts an adult doe at ₹5,000 and a young buck at ₹6,000, close to Assam’s ₹4,000 to 5,000 for a doe. Meghalaya’s MEIP study lands in the same range, ₹4,000 to 6,000 for young goats and ₹7,000 to 8,000 for castrated ones. With three independently commissioned studies agreeing, a planning figure of ₹4,000 to 6,000 per doe is a safe starting point across most of eastern and northeastern India.

8.2 Pig rearing: highest income potential, highest risk

Piggery shows the strongest per-unit revenue of any livestock option here. It also carries the highest recorded mortality risk when there is no structured veterinary support behind it.

State	Piglet cost	Sale value / timeline	Key risk factor
Meghalaya	₹3,500 – ₹5,000 per piglet	~₹20,000 per pig after 6–8 months	Mortality reducible from 50% to 20% with improved practice; seasonal water scarcity
Assam / AS-SAY	Piglet + shed under ₹13,500 (fattening model) or ₹24,000 (breeding - cum - fattening)	8-month purchase-rear-sell cycle (fattening model)	Disease outbreak; local feed (tapioca, rice, kochu) mitigates cost but not disease risk
Gujarat (comparator)	Not a primary G-SAFAL model	-	-
Arunachal Pradesh	Locally-sourced feed keeps recurring cost low	Largest aspiration - to - ownership gap in the compendium (23.9% aspiration vs 15.9% ownership)	No vaccination practised in most villages; oedema/E. coli/diarrhoea can wipe out entire investment

Worked example: Assam’s two-pig sow-and-slaughter model

Assam’s SETU research records pig rearing as the highest-earning livestock model in its portfolio. Even the poorest households are estimated to make ₹17,000 to 20,000 a year from a single pig. That holds because Assam runs a structural pork deficit, short by an estimated 3,16,000 MT against demand, which keeps local prices strong and steady: ₹400 to 450/kg live weight, working out to ₹15,000 to 18,000 for a full 70kg, 8-month-old animal.

Parameter	Value
Model structure	2 pigs (both female/sow at purchase) - pig 1 introduced at 3 months for slaughter, pig 2 introduced at 4 months for breeding
Initial investment	₹12,800 (from grant)
Piglet mortality assumption	25%
Income realisation	By month 6 - timed deliberately before the mother sow's pregnancy/lactation feed-cost increase
Sty spacing requirement	8 ft × 4 ft. per adult pig, concrete floor preferred
Litter size / replacement rule	8 – 12 piglets per litter; mother sow replaced once litter size drops below 5
3-year cumulative net profit	₹37,390

The feed regime is set by piglet age: 600g/day at 8 to 10 weeks, climbing through 1kg, 2kg and 2.5kg to 3.5kg/day by 24 to 28 weeks. It draws on rice bran, colocasia leaf and stem, banana stem, mustard oil cake and a mineral-mixture supplement, mostly local inputs that keep the recurring cash cost well below the compound feed used in more commercial poultry operations.

8.3 Backyard poultry: the universal low-floor entry point

Backyard poultry is on every state's shortlist as the livestock option with the lowest resource floor. It needs the least shed space (50 sq. ft. in Meghalaya and in Assam and Tripura) and has the shortest bird-to-table cycle (6 to 9 months to a saleable 2kg bird in Meghalaya).

State	Minimum space	Flock size guidance	Distinctive feature
Meghalaya	50 sq. ft.	15 – 20 birds typical, up to 50 with labour; field - reported average manageable flock 26 birds	'Mother unit poultry' model suggested for scaling
Assam	150 sq. ft. shared across livestock activities in combination models	Local feed formulation table documented (Table 3.1 in Praxis annexure)	Egg off-take from Sanchu-model hatchery: 10–12 eggs, 3 cycles/year
Arunachal Pradesh	As little as 2 tin sheets for a basic shed	Only 22.6–23% of households currently own poultry	KVK-supported hatchery already serving 2 villages from Seppa; disease outbreaks (bird flu, coccidiosis) roughly twice yearly with no vaccination protocol
Rajasthan	Backyard poultry (Sonali/Pratapdhan breeds) as a small - grant model (₹4,000)	Potable water access as the binding household - level gate	Breed - specific naming (Sonali, Pratapdhan) reflects state poultry - development - board breed programmes

Assam's backyard-poultry model funds a 50-bird desi-chick unit (40 birds in the first cycle, rising to 50 from the second), bought as day-old chicks from a hatchery, at 1.5 sq. ft. per bird and with a strict 21-day brooding period at controlled temperature (30 to 34°C, dropped 2 to 3°C a week). Local desi chicken sells at ₹450/kg year-round, rising to ₹500 to 600/kg in the December-to-January peak. Against 40% bird mortality, a 25-bird sale batch (700g each) plus 25 birds kept for laying gives projected annual revenue of ₹19,355 in Year 2, easing to ₹14,700 in Year 3 as the flock settles.

8.4 Vegetable cultivation: open-farm-to-trellis progression

Gujarat's two-phase open-farm-then-trellis model (Chapter 9.2 has the full costing) is the most finely costed vegetable model here. Its input list, which runs to nursery trays, vermicompost, coco pit, trichoderma, fruit-fly and sticky traps, azotobacter, PSB and KSB biofertilisers and neem oil, doubles as a transferable organic-input template for other states, which matters given that Meghalaya's MSRLS actively discourages chemical fertiliser in favour of organic cultivation. Rajasthan's small-grant SGM1/SGM2 models (trellis versus conventional) run the same open-to-trellis logic at a lower ₹4,000 entry point, gated only on homestead land and an able-bodied household member rather than Gujarat's fuller precondition set.





8.5 Small business: kirana, tea stalls, and vending

The unit economics of small business line up closely across Gujarat, Assam and Tripura, even though those programmes have very different total grant sizes:

Business type	Typical minimum market	Typical investment	First-year income range
Kirana / grocery store	150–500 households within reach, depending on spend assumptions	₹16,000 - ₹21,000	₹12,000 - ₹30,000
Tea / snacks stall	20+ daily footfall or 3,000 units / year sellable	₹19,800 - ₹20,000	₹14,200 - ₹25,100
Tea / snacks stall	20+ daily footfall or 3,000 units / year sellable	₹19,800 - ₹20,000	₹14,200 - ₹25,100
Cutlery / household - items shop	200–500 households	₹16,000	₹12,000 - ₹30,000
Service-based (tailoring, salon, puncture repair)	500 households, larger markets preferred	₹20,000	₹18,000 - ₹23,000

Three independently researched states landing on similar numbers gives a fairly reliable planning range for any new state’s small-business model: ₹16,000 to 21,000 of initial investment against a realistic first-year income of ₹12,000 to 30,000, closer to the top of that range where market access runs past 300 to 500 households.

Worked example: Assam’s hamlet grocery-shop enhancement model

Assam’s SETU research prices out a grocery-shop enhancement model rather than a shop from scratch, aimed at households that already have some shopkeeping experience and existing infrastructure. It is often chosen for women who cannot travel far, since the shop runs from the homestead. A ₹6,000 second-tranche grant widens the stock across a general basket (chocolate, chips, bread, soap, toothpaste, cosmetics, shampoo) at a steady 15% or so retail markup over wholesale, sourced from the Bijni and Bongaigaon wholesale markets. Assuming sales drop by half during sowing and harvesting, when households have less spare cash, the three-year projection is ₹1,56,000 in operating cost against ₹1,72,800 in revenue, a net profit of ₹16,800 over three years. The headline margin is thinner than a livestock model’s, but the



shop reaches steady cash flow much sooner; livestock takes longer to mature and then compounds faster once it does.

8.6 Return on investment: a cross-livelihood comparison point

Most state documents here report profit in absolute rupees rather than as a normalised return-on-investment (ROI) percentage, which makes livelihood-to-livelihood comparison hard. The AS-SAY scoping study is the exception. It works out ROI explicitly for oyster mushroom cultivation, a livelihood that is on the Assam, West Bengal and Meghalaya shortlists but rarely costed in ROI terms anywhere else here.

Metric	Oyster mushroom cultivation (AS-SAY)
Yearly ROI	251.76%
Per-batch ROI	98.34%
Production cycle	3 - 4 weeks per batch
Wholesale price	₹120 - 200/kg
Retail price	₹200 - 350/kg

A return this size comes from a short production cycle, which allows several harvests a year off the same fixed setup cost, and from very modest space and input needs (paddy straw and a basic shed). That is a strong case for moving oyster mushroom cultivation up the list in states where it currently sits as a secondary option (West Bengal, Meghalaya). More generally, when weighing a new livelihood for a future state’s shortlist, it is worth computing an equivalent ROI figure rather than going by absolute profit alone. A smaller absolute profit on a much shorter cycle and lower capital base can be a far better use of a tight grant than a bigger absolute profit that needs a multi-year runway of asset accumulation to get there.

8.7 A note on using this library

These figures are planning anchors, not guarantees. Every source document carries the same caveat, worth restating: actual income moves with local input-cost inflation, market prices, how closely the household follows the package of practices, and the quality of coaching it gets. What compiling them buys you is comparison. A designer working on an eighth state can check a locally derived cost estimate against this converging range before settling on a grant size, instead of starting the unit-economics work from nothing.



West Bengal

Project: Jeebika Uttaran

Classification: ILP (Innovation Fund) under DAY-NRLM. Funding: Government of India + Government of West Bengal. Implementing agency: West Bengal State Rural Livelihood Mission (WBSRLM), branded as Anandadhara. Technical partner: The/Nudge.

Jeebika Uttaran works with the Lodha and Sabar Particularly Vulnerable Tribal Group (PVTG) communities across 10 villages in the Jhargram and Nayagram blocks of Jhargram district. The research behind it, Comprehensive Livelihood Research for multidimensionally poor Households in West Bengal, was built to feed straight into WBSRLM's Anandadhara livelihood architecture.



Context and history

The Lodha and Sabar are indigenous, forest-dwelling communities that were criminalised under the colonial Criminal Tribes Act of 1871 and only de-notified in 1952. The research is clear that the stigma still shapes their exclusion today. Lodhas were traditionally hunter-gatherers and shifting cultivators, and Sabars were skilled bamboo crafters. Both communities now live on a mix of wage labour, NTFP collection and small-scale subsistence farming, with seasonal migration to brick kilns, construction sites and stone quarries as a common survival strategy, and often an exploitative one.

Methodology

- Full-census household survey: 522 households across 10 villages (225 in Jhargram block, 297 in Nayagram block), covering 1,814 individuals.
- 40 FGDs spanning livelihood practices, livestock and market, agriculture, NTFP, SHG activity review, aspiration mapping, gender norms, health and hygiene, and village institutions.
- Participatory Rural Appraisal tools: gender clocks, access-control matrices, seasonal calendars and aspiration mapping.
- Two joint review checkpoints, at 30% and 100% survey completion, between The/Nudge and Shamayitha Math, to check and refine the emerging recommendations before they were finalised.

Household and vulnerability profile

Indicator	Finding
Average household size	4 members; 26.8% of HH have 5+ members, 9.77% are single-member households
Single-women households	6.9% (all members aged 50+)
Land access	Only 33% own any agricultural land; 78.3% of landholders hold under 0.25 bigha
Financial inclusion	95% have bank accounts, but savings are minimal and informal-loan reliance is high
Adult illiteracy	36%+ of the population
Ration card coverage	92% Antyodaya, 7% BPL, 1% no card
Ethnic composition of respondents	77% Lodha, 23% Sabar (all Scheduled Tribe)



“Despite hardships, 75% of households express interest in starting new enterprises, particularly in animal husbandry. However, fear of financial loss and lack of family support hinder risk-taking.”
- Jeebika Uttaran Executive Summary

The household categories and their proposed livelihoods

Chapter 6 has the full mapping table. In short: single-women households and those without family support (7%) go to small trade or NTFP paired with goat rearing; women-headed households (3%) go to goat or pig rearing paired with the 100-plant model or NTFP; forest-dwelling, NTFP-dependent households (20%) go to goat or pig rearing paired with mushroom or tasar NTFP and sack ginger; and households with limited agricultural land (35.6%) go to goat or pig rearing paired with the 100-plant vegetable model. The largest single category is households with no family support for starting an enterprise, at 37.2%.

Investment structure

Each household gets ₹20,000, structured as a ₹16,000 first livelihood grant and a ₹4,000 second one, with the household putting in a small share toward shed, feed, medicine or transport. Actual amounts vary by model: goat rearing draws ₹14,500 for the first livelihood, pig rearing ₹11,500, and other models ₹11,390 to ₹13,500, while second-livelihood grants run from ₹4,000 to ₹5,600. Twelve commercial models were discussed: goat rearing, pig rearing, 100-plant and sack ginger vegetable cultivation, a few small-trade activities (broiler chicken vending, fish vending, vegetable vending, puffed rice making, etc.), and four NTFP activities (sal-leaf plate making, tasar cultivation, sabai grass handicrafts, and oyster or paddy-straw mushroom cultivation).

Physical, financial and institutional assets: baseline detail

The survey’s asset baseline shows in detail what the Lodha and Sabar communities own before any programme reaches them, and it explains why the shortlist leans so hard toward low-capital, homestead-based models.

Asset category	Key finding
Housing	66% live in kaccha (mud-wall, thatched-roof) housing; 18% semi-pucca; 16% pucca — kaccha share highest in Kotash (94.7%)
Mobile phones	47% of households own a mobile phone (basic handset); 89% of owning households have only one
Bicycles	66% of households own a bicycle - the most widely held physical asset of any recorded, ahead of mobile phones
Land access	Only 33.33% have agricultural land access; 82% have homestead land; average agricultural holding ~1 bigha in Jhargram block vs. 0.6 bigha in Nayagram block
Goat ownership	20.1% of households; average herd size 2, with 69% of goat-owning households holding fewer than 4 animals; concentration higher in Nayagram (24.9%) than Jhargram (13.8%)
Bullock ownership	19.9%, held mainly for cultivation and fattening / resale where irrigation water is too scarce for active cultivation
Country chicken	44% of households - the most widely held livestock asset, more concentrated in Nayagram
Pig ownership	Under 5% of households, concentrated in Jhargram block (16 households)
Bank account	95% of households, disproportionately registered in the woman member's name given scheme design; 98% in Nayagram vs. 87% in Jhargram
SHG membership	32% of households have a member in an SHG (38% Jhargram, 30% Nayagram)
Primary - occupation income	86% of households earn under ₹10,000/year from their primary occupation
Vocational training uptake	Only 0.44% of Jhargram households and 6.73% of Nayagram households have received any vocational training - overwhelmingly in sal-leaf-plate making where received at all

The gap between near-universal homestead land (82%) and the far scarcer agricultural land (only 33.33%) is the single most decisive number behind West Bengal's homestead-based shortlist from Chapter 4. The research team could not credibly have offered field-crop models to a population this land-constrained. That left sack ginger, 100-plant cultivation and livestock housed on homestead plots as the only workable options, whatever else was true of a given household.

Goat rearing: present condition and economics

Goat rearing is already practised by about 20% of households, on average 2 to 3 Black Bengal goats per family, and works as a liquid ‘ATM’ asset for emergencies. The research treats it as the anchor livelihood for a simple reason: it needs less new skill-building than anything else on the shortlist.

Delivery and training

Delivery runs through the Shamayitha Math field team, with senior management hands-on in enumerator training, pilot testing and field supervision. That is a tighter, more centralised cadre than the multi-tier state-district-block structure used in Gujarat or Assam, which fits the smaller, single-district scale of this pilot.

Gender dynamics and decision-making

Using gender-clock and access-control matrix tools across both study blocks, the research finds that women do a lot of both the household management and the income work (NTFP collection, livestock rearing) yet have little say in major household decisions. Men mostly control money and land use, while women run day-to-day spending without any real financial autonomy. The research finds this gets worse where men's alcoholism piles more unpaid labour and financial insecurity onto women.

Decision area	Reported pattern
Responsibility for earning family income	Skews male, though women's NTFP and livestock income is a significant, often under-recognised contribution
Children's education decisions	Mixed; more joint decision - making reported than in asset-related domains
Ownership of land or property	Predominantly male, even where women perform the majority of associated labour
Ownership of livestock or valuable assets	More mixed than land - goats and small livestock are often viewed as women's assets specifically
Control over household income and resource use	Predominantly male decision - making authority
Responsibility for debt repayment	Falls disproportionately on women in practice, regardless of who incurred the original debt



NTFP livelihoods: a distinct West Bengal strength

NTFP collection carries more weight in West Bengal's model than in any other state here, which follows from the deep forest knowledge the Lodha and Sabar communities hold. The NTFP model of sal- leaf plate making was developed in full, turning an existing forest-based subsistence practice into a market-facing micro-enterprise, usually as Livelihood 2 alongside goat or pig rearing as Livelihood 1.

Key insights specific to West Bengal

- Identity-based exclusion (PVTG and former 'criminal tribe' status) is a vulnerability layer the recommendations keep separate from livelihood design, handled through community-based alcoholism and social-inclusion work that runs alongside livelihood support rather than before or after it.
- The homestead-based, low-space models (sack ginger, 100-plant cultivation) answer directly to near-universal micro-landholding (78.3% of landholders under 0.25 bigha), a tighter resource squeeze than in any other state here except Assam and Tripura.
- Alcoholism among men is flagged as a driver of household instability and of extra unpaid-labour burden on women. The theme recurs, framed differently, in Assam's persona attributes, but is otherwise thinly documented elsewhere.
- Youth lean toward short-term migration income over longer - term skill-building. The research reads this as a generational tension worth its own youth-specific engagement rather than folding it into the standard household livelihood plan.

Turning a New Leaf - Success Through NTFP in Jhargram

Jhargram is surrounded by dense forests and for generations families have collected sal leaves from the forest to earn a livelihood. However, most women sell the leaves in their raw or semi-processed form, receiving only a small share of the final market value.

Kesari Mallik, from Sapdhara Village in Jhargram block, a seasonal daily wage labourer, was one of them. During the livelihood planning process under the Jeebika Uttaran Project, she chose sal leaf plate making as her livelihood activity. The Changemaker (UCM) encouraged her decision, recognizing that it would allow Jharna to earn an income from her home while reducing her dependence on seasonal wage labour.

The project provided her with a sal leaf

plate-making machine and other essential equipment. While earlier she had stitched the plates at a rudimentary level and sold it to middlemen, access to a sewing machine allowed her to make finished plates, which hold a higher market value.

Her first order was from a family in her village to supply for 100 sal leaf plates, from which she earned ₹150, charging ₹1.50 per plate.

Earlier, she had to stitch nearly 1,000 plates to earn ₹200 while working for middlemen. Today, she is producing value-added products, receiving direct orders from customers, and earning a better price for her skills.

She has moved from being a wage-dependent worker to a micro-entrepreneur. Her journey is a testament to how the right support can help women transform traditional skills into dignified and sustainable livelihoods.

Gujarat

Project: G-SAFAL (Gujarat Scheme for Antyodaya Families for Augmenting Livelihoods)

Classification: State-funded programme. Funding: Government of Gujarat.
Implementing agency: Gujarat Livelihood Promotion Company (GLPC). Technical partner: The/Nudge.

G-SAFAL targets 50,000 Antyodaya Anna Yojana (AAY) cardholding families, with a particular focus on women, across 13 aspirational blocks and 2 aspirational districts. The programme runs over five years to progressively induct all 50,000 households, with each household completing its own 36-month Graduation Approach cycle once enrolled.

Context and design philosophy

Unlike the ILP projects in West Bengal, Assam, Tripura and Meghalaya’s WISE, G-SAFAL sits directly inside GLPC as a flagship state scheme. It runs on more than 1,000 trained Community Cadres, mostly women from vulnerable backgrounds, at one cadre per 40 households, with a digital Decision Support System (DSS) wired in for real-time monitoring.

Household personas: landless, marginal farmers, dairy-engaged

Persona	Defining characteristics	Key regions
Landless	42% of HH landless; 71% rely on daily wage/agricultural labour; 30.3% migrate seasonally; up to 80.3% concentration in Garbada	All 13 aspirational blocks
Marginal farmers	58% of HH have land (avg. 1.8 acre)	Naswadi, Kukarmunda, Nandod, Garbada, Rapar
Dairy - engaged households	~30% of HH own a dairy animal (cow or buffalo); highest in Tharad and Garbada	Tharad (Banaskantha), Garbada (Dahod)

Persona × livelihood combination matrix

G-SAFAL’s guidelines turn the three personas into a recommendation matrix for pairing a first and second livelihood. It is the most explicit persona-to-combination table here, giving every one of the 16 possible combinations across four livelihood types a probability rating (Low/Medium/High) and a specific precondition.

Livelihood 1 → / Livelihood 2 ↓	Goat Rearing	Vegetable / Trellis	Small Business	Dairy
Goat Rearing	Not recommended (no diversification)	Highly recommended - Medium probability, Marginal Farmers, land >0.5 acre	Worth exploring - Low probability, Landless, market ≥ 300 HH	Not recommended (insufficient capital)
Vegetable / Trellis	Highly recommended - High probability, Marginal Farmers, land <0.5 acre	Not recommended (no diversification)	Worth exploring - Low probability, Marginal Farmers, market ≥300 HH	Worth exploring - Medium probability, Dairy HH, herd 1-2, land <0.5 acre
Small Business	Highly recommended - Medium probability, Landless, market ≥ 100 HH	Highly recommended - High probability, Marginal Farmers, market ≥100 HH	Not recommended (no diversification)	Worth exploring - Medium probability, Dairy HH, herd 1-2
Dairy	Not recommended (insufficient capital)	Not recommended (insufficient capital)	Not recommended (insufficient capital)	Not recommended (no diversification)

The matrix runs on two rules: never recommend the same livelihood type twice, and mark any combination needing more capital than a persona can carry as ‘not recommended’ rather than just lower-priority. That makes it a template another state could reuse directly, and it is one of the clearest places where Chapter 6’s cross-state principle, never fund two units of the same risk category, is written out formally instead of left implicit.

Investment structure: the largest grant in this compendium

At ₹74,000 per household, G-SAFAL’s Livelihood Support Grant (LSG) is more than three times the outright grants used in West Bengal, Rajasthan or Assam’s SETU pilot, paid in two or three tranches depending on the livelihood. The second tranche (LSG-II, for a second livelihood or an expansion) only opens once community structures (CLF/VO/SHG) verify 75% utilisation of LSG-I, asset value has grown 1 to 1.5 times, and income has started coming in. That is the tightest tranche-release gate here.

Livelihood type	1st tranche	2nd tranche	LSG-II (2nd livelihood/expansion)
Vegetable farming	₹15,000	₹25,000	₹24,000 - ₹34,000
Small business	₹20,000	₹20,000	-
Goat farming	₹35,000	₹15,000	-
Cattle and dairy	₹50,000	-	-

Four flagship livelihood models

1. Vegetable farming: open farm, then trellis

Zoned across three agro-climatic bands. The East gets bitter gourd, cucumber, tomato, brinjal and chilli; the North and Kutch get heat-tolerant cucumber, cluster bean, cowpea and okra under drip irrigation; and the higher-rainfall South gets climber vegetables such as bottle gourd and bitter gourd. Livelihood 1 funds 0.125-acre open farming (₹15,000 for nursery trays, vermicompost, biofertilisers and seeds). Livelihood 2 adds a semi-pucca trellis on another 0.125 acre (₹24,400, of which ₹16,000 is the trellis structure). Projected household income runs from ₹29,500 in Year 1 to ₹54,000 by Year 3 as PoP adoption matures.

2. Small business

In the North (Banaskantha, Surendranagar, Patan), villages typically offer a medium-density market of 150 to 200 accessible households; Kutch sits outside this pattern and is treated separately. The tribal East gets small business mainly as a second livelihood in the low-spending blocks of Naswadi and Kawant, both in Chhota Udepur district, rather than across the eastern districts as a whole. The four core formats, a kirana store, a tea or snacks stall, a cutlery or household-items shop, and a service business such as tailoring or a salon, each have a defined minimum viable market and a first-year income projection of ₹22,500 to ₹30,000.

3. Goat rearing

Livelihood 1 (₹35,000) funds a starting unit of 3 female plus 1 male goat with a shed, feed and first-aid kit. Livelihood 2 (₹15,000, once PoP adoption is shown) adds 3 more females. Breed choice is regionalised across Surti,

Kutchhi/Kathiawari, Mehsana and Zalawadi. The financial model has a household going from ₹0 income in Phase 1 to roughly ₹40,240 a year by Year 2, with room to compound further if there is space for a bigger herd.

4. Cattle: dairy augmentation

Rather than start dairy in a landless household, this model tops up an existing farmer who already keeps 1 or 2 cattle with one more milking cow or buffalo (₹50,000, single tranche). The logic is that raising output for an experienced dairy household carries less behavioural risk than starting from zero. On conservative assumptions (1,250 litres a lactation against a field-observed Gir/Kankrej average nearer 2,671), it projects about ₹19,675 profit in Year 1, rising to ₹25,538 by Year 3.



Government scheme landscape: why G-SAFAL fills a gap

The research reviews ten comparable state and national schemes across its four livelihood models:

- Vegetable farming: DSAG Tribal Sub Plan, Horticulture Department TASP trellis subsidy
- Small business: Micro Enterprise Development Program
- Goat rearing: Animal Husbandry Department's 10+1 scheme, Tribal Department goat scheme
- Cattle: IDDP dairy scheme, Cattle Shed Subsidy (SCSP), DEDS-NABARD, Interest Subsidy Scheme, Special Incentive Scheme for Indigenous Gir and Kankrej Cows

Nine of the ten are compared against G-SAFAL on all three counts — selection, coaching, and grant adequacy. The tenth, the Micro Enterprise Development Program, offers up to ₹50,000 to women in GLPC community institutions and is compared on selection and coaching.

Where the comparison is made, most schemes fall short on one of the three:

- Selection: most restrict eligibility to ST or SC households, leaving out many AAY families.
- Coaching: most offer no structured post-disbursement training or handholding.
- Grant adequacy: this varies by scheme, not one flat pattern. The goat schemes and the Cattle Shed Subsidy require a genuine 50% beneficiary co-contribution. DSAG dairy requires just ₹3,000 of a ₹90,000 package — about 3%. DEDS-NABARD requires 67–75% to come from a bank loan. Horticulture TASP varies by farmer category: 50% for general farmers, only 10% for ST/Devipoojak farmers under the same scheme.

G-SAFAL's full-grant, no-co-contribution, closely coached design answers all three gaps more consistently than any single comparator scheme.



Key insights specific to Gujarat

- Gujarat is the only state here where the research treats entrepreneurial culture as a first-order asset. The small-business rationale leans on Gujarat's 'entrepreneurial spirit... culturally ingrained in the community' as a design premise, not just a persona attribute.
- The 75%-utilisation-plus-asset-growth gate is the tightest disbursement control here, which fits both the programme's scale (50,000 households) and the higher fiduciary bar a state-funded scheme carries next to a smaller donor-funded pilot.
- Regional zoning runs through all four of Gujarat's models more systematically than in any other state's documents, which follows from Gujarat's wide agro-climatic range, from arid Kutch to the high-rainfall belt of South Gujarat, inside one programme.



Rajasthan

Project: Rajasthan SAY

Classification: ILP (Innovation Fund) under DAY-NRLM. (A note on the name: the project is called ‘Rajasthan SAY’, but it is classified and funded as an ILP project, not under the separate SAY window used in Assam and Arunachal Pradesh. See Chapter 1.2.) Funding: Government of India and the Government of Rajasthan. Implementing agency: Rajeevika, the Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP). Technical partner: The/Nudge.

The research set out to design a livelihood programme for multidimensionally poor households on the Graduation Approach. Fieldwork ran from 1 to 15 July 2024, carried out by four senior and one junior researcher across Karauli, Baran, Banswara and Sirohi districts (blocks: Todabhim, Shahabad, Kishanganj, Kushalgarh).

Methodology: the 5A framework plus a market layer

The research is built on a three-tier framework: household characteristics (the ‘5A’: Assets, Access, Ability, Assurance, Attitude), village-level livelihood opportunities, and the livelihood choices open to multidimensionally poor households. A fourth component was added on top, covering market access and dynamics through market visits and secondary data.

The 5A household profile

Dimension	Key finding
Access	Ration-card coverage is high overall (90%), reaching 97% in Pindwara and 98% in Shahabad, though Todabhim lags at 74%; limited bank and motorised-vehicle access constrains market participation
Ability	82% of respondents report no formal education; 29% of household members have completed high school; only 33% own smartphones, with digital literacy notably weak among women
Assurance	Income dominated by wage labour (52%) and migration (24%), agriculture only 28%; 48% of households in Todabhim lack MGNREGA cards; only 63% have any healthcare access
Attitude	32% interested in animal husbandry, 20% in small business; 23% report no specific livelihood preference; 56% willing to train, only 39% willing/able to access capital
Assets	Higher landlessness in Kushalgarh and Shahabad; strong livestock ownership in Kushalgarh/Kishanganj; only 19% own electric fans, 3% own motorised bikes

Village profile: migration as the dominant coping strategy

Across all four districts, local livelihoods run on wage labour, agriculture and small businesses (goat rearing, poultry, shops), but a large share of men migrate seasonally to Jaipur, Delhi and Gujarat for temporary work. Landholding varies sharply, from high landlessness in Kasba Thana and Tejaji Ka Danda (Baran) to small fragmented holdings in Todabhim, and farming is overwhelmingly rainfed because irrigation is weak. Some distinctive local livelihoods turned up too: stone carving in Varali (Sirohi) and NTFP collection (Bailiya bark, Tendu leaves) in Chorakhadhi (Baran).

Block-level housing and land access

The survey’s five block-level breakdowns (Todabhim, Shahabad, Kishanganj, Kushalgarh, Pindwara) show how much district-level averages can hide, a caution the Arunachal chapter echoes.

Dimension	Own house	Kacha housing	Cultivable land (% HH)	Avg. landholding (acres)	Irrigated land (% HH)
Todabhim	93%	31%	10%	0.4	0%
Shahabad	98%	43%	61%	2.4	36%
Kishanganj	36% (56% on govt. land)	60%	5%	2.8	0%
Kushalgarh	95%	70%	92%	1.2	30%
Pindwara	92%	46%	71%	0.7	10%
Overall	81%	50%	47%	1.3	14%

Key village-level themes

- Migration is the dominant strategy. Villages in Baran and Sirohi report over 60% of households relying on migration to survive, mostly into construction, agriculture and non-farm work in Jaipur, Delhi and Gujarat’s industrial belt (Vapi, Vadodara, Surat). In Gharat village (Sirohi), women migrate too, not just men, which is less commonly documented than the male-dominated migration seen elsewhere here.
- MGNREGA participation is uneven and payments are often late. Some households get close to the full 100 guaranteed workdays; others get only 30 to 50. In villages like Bhaisa Khurd women get more workdays than men, a positive but locally patchy pattern.
- Livelihoods are gendered. Women mostly do goat rearing and tailoring, with high goat mortality and underused tailoring capacity both marked as things to improve. Villages including Bhaisa Khurd and Gharak are trying newer options such as paper-plate making, beauty parlours and bulk packaging.
- Natural-resource dependence continues but is under strain. Chorakhadhi (Baran) and Varali (Sirohi) both lean on forest and grazing land for NTFP and livestock, but shrinking forest cover and grazing access are pushing households toward other income.

Education and mobility: block-level detail

Education among respondents is low in every block, with 82% overall reporting no formal education, from Pindwara's 94% to Todabhim's better, though still severe, 67%. The household-level picture is more hopeful: 29% of household members have completed high school, and Todabhim again leads at 48%. That suggests some intergenerational mobility is starting even where the respondent generation itself is largely unschooled.

Block	Respondent: no formal education	Household: at least one member completed high school+
Todabhim	67%	48%
Shahabad	73%	43%
Kishanganj	82%	22%
Kushalgarh	89%	27%
Pindwara	94%	13%
Overall	82%	29%



Mobility infrastructure varies just as sharply. Public bus access runs from 93% of households in Kishanganj down to just 24% in Pindwara, and 22 to 24% of households in Todabhim and Pindwara have no access to any mode of transport at all. That mobility gap directly affects which livelihoods (market-dependent trading, off-village wage labour) are realistic without a dedicated transport-linkage intervention. Financial access follows a related but separate pattern: more than half of households in every block can reach a bank directly or through an intermediary, but Shahabad (66%) and Kishanganj (95%) lean heavily on Common Service Centres rather than bank branches. In those two blocks, CSC-based financial inclusion, not branch expansion, is the lever to pull first.

Access to entitlements and infrastructure: block-level detail

Ration-card and pension coverage vary by block as sharply as land access does. Entitlement-linkage support is a standard programme component in all seven states, and this is a reminder that it needs the same block-level targeting precision as the livelihood grant itself.

Block	Ration card	Widow pension	Old age pension	Awas Yojana
Todabhim	74%	17%	24%	2%
Shahabad	98%	18%	9%	27%
Kishanganj	93%	18%	7%	4%
Kushalgarh	84%	16%	0%	3%
Pindwara	97%	27%	5%	30%
Overall	90%	20%	9%	15%

Todabhim’s below-average ration-card coverage (74% against a 90% overall average) lands on top of its lowest-in-sample cultivable-land access (10%) and smallest average landholding (0.4 acres). Livelihood-asset gaps and entitlement gaps stack up in the same block, which should make Todabhim a priority for both grant intensity and entitlement-camp outreach at once, rather than prioritising the two tracks separately.

Water and electricity infrastructure vary just as much. In Kishanganj, 95% of households depend on open wells or borewells for drinking water, the highest reliance in the sample, while piped water reaches just 1% of households across all five blocks; only Kushalgarh and Todabhim report any piped access at all, at 3% and 2%. Regular electricity runs from 69% of households in Todabhim down to large unelectrified populations in Kushalgarh (30% with no electricity at all). These gaps limit which livelihoods, especially anything needing cold storage, milling or evening business hours, are viable regardless of any household-level precondition.

The village × household prerequisite matrix

RGAVP’s research gives the compendium its most formally structured factor-matching table: 5 small-grant models (SGM1 to 5) and 7 large-grant models (LGM1 to 7), each

scored against 4 village-level prerequisites (common grassland or forest, a community water source, a market, connectivity) and 5 household-level ones (able-bodied persons, homestead land of 5 cents or more, potable water, irrigation, numeracy or skillset).

Model	Livelihood	Grant tier	Key village / household gate
SGM1	Vegetable cultivation with trellis	Small (₹4,000)	Homestead land + able - bodied person; no market / connectivity required
SGM3/4	Backyard poultry (Sonali / Pratapdhan)	Small (₹4,000)	Potable water access; able - bodied person
SGM5	Shop (kirana / fancy / tailoring)	Small (₹4,000)	Numeracy / skillset; able - bodied person
LGM1/2	Trellis vegetables with rainwater harvest / drip system	Large (₹16,000)	Market access; homestead land; irrigation (drip variant)
LGM3	Nursery entrepreneur	Large (₹16,000)	Connectivity; homestead land; irrigation; numeracy / skillset
LGM4/5	Goat units (1 pregnant + 1 female / 1 male + 1 female)	Large (₹16,000)	Common grassland / forest; community water source
LGM6	100 - bird poultry farm	Large (₹16,000)	Connectivity; homestead land; numeracy / skillset
LGM7	Mobile trading (vegetables / kirana / fancy)	Large (₹16,000)	Market access; connectivity; numeracy / skillset

Investment structure

The tiered grant combines one large grant (₹16,000) and one small grant (₹4,000) per household, ₹20,000 in total. That is the same size as West Bengal's grant but structured differently: an asymmetric large/small split rather than West Bengal's ₹15,000/₹5,000. Small-grant models are kept low-precondition and flexible; large-grant models usually need specific community infrastructure (irrigation, market access) to work.

Programme design recommendations

- Go collective. Group-based initiatives for pooling resources and reaching markets together, citing PRADAN's group vegetable farming and AKRSP's tailoring enterprises as precedents worth copying.
- Layer the interventions. Broad entry-point livelihoods (livestock, vegetables) for most households, with the more aspirational candidates nudged toward entrepreneurial roles (nursery entrepreneur, mobile trader) so the village grows its own role models.
- Innovate and pilot. Context-specific fixes such as rainwater harvesting for trellis cultivation, kept in continuous piloting and adjusted on field feedback rather than locked in at the design stage.

Package of Practices: the same shape across four tracks

RGAVP's PoP (Chapter 6 of the source report, covering goat, poultry, vegetable and business/trading/service livelihoods) follows the same sequence in every track: promoter training first, then household-level training, then a link to technical support institutions and CSOs for ongoing help.

Track	Core training content	Institutional linkage
Goat - based	Animal care, health management, productivity improvement, disease management, feeding practices, breed quality, milking, financial literacy for market engagement	Government veterinary services; CSOs for promoter training and planning support
Poultry - based (BYP)	Breed selection, housing, health, vaccination, feeding, financial planning, market awareness	Local line departments; promoters facilitate access to quality starter stock
Vegetable cultivation / silvi-pastoral	Basic agronomy, seed selection, pest management, seasonal-cycle planning, output/market engagement	Technical institutions for capital-investment guidance on materials and equipment
Water & fodder (MGNREGA shramdaan)	Application processes for MGNREGA convergence; seasonal planning for individual and community land improvement	CSOs and technical institutions supporting MGNREGA application and community-asset planning

Beyond the primary grantee: a goat-livelihood ecosystem

Rajasthan's PoP goes further than any other state here in mapping the adjacent, non-grantee roles a mature goat-rearing cluster can support. It treats the grantee household not as an island but as one node in a local goat economy worth building on purpose. The recommendation is a clustered approach, 10 to 15 project beneficiaries across 2 to 5 nearby villages, organised loosely like a Joint Liability Group to discourage early sell-off of stock and to open up collective loan access later, without the paperwork of a full Farmer Producer Company in the early period.

- Feed concentrate maker: a small group of 3 to 4 nearby households, one of them with covered storage, running a shared grinder on in-kind working capital.
- Shared rearer: a better-off household that fattens a neighbour's stock alongside its own.
- Field Goat Health Worker: linked to the district Veterinary Clinical Complex for Advanced Animal Disease, trained to collect and send urine and stool samples in sealed specimen bags for diagnosis.
- Sale and vaccine logistics entrepreneur: usually a two-wheeler owner, ideally with cold-chain capacity, covering town-market sale runs beyond a roughly 15km walking or transport threshold.
- Breeding buck provider: keeps a project-supplied buck and its pure-line progeny for local servicing.
- ONDC anchor: a literate, phone-comfortable resident who can list Qurbani goats and pure-breed bucks on the government-backed Open Network for Digital Commerce.

Seeding these complementary micro-roles around a primary livelihood, rather than funding every household the same way, is a distinctive Rajasthan contribution. It adapts readily to any other state with a goat- or livestock-heavy portfolio, and Assam, Tripura and Meghalaya stand out, since goat rearing is the most widely validated single livelihood in each of them too.

Key insights specific to Rajasthan

- Rajasthan has the most formally codified village-household prerequisite matrix here, a template other states’ teams could adapt directly when they move from research to grant-eligibility screening.
- Migration is treated as a structural feature of the local economy to design around, not a problem to solve with grants. The recommendations aim to make local livelihoods viable enough to reduce the need to migrate, not to stop migration head-on.
- Water and irrigation, not land or labour, is the constraint that most often decides whether a household qualifies for a small-grant or large-grant model across the 12 models, a different emphasis from the labour-and-land persona logic used in Assam, Tripura and Meghalaya.

Small Steps Towards a Large Goal - Achieving the Dream of Opening a Kirana Shop

Before joining the program, Resham Devi Bairwa of Nangal Mandal, Todabhim block, did not have any source of livelihood. Her younger son has speech impairment due to which she cannot leave him alone. Her family was dependent on her husband’s daily wage labour.

They had marginal land access of half a bigha of land behind their house, with no access to irrigation. The produce was barely sufficient to meet household consumption.

Resham Didi selected a grocery shop/ kirana as her primary livelihood activity. She has studied up to 7th standard which gave her numerical literacy and has prior experience of running a grocery shop. Ensuring that she met the prerequisites of numeracy and skillset for obtaining a kirana shop/ small business under LGM 7.

Her shop generates a daily sale value of around ₹400–600, from which she is able to save approximately 15% as income. She is gradually reinvesting these savings into expanding her shop.

Earlier, she had to depend on her husband for every monetary need, but now she pays her children’s educational expenses and other smaller household expenses independently. Her husband supports her business by acquiring goods for the shop.

Initially she did not believe that she would be able to fulfill both her household responsibilities including caring for her child and managing to run a shop. However, regular small group meetings, and home visits by the Samaveshi Sakhi (changemaker) motivated and encouraged her, instilling faith in herself to build her grocery shop.

Meghalaya

Meghalaya runs two separate, separately funded projects: WISE, an ILP (Innovation Fund) project under DAY-NRLM, and the Meghalaya Economic Inclusion Program (MEIP), a state-funded programme built around a returnable grant. Both are implemented by the Meghalaya State Rural Livelihoods Society (MSRLS), with The/Nudge as technical partner on each. They rest on two different research volumes, WISE on a Comprehensive Livelihood Research study by Praxis (Institute for Participatory Practices), MEIP on a loan-behaviour and livelihood-preconditions study by Dialectics Services. This chapter takes each project, and its own research base, in turn.

PROJECT 1: WISE

Classification: ILP (Innovation Fund) under DAY-NRLM. Funding: Government of India and the Government of Meghalaya. Implementing agency: MSRLS. Technical partner: The/Nudge. Research partner: Praxis, Institute for Participatory Practices.

Methodology

- 601 households surveyed across three implementation blocks: Umling (279, Ri-Bhoi), Demdema (169, West Garo Hills) and Pynursla (153, East Khasi Hills).
- 23 FGDs on livelihood processes, challenges and opportunities; 12 visits to shops, enterprises and local markets; 7 stakeholder interviews.
- A Power BI dashboard built for real-time data analysis, with a public-facing dashboard link embedded in the report itself, which no other project's documentation here does.



Block demography

WISE’s three blocks vary sharply on baseline development indicators, and the programme has to account for that separately from livelihood choice:

Block (District)	Population	Literacy rate	Average annual family income
Umling (Ri-Bhoi)	87,021	78.3%	₹64.15K
Pynursla (East Khasi Hills)	57,870	63.02%	₹33.74K
Demdema (West Garo Hills)	73,047	43.28%	₹19.24K

Demdema is the surprise. It has the lowest literacy rate and lowest average income of the three blocks, yet reports the highest confidence in starting and running a small business (97.83% ‘very confident’), the highest appetite for business risk (77.17% ‘very comfortable’) and the strongest problem-solving self-reliance (82.84% handle challenges themselves rather than seeking outside help). The poorest, least literate block reporting the highest entrepreneurial confidence is a useful warning against treating literacy and income as reliable proxies for programme readiness.

Seven-persona vulnerability ladder

WISE’s research builds a seven-tier vulnerability ladder crossing labour availability, resource access and a general vulnerability flag, and adds a non-vulnerable comparison band so designers can see how the livelihood-combination logic shifts between the poorest personas and better-resourced households in the same villages. Chapter 6 has the full mapping.

Livelihood-selection criteria

WISE lays out the most explicit set of selection criteria in the compendium for choosing a livelihood combination. Both options should be low risk and

both should pay back early. The two should complement rather than duplicate each other. The household should already have some practice or knowledge, so no skill-building is needed from scratch. Adoption should let complexity grow gradually, for instance starting with simple open cultivation before moving to trellis. And grant funds should go into asset growth (shed, animals) rather than labour costs.

These criteria feed a scoring matrix across eleven candidate livelihoods, each analysed against twelve required parameters and scored Favourable, Partial, or Unfavourable. It is the most systematic single livelihood-comparison tool here.



Livelihood	Favourable Parameters	Partial Parameters	Unfavourable Parameters
Backyard Poultry (indigenous)	7/12	3/12	2/12
Piggery	8/12	2/12	2/12
Goat Rearing	5/12	4/12	3/12
Vegetable Cultivation / Potato	3/12	7/12	2/12
Ginger	7/12	5/12	0/12
Retail (Food Stalls)	4/12	6/12	2/12
Retail (Vegetable Vending)	4/12	5/12	3/12
Retail (Beauty Parlour)	5/12	3/12	4/12
Retail (Tailoring)	4/12	4/12	4/12
Retail (Grocery Shop)	6/12	3/12	3/12
Retail (Clothing)	4/12	5/12	3/12

Vegetable cultivation: three scaled models

WISE prices vegetable cultivation at three land-size tiers, 3, 5 and 10 decimal. Each combines creepers (beans, bitter melon, ridge melon, cucumber), bush-type vegetables (chilli, tomato, okra, brinjal), cole crops (broccoli, cabbage, cauliflower), leafy vegetables, and seasonal bulb, fruit and spice crops (onion, papaya, ginger, turmeric) across three cropping seasons a year. Fencing expenses are added into every model, because free-grazing livestock is a documented, recurring threat to plots.

Model	3-year total investment	3-year total income	Suggested grant
3 decimal	₹14,570	₹56,420	₹5,000
5 decimal	₹26,185	₹93,400	₹10,000
10 decimal	₹43,195	₹1,32,000	₹15,000 (staggered)

Small business: three grant-tiered models

Baseline data in WISE's research shows real amenity gaps across surveyed villages: 27% have no grocery shop, 45% no meat shop, 18% no tea or snacks stall, 42% no vegetable shop. Even so, 43% of villages already support 5 or more shops, and average annual multidimensionally poor household spending on non-food items is ₹20,251 (₹40,000 to 50,000 for non-multidimensionally poor households in the same villages). Taken together, that points to real latent local demand.

Model	Grant	Description	Matching persona
Model 1	₹5,000	Low-investment trading (small item / tea shop, ₹10 - 20 price points); market of 20 - 30 households	High-vulnerability households with no labour / resources, seeking to supplement a primary income source
Model 2	₹15,000	Mid-size investment with value - addition option (grocery shop, food stall); market of 50 - 80 households	Vulnerable households with labour but no resources, prior experience or enterprising attitude
Model 3	₹10,000 (+₹5,000 after 6 months)	Gradual-augmentation model adding new items over time; market of 30 - 60 households	Vulnerable households with labour but no resources, prior experience desirable

One note: The figures above, and in the vegetable-cultivation table, are component grant sizes within an overall household plan, not WISE’s full household entitlement.

Reading the Market: How One Livelihood Assessment Changed Isidora's Fortune

Isidora Marten, from Nongrim Synjai village under Umling Block, belongs to the Scheduled Tribe community. Before becoming part of the WISE project, Isidora earned her livelihood by selling fruits, generating a monthly profit of around ₹4,000. Her earnings were primarily spent on household expenses and her children's school fees, leaving little room for savings or asset creation.

Isidora is a member of the Iarapsynei Self- Help Group (SHG) and an active participant. She had taken a loan of ₹30,000 to support her family's needs. Despite her efforts, financial hardships persisted, and there were times when the family struggled to secure two adequate meals a day.

She received a Livelihood Support Grant (LSG) of ₹15,000. Due to her previous experience and numerical literacy she chose to invest her grant in a small business involving wholesale banana trading and the sale of plastic household goods.

Before entering the plastic goods business, Isidora had experimented with selling bananas and pineapples. Although she earned a profit of ₹2,000 on an investment of ₹5,000, frequent losses occurred due to spoilage of unsold fruits. She recognised the risks associated with perishable products and decided to move to another venture. She assessed the possibility of opening a roadside pickle stall along NH-44 (Guwahati–Shillong Highway). However, after careful consideration of the safety risks and potential for accidents, she chose not to proceed with the idea. The plastic goods business she chose was based on strong livelihood assessment.

She identified several advantages of the plastic goods trade: products are non-perishable and are durable, they come in various colours, sizes, and designs, and customer demand remains consistent throughout the year. To ensure a steady supply of quality products at a competitive price, she sources her inventory from wholesalers in Adabari, Guwahati.

The business proved successful, significantly improving Isidora’s financial condition. Today, she earns an average monthly income of approximately ₹25,000. Through

disciplined business management and proper record-keeping, Isidora earned a profit of ₹5,000 from the first tranche of the Livelihood Support Grant. Based on her successful performance, she became eligible for the second tranche of LSG amounting to ₹8,000.

She plans to reinvest both her profit and the additional support to diversify her inventory and further expand her business. Today, Isidora successfully operates at two selling points - Nongpoh Daily Market and Iew Mawlong Weekly Market. Her business has expanded both her financial well being and access to public life.



PROJECT 2: Meghalaya Economic Inclusion Program (MEIP)

Classification: State-funded programme, returnable grant. Funding: Government of Meghalaya. Implementing agency: MSRLS. Technical partner: The/Nudge. Research partner: Dialectics Services Pvt. Ltd.

A distinct financing setup: the only returnable grant here

MEIP works on economic empowerment for single mothers, persons with disabilities and other vulnerable groups. Households receive loans of ₹20,000 to ₹50,000 under a 24-month moratorium, the only returnable-grant design among the nine projects; every other one uses an outright, non-repayable transfer. The livelihood models are costed across three tiers — Nascent at ₹10,000, Basic at ₹20,000 and Advance at ₹30,000 and above — matched to each persona's labour and resources. The choice comes straight out of the credit-behaviour research: 37.54% of the 1,164-household sample had already taken a loan (mostly from SHGs, 325 of 437 borrowers), and repayment was mostly on track, with 373 of 437 borrowing households repaying from their own income rather than by taking on more debt.

Methodology

- 1,164 households surveyed across 12 districts, 20 blocks and 96 villages.
- 6 FGDs across three blocks (Dalu, Shella Bholaganj, Saipung) plus 16 individual case-story interviews with single women and PwD households.
- Full block-profile demographic and economic annexures (population, literacy, sex ratio, working-population breakdown) built from Census and state planning-department data for each surveyed block.

Vulnerability and household profile

Indicator	Finding
Scheduled Tribe share	96.48%
Land access	40% no land for cultivation; ~50% of remainder hold <0.75 acre
Single - women - headed HH	83.85% of vulnerable sample
PwD households	16.24%
Households with chronic illness	6.79%
Households with elderly members	25.86%



“40% of the HHs reported not having land for cultivation and significantly almost 50% of the households among the target group have less than 0.75 acre of land.”

- MEIP Livelihoods Study, Chapter 3

Four-tier persona model

MEIP's four-tier persona model (Chapter 6 has the full mapping) links straight to a three-tier investment structure, Nascent (₹10,000), Basic (₹20,000) and Advance (₹30,000 and up), matched to each persona's labour and resources.

Livelihood models: commercial detail

Goat rearing

71% of MEIP households have never reared goats (only 11.9% do now), so there is plenty of headroom. Goats sell for ₹4,000 to 6,000 young and ₹7,000 to 8,000 castrated, and the minimum shelter is 60 sq. ft., which 45.79% of households already have. The suggested setup is 1 male and 3 females, the safest breeding ratio, buying 5- to 6-month-old goats to cut the high juvenile mortality risk.

Piggery

36.08% of households already rear pigs, the highest current adoption of any livestock activity in the sample. A pig fetches around ₹20,000 after 6 to 8 months. 71.99% of households meet the 80 sq. ft. minimum shed space, but water for cleaning is the binding gap, with only 56.4% having year-round access. The suggested models are a 2-pig household fattening unit, or a 5-woman group breeding model with 4 pigs (3 fattening, 1 breeding).

Backyard poultry

67.18% of households have reared poultry before, the highest prior-skill rate of any livestock activity, and 70.96% meet the 50 sq. ft. minimum. A 'mother unit poultry' model is suggested; households can usually manage 15 to 20 birds, up to 50 with enough labour, and the field-reported average manageable flock is 26 birds.

Eri silk cultivation

A geographically concentrated opportunity. 90.38% of households report no eri activity in their village at all, and viable skill concentration sits



only in Ri-Bhoi (which borders Assam and benefits from a warmer climate and Assam's established trading networks) and East Garo Hills. Government sericulture-department grants of ₹1,40,000 open up once a rearing track record exists, the largest single government-linked incentive noted anywhere here. Even so, the study recommends confining eri promotion to areas with prior experience, given how labour and skill-intensive it is and how thin the market linkage is elsewhere.

Handloom weaving, vegetable cultivation, small business, mushroom cultivation and bee keeping

Each is documented in comparable commercial and precondition detail. Vegetable cultivation is held back mainly by seasonal irrigation, with only 316 surveyed households having Rabi-season access against 522 in Kharif. Small business was not covered by a dedicated survey question, so its case rests on the amenity gaps in surveyed villages rather than on stated household demand. Mushroom cultivation is climate-sensitive (viable September to March only) but needs little land. High perishability and lack of easily accessible markets for mushroom makes it unsuitable for marginalised households. And bee rearing, though promising (5-hive units yielding 8 to 10kg of honey each), is flagged as unsuitable for the multidimensionally poor households because the activity is so sensitive and markets are difficult to access..

Delivery structure

MEIP borrows Gujarat's G-SAFAL Field Coach model and adapts it to Meghalaya's convergence needs, above all a link to government Pashu Sakhis at the gram panchayat level for veterinary support. That link matters because the water and veterinary gaps for piggery compound each other.



District-level land access

The MEIP survey shows average land access varying more than tenfold across its 12 sampled districts, which is why a single statewide grant figure has to come with district-specific guidance on the livelihood mix rather than one uniform model.

District	Average land access (acres)
Ri Bhoi	0.88
East Jaintia Hills	0.80
East Garo Hills	0.60
South West Khasi Hills	0.46
West Garo Hills	0.39
East Khasi Hills	0.36
South West Garo Hills	0.36
South Garo Hills	0.31
Eastern West Khasi Hills	0.30
North Garo Hills	0.27
West Khasi Hills	0.25
West Jaintia Hills	0.08
Statewide average (12 - district sample)	0.43

Key insights specific to Meghalaya

- Meghalaya’s matrilineal structure produces a gender-asset pattern unlike any other state here. Valuable household assets go mostly into women’s names (96.73% female-only ownership in Pynursla, from WISE’s research), the reverse of the male-asset-control pattern in West Bengal and Rajasthan.
- MEIP’s returnable-grant, 24-month-moratorium design is a real structural innovation, and it is backed by the credit-behaviour findings rather than assumed ahead of them.
- For piggery under MEIP, water access rather than land access is the constraint that binds most often. That is sharp enough that it should outweigh the generic ‘land and space’ factor from Chapter 4 when the framework is applied to this state.
- Running WISE and MEIP as two separately researched, separately financed projects gives Meghalaya the best cross-validated evidence base of any single state here. WISE’s seven-tier vulnerability ladder and MEIP’s four-tier persona model are framed differently and cover different districts, yet they land on the same underlying logic: labour and resources as the two main axes of vulnerability segmentation.

Assam

Assam runs two separate, separately funded projects: SETU, an ILP (Innovation Fund) project under DAY-NRLM, and Assam-SAY, funded through DAY-NRLM's separate Samaveshi Aajeevika Yojana window. Both are implemented by the Assam State Rural Livelihoods Mission (ASRLM) under the Panchayat and Rural Development Department, Government of Assam, and co-funded by the Government of India and the Government of Assam. The/Nudge is technical partner to ASRLM on both and runs neither directly. This chapter takes each project in turn.

Context: poverty, floods and a mixed ethnic geography

Assam's poverty headcount ratio is 37.0%, against an all-India average of 21.9%, and 36.4% of children under five are stunted. Its livelihood landscape is shaped as much by recurrent flooding as by chronic asset poverty: 31.6 lakh hectares are flood-affected out of a state area of 78.5 lakh hectares, and the worst single year, 2012, cost an estimated ₹771 crore. That backdrop shapes both SETU and Assam-SAY, though the two projects cover different districts and somewhat different communities within it.

PROJECT 1: SETU

Classification: ILP (Innovation Fund) under DAY-NRLM. Funding: Government of India + Government of Assam. Implementing agency: ASRLM. Technical partner: The/Nudge.

SETU covers about 4,000 households across four blocks: Boitamari and Dangtol (Bongaigaon district), and Borobazar and Sidli (Chirang district).

The population is Bodo-majority and concentrated in these two districts.

SETU household demographics and livelihood pattern (200-household research sub-sample)

SETU's 200-household demographic sub-sample, drawn from 11 villages across four blocks, is 48% Scheduled Tribe, 33% Other Backward Caste, 17% Scheduled Caste and 2% General, spanning nine ethnic groups, mainly Bodo, Garo, Adivasi (Tea Tribes), and Assamese and Bengali-speaking communities, with smaller Rabha, Nepali and Rajbongshi numbers. The research notes that ethnic violence in parts of the study area, hitting Bodo and Adivasi communities in particular, has caused displacement and relocation, which adds to the disparity seen between villages in the same area.

85% of the sub-sample depends on labour as its main occupation. That breaks down into semi-skilled labour (masons, painters, carpenters), unskilled labour (farm work, daily wage, domestic help in Bhutan and nearby towns), and tea-garden labour concentrated in Dangtol block's Birjhora Tea Estate workforce. Secondary livelihoods are more varied: 32% of households do some livestock rearing on the side (44% in Hatisar Forest Village, Sidli block), with smaller shares in NTFP collection (6%), agriculture (6%) and migrant work (3%). 41% report no secondary livelihood at all.

Livestock scenario: ownership, mortality, and management practice

In the sub-sample, 47% of respondents keep local poultry, 19% goats, and 17% each cattle and pigs. Mortality is severe across the board: 44% for poultry (Ranikhet disease), 50% for goats (PPR), 66% for pigs and 19% for cattle. Those numbers are exactly why SETU’s PoP puts vaccination and disease management at the top of its priority list.

Practice	Share of livestock-rearing households currently adopting
Constructed a proper shed	25%
Practises deworming	18%
Vaccinates livestock	12%
Follows feed-management practices	23%
Uses herbal medications	16%
Practises castration for fattening	4%
Uses artificial insemination	2%

The poorest households consistently sell livestock below market rates: poultry at ₹200 to 250/kg against a market price of ₹400 to 500/kg. The reason is that goat and pig prices get set by informal visual assessment, looking at disease signs, guessing weight, counting teeth, rather than any scientific weight-based standard, and average livestock-sale income comes to just ₹4,000 to 7,000.

Methodology

- A household survey across Bongaigaon and Chirang districts, with a persona framework built on 7 weighted attributes: number of able-bodied adults, real estate or homestead land (150 sq. ft. or more), cultivable land (1 katha / 2,880 sq. ft. or more), alcoholism, activity-specific cultural fit, prior knowledge or experience, minimum daily time available, and local market availability.
- The headline finding: 85% of the poorest households live solely on casual labour, 93% are landless, and 54% do some livestock rearing (74% single-species, 26% multi-species).

Household persona matrix

The dominant persona in the SETU sample, 82% of households, has fewer than one effective able-bodied adult, homestead-only land with no cultivable land, no alcoholism, cultural fit for the proposed activities, but no local market access. That persona is routed to pig rearing first, goat rearing second and backyard poultry third. Chapter 6 has the full six-case matrix.

Investment structure

Grant component	Amount
Livelihood 1 grant	₹14,000
Livelihood 2 grant	₹6,000
Total per household	₹20,000

Nine specific grant-combination rules are documented (goat plus BYP, goat plus vegetable, pig plus vegetable, pig plus BYP, pig plus tea shop, pig plus grocery shop, handloom plus grocery shop, handloom plus BYP, handloom plus pig), each with a resource-complementarity reason. Goat litter, for instance, manures a co-located vegetable plot, and vegetable waste makes up a large share of the pig feed ration, so the paired combination costs less in inputs than funding either activity alone.

Gender and time-allocation analysis

SETU's research includes a detailed role-and-responsibility breakdown for each candidate livelihood, mapping time, gender split and the specific skill each task calls for. It feeds directly into deciding which activities a single-adult household can realistically keep up.

Activity	Time (hrs)	Who	Mobility required	Psychosocial input needed
Livestock - breed selection / purchase	2 - 3	Women / Men	Yes, to market	Ability to judge breed quality and physical health
Livestock - feed preparation	1 - 2	Women / Men	Yes	Understanding of nutrition mix and feeding timing
Livestock - breeding	3 - 4	Women	Yes	Knowledge of animal heat cycle; pre / post - care
Livestock - health care	1	Women	Yes	Ability to identify symptoms; manage vaccination / deworming
Handloom - yarn preparation & weaving	6 - 10 combined	Women	No	Skilful sorting, tensioning, and design work
Grocery / tea shop - procurement	1 - 3	Women / Men	Yes	Ability to assess required materials and price
Grocery / tea shop - sales	6 - 7	Women / Men	No	Selling ability, profit - margin management, customer relations

Building Assets, Building Confidence: Sonai Baideu's Livelihood Journey

Sonai Sutradhar (Baideu) lives in Pub Salbari, Runikhata VDC, Sidli Chirang block. Her family depended on her husband's income as a migrant labourer in Kerala. Without identity documents or a bank account, he sent money home through postal services, in irregular remittances ranging from ₹2,000 to ₹4,000 a month, with some months yielding nothing at all.

To supplement this, Sonai worked as a seasonal daily wage labourer. The family owned no productive assets, had no savings, and lacked access to a safe water source, relying instead on water owned by others. At times, they were chased away by villagers while fetching water or bathing.

Under LSG-1, she received three goat kids; one has since borne a healthy female kid, the other is pregnant, and the castrated male sold for ₹5,700, covering school fees and medical expenses. Under LSG-2, she received 40 backyard poultry chicks. Despite early losses to disease, 32 remain alive, forming a growing livelihood asset.

With guidance from Changemaker Hirimba Baideu, Sonai obtained essential identity and financial documents and joined a Self-Help Group, gaining access to formal financial services. She later secured a ₹45,000 loan from microfinance institution Aarohan, investing ₹7,000 to install a tube well that ended her family's dependence on others for water.

Small Group meetings built her confidence as a livestock rearer. She had once hesitated, believing a family that struggled to feed itself could never care for animals. Learning alongside other participants, and with continued support from the Changemaker, she now manages both goats and poultry with confidence.



PROJECT 2: Assam-SAY

Classification: SAY (Samaveshi Aajeevika Yojana) under DAY-NRLM. Funding: Government of India and the Government of Assam. Implementing agency: ASRLM. Technical partner: The/Nudge. Research partner: Sayanant Development Services Pvt. Ltd.

Assam-SAY targets 10,000 households across six districts and eleven blocks: Dhemaji, Majuli, Karbi Anglong, Chirang, Kokrajhar and Hailakandi. That geography is far more ethnically and administratively varied than SETU's Bongaigaon and Chirang footprint, taking in Mising and Karbi communities (Majuli, Karbi Anglong), tea-garden-worker populations (Hailakandi) and flood-prone river-island terrain (Majuli). Chirang shows up in both projects, but Assam-SAY's household universe and grant structure there are administered separately from SETU.

Methodology: scoping study (Sayanant Development Services)

- 320 households surveyed across all six Assam-SAY districts (Cochran's formula with finite population correction set a required minimum of 313; 320 were collected after accounting for outliers), using the Sustainable Livelihood Framework (SLF) to assess assets, strategies, vulnerabilities and opportunities.
- A Resource-Livelihood Opportunity Matrix mapping five resource bases (livestock ownership, homestead land, wetlands/rivers/ponds, weaving skills, bamboo resources, agricultural produce, local markets) to the livelihood opportunities they support.

- A 12-parameter 'ecosystem analysis' run separately for each candidate enterprise (food processing, retail shops, tea stalls and so on), scoring scale, input quality, technical support, hygiene standards, access to finance and the entrepreneur's own knowledge.
- District-specific case studies (Doisree in Chirang, an unmarried disabled woman dispossessed of family land; a 90-year-old couple in Majuli caring for a son with severe mental disability) used to ground-truth the quantitative findings in lived vulnerability.

Investment structure

Grant component	Amount
Livelihood 1 grant	₹24,000
Livelihood 2 grant	₹13,500
Total per household	₹37,500



Assam-SAY's total grant is considerably bigger than SETU's. Part of that is input-cost inflation, and part is a deliberate choice to fund better-quality livestock shelters and larger starting herds and flocks than SETU's tighter per-household envelope allowed. That choice drew in part on what ASRLM and The/Nudge learned from running SETU, even though the two stay formally separate, separately funded projects.

Skills, aspirations and market assessment

The Assam-SAY scoping study ran a dedicated skills-and-aspirations assessment and a market assessment, which together underpin the farm and non-farm shortlist below. Livestock rearing and agriculture were the most common existing skills across all six districts, with weaving, silk production and bamboo craftsmanship prominent in the districts where they carry cultural and economic weight (Majuli, Dhemaji, Chirang, Kokrajhar). The study clarifies that households often cannot make full use of these skills, held back by limited market access, too little capital, weak technical support and thin value-chain linkages, the same market-linkage gap flagged independently in West Bengal, Rajasthan and Arunachal Pradesh. The market assessment names three high-demand sectors that hold across all six districts. First, livestock: poultry, piggery and goateries are the most commercially viable, with dairy and fishery strong only where natural resources and market access allow. Second, textiles and handloom, built on distinctive Assamese products, Eri silk, Muga silk, cotton weaving and traditional items such as Dokhona, Phali and Aronai, with clear room for value addition and branding. Third, retail and services (grocery, tea stalls, food processing, tailoring, beauty and personal care), valued for how well they

suit land- and asset-poor households. A further tier of emerging opportunities, fish trading, water hyacinth products, bamboo enterprises, agro-processing and vermicomposting, was also identified, though with less-established market infrastructure than the three core sectors.



Five structural barriers

The scoping study's barriers chapter is built around five constraints that recur across all six districts, separate from the district-specific ones below:

- Age and disability. The study notes plainly that this “cannot be fully addressed through financial assistance or training alone.” Advanced age and disability limit how much labour-intensive work a household can do, so what is needed is low-labour, home-based, disability-inclusive models with ongoing mentoring, not a standard grant-and-train approach.
- Weak human capabilities. Low education, limited technical skills, poor financial literacy and little exposure to enterprise development together hold back households' ability to adopt better practices and run an enterprise well.
- A thin asset base and high vulnerability. Irregular income, low savings and repeated exposure to floods, riverbank erosion, crop loss, livestock mortality and health shocks stack up to cut investment capacity, the same climate-and-shock layer covered in Chapter 3 and in Chapter 12's case studies.
- Low enterprise-management capacity. Most beneficiaries' experience is limited to traditional livelihood practices, with little grasp of business planning, book keeping, financial management, inventory control or scaling up, which backs up Chapter 7's call for a dedicated business-management curriculum separate from the sector-specific PoPs.
- Poor access to quality inputs and support services. Improved livestock breeds, quality seeds, feed, veterinary services and technical support are inadequate in many places, and even where CLFs are meant to provide access, weak monitoring, supply delays and sometimes procurement-transparency issues compromise the input quality that reaches beneficiaries.

Farm and non-farm shortlist

Category	Livelihoods shortlisted
Farm - all districts	Goatery, Poultry (broiler & desi), Duckery, Oyster mushroom cultivation, Vegetable cultivation
Farm - selected districts	Piggery (Karbi Anglong, Kokrajhar, Chirang, Majuli, Dhemaji); Dairy farming assessed as not feasible at scale
Non-farm - all districts	Kirana store, tea & snacks stall, puffed rice making, tailoring, chicken-cutting stall, fresh vegetable vending, livestock input shop
Non-farm - selected districts	Bee keeping, handloom/weaving, cotton wick production, Eri silk rearing & spinning, fish cutting/selling, spice processing, utility bag manufacturing, water hyacinth craft (Majuli, Kokrajhar specific)

District-level barriers (all six districts)

The Assam-SAY scoping study names a distinct primary constraint for each of its six districts rather than treating the geography as one flat barrier profile, a level of district detail matched here only by Rajasthan's block-level breakdowns.

District	Distinguishing constraint
Dhemaji	Shrinking landholdings (~0.5 bigha average) compounded by recurring flood and riverbank erosion; weavers disconnected from organised markets despite common weaving skill; underutilised fishery potential despite abundant wetlands; several vulnerable women remain outside SHG networks entirely
Majuli	Entrepreneurial capability rated 'very poor', linked explicitly to an ageing beneficiary population; small landholdings (~1.5 bigha average); weaving, bamboo craft, livestock and silk-rearing skills exist but remain at subsistence level, uncommercialised; weak market channels for bamboo crafts, masks, pottery, handloom
Karbi Anglong	Severe geographic remoteness limiting market/service/training access; heavy dependence on monocrop paddy cultivation increasing income-instability risk; recurring African Swine Flu outbreaks discourage piggery expansion despite strong underlying market potential
Chirang	Lowest labour-force participation of any district in this project (68.75% of working-age population actively engaged); categorised as having 'extremely poor' entrepreneurial capability; very limited productive assets (few handlooms, vehicles); weak SHG participation
Kokrajhar	Heavy dependence on wage and migrant labour reflecting insufficient local livelihood opportunity; over 31% of households report migrant remittances; land access limited to ~1 bigha average; low SHG and producer-group participation limiting collective market access
Hailakandi	Highest landlessness of any district in this project; tea-garden daily wages as low as ₹258/day; massive out-migration; ultra-micro-scale livestock holdings; underutilised women's food-processing/dairy skills disconnected from any market

Across all six districts, the shared constraints are: no credit or working-capital access, weak market linkages, low business-management skills, youth out-migration, small and fragmented landholdings, and poor commercialisation of traditional skills such as weaving and handicrafts.



Key insights specific to Assam

- Assam is the only state here running two formally separate DAY-NRLM-funded projects side by side, SETU under the ILP window and Assam-SAY under the SAY window, both implemented by the same mission (ASRLM). That let real field learning carry from one project's design into the other's without the two being merged.
- Both projects' research handles cultural or religious fit for pig rearing unusually directly. The persona matrices carry a household-level question ("is the given livelihood accepted in your community?"), with variation documented village by village, not just district by district.
- Flood and climate exposure is a first-order design constraint, matched only by parts of Meghalaya. Models in flood-prone Majuli and Dhemaji (Assam-SAY geography) have to weight climate resilience and asset-recoverability more heavily than in the drier plains districts SETU covers.
- Indigenous Traditional Knowledge (ITK), in weaving, bamboo craft, silk production and livestock management, is named as an asset to be "strengthened through market-oriented and technology-supported interventions" rather than replaced, a framing different from the more skill-gap-focused narrative in some other states' documents.

Beyond Challenges : Saina's Dream to Reopen Her Grocery Shop

Saina Banu is a 25-year-old woman with a mobility disability, from Lakhi Nepali Basti under Murkongselek Block of Dhemaji district. She lives with her widowed mother, younger brother, and sister-in-law. At the age of six, she contracted polio, which resulted in her losing the ability to walk.

Despite physical and financial challenges she completed her Higher Secondary education. During her school years, she received support through the Orunodoi scheme, which helped her continue her education. Since she could not walk and needed a rickshaw to travel to school and other places, the financial support helped her manage some of these additional expenses.

She took a step towards financial independence by opening a small grocery shop at her home. The shop gave her an opportunity to earn an income without making her lack of mobility a barrier. However, her mother met with an accident and the family's financial resources were spent on medical expenses, with none left to invest in the shop which eventually had to be closed.

Her journey took a hopeful turn when she became a program participant under the Samaveshi Aajeevika Yojana (SAY). She plans to reopen her grocery shop and expand it into a larger and more sustainable livelihood activity. Her previous experience of running the shop has given her confidence that she can manage it successfully if she receives the required support and investment. She also continues to hold on to another dream — to study further. Although circumstances once forced her to stop her education, she believes that all she needs is another opportunity to achieve her dreams.

Her regular participation in the Small Group Meetings and enthusiasm to learn despite the challenges she faces, has become an inspiration for other program participants in the village.

Tripura

Project: TRIPTI

Classification: ILP (Innovation Fund) under DAY-NRLM. Funding: Government of India and the Government of Tripura. Implementing agency: Tripura Rural Livelihood Mission (TRLM). Research and field partner: SeSTA (Seven Sisters Development Assistance). Technical partner: The/Nudge.

The research behind it, Identifying Livelihoods for the multidimensionally poor (August 2024), surveyed 200 households across 15 villages in three blocks within Dhalai and North Tripura districts.

Context: the Reang community and landlessness

60% of the surveyed households belong to the Reang community, with the rest spanning Tripuri, Bengali, Halam and Nath groups. Most belong to Particularly Vulnerable Tribal Groups, followed by other Scheduled Tribes. Landlessness is the defining feature of the Tripura sample: 91% of households own no agricultural land, which pushes heavy dependence on unskilled labour (74% of households) as the main income source, with NTFP collection (6%) and semi-skilled labour (8%) far behind. Only 9% of households own agricultural land at all, and just 4% rely on agriculture as a primary livelihood.

Gender and household decision-making

The research looks at intra-household decision-making across three domains, livelihood activity, asset purchase, and savings and credit, alongside women’s mobility. It gives one of the compendium’s more detailed pictures of how gender shapes livelihood adoption in practice.

Decision domain	Joint (both spouses)	Husband alone	Wife alone
Livelihood activity decisions	54%	-	-
Asset purchase decisions	-	45%	-
Savings and credit decisions	37%	31%	29%

Livelihood decisions are the most consistently joint of the three (54% joint), a more collaborative pattern than the male-dominated structures West Bengal and Rajasthan report for the same category. Asset-purchase decisions stay mostly male (45% husband-alone), and savings and credit decisions split fairly evenly across joint, husband-alone and wife-alone.

Women’s mobility sits at the lowest geographic tiers. 38.5% of women say their daily movement is confined to the village, 37.5% travel within the block for marketing or

official work, 22% move within the panchayat, and only 5% go beyond the panchayat for any official or economic reason. That profile feeds straight into model design: it is why home-based and short-radius livelihoods (grocery or tea shop, livestock rearing) dominate Tripura's shortlist over anything needing regular travel to a district-level market.

Methodology

- 200-household survey across 15 villages, 3 blocks and 2 districts.
- Persona segmentation on able-bodied adults, real estate and cultivable land access, and prior non-farm knowledge, closely mirroring Assam's SETU framework and reflecting a shared design lineage across the two Northeast programmes.
- Livelihood-specific role, responsibility and time-allocation tables, broken down by gender for each candidate activity (livestock rearing, handloom, grocery or tea shop).

Livestock scenario: a common secondary livelihood undermined by mortality

51% of households already do some livestock rearing on the side, but high mortality and poor veterinary access have put many off continuing or expanding. That is exactly the precondition gap the programme's goat- and pig-rearing PoPs aim to close, through structured vaccination and disease-management training.

Five-persona matrix

Chapter 6 has the full mapping. In short, the two largest personas,

'multiple able-bodied persons, limited land' (46%) and 'multiple able-bodied persons with cultivable land' (30%), both go to pig rearing first, with goat rearing and either backyard poultry or vegetable cultivation as second and third options depending on land access. The smaller personas defined by prior non-farm knowledge (11% and 7% of the sample) go instead to grocery or tea-shop livelihoods.

Investment structure

₹23,000 per household, split ₹17,000 for Livelihood 1 and ₹6,000 for Livelihood 2. That sits between West Bengal and Rajasthan's ₹20,000 and Assam's AS-SAY ₹37,500, which fits Tripura's status as a special project rather than a full state-scale SAY programme. Eight specific grant combinations are documented, each with a resource-complementarity reason almost identical to Assam's (goat litter as vegetable manure, vegetable waste as pig feed), again reflecting the shared Northeast regional design.



Goat rearing: the anchor livelihood

Goat rearing makes up 27.33% of Tripura's total ruminant livestock (20th Livestock Census, 2019) and carries almost no social restriction, since goat meat is eaten across all religious groups. Current practice is low-input but high-risk: animals are usually kept on open ground without proper spacing even where sheds exist, and preventive vaccination is largely missing because there are too few village-level veterinary extension staff, even though Pasu Sakhis can get FMD, PPR and ET vaccines on request. Disease risk from PPR, ET, goatpox and FMD stays high across the crossbred Black Bengal and Assam Hill stock.

Pig rearing: the highest-earning livelihood in the Tripura sample

Pig rearing has unusually strong economics in Tripura, because the state government restricts pig imports from other regions and so creates a captive local market that absorbs everything produced. The research estimates even the poorest households can earn ₹20,000 to 30,000 a year from a single pig raised for slaughter, the highest per-animal livestock income figure anywhere in this compendium, above Assam's comparable ₹17,000 to 20,000 estimate for the same activity under otherwise similar breed and husbandry conditions.

The pigs reared are crossbreeds of Mali, Chungroo and Hampshire, chosen over pure exotic breeds to avoid their higher management and input costs. As in Assam, African Swine Fever (ASF) is flagged as the most critical disease risk, and it is untreatable, since no vaccine is currently available in India, which leaves biosecurity and preventive management as the only lever, even though no ASF outbreak was seen in the study area at the time.

The Package of Practices closely follows Assam's: high-criticality vaccination through a trained Pasu Sakhi with a maintained cold chain, medium-criticality quarterly deworming with a liver supplement, and low-criticality but foundational sty- and feed-management protocols.

Small business: the recommended priority for landless households

With landlessness at 91% of the sample, the research's central recommendation puts non-farm livelihoods, grocery and tea shops in particular, ahead of livestock or agriculture wherever a viable local market exists. Its argument is that these give more stable and higher returns than livestock rearing in a context where veterinary infrastructure cannot yet support high-density livestock.



The flagship grocery-shop enhancement model targets hamlets with no grocery or tea shop within a 40- to 50-household catchment, funded through the ₹6,000 second-livelihood grant in two ₹3,000 tranches. The second tranche only releases once the household has reinvested at least 50% of the first tranche's trading profits back into the business, a tougher and more behaviour-based release condition than the fixed-interval gating some other states use. The model works off a specific 14-item stock list, chocolate, chips, factory buns, soap, toothbrushes, toothpaste, lentils, cooking oil, sugar, tea, coconut oil, salt, cosmetics and shampoo, priced at wholesale and retail to model a realistic hamlet-shop margin, almost identical to Assam's parallel grocery-enhancement model and again showing the shared Northeast design lineage.

Honey bee model: a distinctive high-return option in the annex

Goatery, piggery, small business, vegetable cultivation and backyard poultry are Tripura's major livelihood recommendations. Honey bee rearing and handloom sit at the tail end, carried in the annexes rather than the main shortlist.

A detailed 10-unit honey bee-box model is annexed to the report: ₹26,000 of non-recurring investment against a first-year net profit of ₹14,000, compounding to ₹46,200 cumulative profit by Year 3. Relative to initial investment, that is the highest rate of return of any model here, though it was not taken up as a primary shortlisted livelihood because of the specialised skill it needs.

Key insights specific to Tripura

- Landlessness in Tripura runs to 91% of the full 200-household sample, close behind Assam's SETU sample at 93% among the poorest-of-poor stratum specifically. At that level, non-farm livelihoods are the structurally necessary first option for the majority persona, not just the preferred one.
- The methodology and grant-combination architecture track Assam's SETU framework closely enough to point to a shared regional template developed jointly across the two Northeast special projects, distinct from the more state-specific frameworks in Rajasthan, Gujarat or Meghalaya.
- Veterinary-service gaps, not land, are the binding constraint on livestock livelihoods here. The vaccines exist in the supply chain, but staff shortages block last-mile delivery, which points to a different policy lever (staffing, not procurement) from the input-cost or land-access levers that dominate elsewhere.

Growth Achieved Through Knowledge : How Learning About Piggery Changed Lilabati Reang's Life

Lilabati Reang, a resident of Safirai Para under Ganganagar RD Block in Dhalai District, belongs to the Scheduled Tribe (ST) Reang community. Like many rural households in the area, her family depended primarily on traditional livelihood activities and seasonal sources of income.

Limited livelihood opportunities and a lack of productive assets often made it difficult for the family to generate steady income throughout the year. Building sustainable livelihood opportunities was essential for improving the family's economic condition

and future prospects. Through the TRIPTI Project, Lilabati received an opportunity to strengthen her livelihood through livestock rearing, enabling her to create productive assets and improve her household's financial security. She also became associated with community institutions promoted under the project, which helped her gain confidence and access regular guidance on livelihood improvement and financial planning.

Before initiating livelihood activities, Lilabati received support under the Consumption Support Grant (CSG) to help her family meet basic consumption needs and reduce immediate financial stress. She received essential household food items, which included food grains and vegetables along with oil, salt and other essential items.

Under the Livelihood Support Grant I, which she received in February 2025, she received two piglets. She carefully followed the guidance provided by community resource persons and adopted proper livestock management practices. She ensured regular feeding, maintained hygiene in the pig shed, and followed recommended health practices for the animals. Through her consistent efforts and patience, the piglets grew into healthy adult pigs.

The female pig successfully reproduced and gave birth to six piglets, significantly increasing the household's livestock assets. As the piggery enterprise expanded, Lilabati began generating income through the sale of livestock. She sold four piglets at ₹6,000 each, earning ₹24,000 and an adult male pig for ₹12,000, earning a total of ₹36,000.

Even after these sales, Lilabati retained a healthy mother pig and other livestock assets, ensuring continued opportunities for future breeding and income generation. The TRIPTI Project has helped Lilabati build valuable livelihood assets while improving household food security and resilience.

She wants to continue growing her livestock and says that, "the food support started my family's journey towards prosperity by meeting our immediate needs. When I received the two piglets, I took care of them and followed the advice given by the project team, a knowledge I didn't have before. This income has helped my family, and I am hopeful about expanding my piggery in the future."



Arunachal Pradesh

Project: Arunachal Pradesh SAY

The project covers East Kameng district and the TCL region, Tirap, Changlang and Longding — one of the more geographically and logistically demanding fieldwork footprints in this compendium. The evidence base is a Livelihood Scoping Study by Dialectics Services Pvt. Ltd., and at the time of writing this is the earliest-stage project here: model-building was flagged as the next phase, not something already finished.

Study scope

Parameter	Value
Districts	4 - East Kameng, Tirap, Changlang, Longding
Blocks	5 of 9 (selected per SRLM guidance and literature review) - Khenewa, Chayang Tajo (East Kameng); Pongchau (Longding); Lazu (Tirap); Khimiyang (Changlang)
Household quantitative survey	401 households, 753 individuals
Village FGDs	12, spanning Puroik, Nyshi, Nocte, Wancho and Tangsa communities
Key Informant Interviews	18 - ArSRLM leadership (CEO/SMD, SPM, PM-IBCB), Block Mission Managers, KVK Head, Lead District Manager (Bank), Dy. Director WCD, District Agriculture & Horticulture Officers, NABARD representatives, a Cluster Coordinator, and an independent livestock-farmer expert

Household survey snapshot: the full block-wise baseline

The scoping study's block-wise baseline is reproduced here in more detail than elsewhere, to show how sharply outcomes vary across five blocks inside a single district-pair study, a caution against treating 'Arunachal Pradesh' as one homogeneous programme geography even within one scoping exercise.

Chayang Tajo, by contrast, shows the highest livestock ownership of any block (55% poultry, 40% pigs, 32% goats), while Khenewa and Khimiyang show markedly higher mobile/internet access and income than Lazu and Pongchao — which is why even within one scoping study's five blocks the design cannot be uniform.

Lazu block is the standout: 62% single-women or elderly-only households (nearly double the study average of 32%), 65% never-married or widowed adults, and 47% of households currently in debt, the most acute concentration of vulnerability indicators in any single block across this study's dataset.

Metric	Lazu	Pongchao	Khenewa	Khimiyang	Chayang Tajo	Overall
Scheduled Tribe	100%	100%	100%	99%	100%	100%
Cannot read / write	58%	66%	46%	35%	70%	55%
Traditional / kaccha dwelling	100%	100%	94%	84%	95%	95%
Never married/widow (adults)	65%	37%	5%	15%	13%	29%
Agriculture (farm + jhum)	93%	79%	68%	95%	77%	83%
Daily wage labour	0%	18%	6%	0%	8%	6%
Owns backyard poultry	3%	1%	30%	36%	55%	23%
Owns pigs	16%	2%	21%	8%	40%	16%
Owns goats	1%	0%	8%	12%	32%	9%
Owns cow / buffalo	0%	1%	4%	12%	0%	3%
Mithun	0%	0%	47.5%	0%	29%	14%
Access to mobile / internet	22%	27%	87%	84%	85%	58%
Gets ration (PDS)	78%	74%	75%	89%	44%	73%
Faced a risk / shock (6 mo.)	86%	97%	41%	5%	94%	65%
Coped via borrowing (of shock HHs)	99%	100%	97%	100%	98%	99%
Currently in debt / liabilities	47%	1%	2%	2%	23%	15%
Average annual income	₹75k	₹33k	₹126k	₹89k	₹65k	₹77k
Operational land 0–0.5 Ha	61%	23.5%	4%	5%	43.5%	27.4%
PwD / chronically ill	15%	16%	22%	1%	5%	12%
Single-women and / or elderly-only HHs	62%	21%	6%	6%	4%	32%



“Piggery aspiration (23.9%) is ~1.5x current ownership and the single largest aspiration bar of any livelihood in the survey. But only 28.6% of households have any veterinary access.”

- Arunachal Pradesh scoping study, Livelihood Aspirations slide

Vulnerability profile — among the most acute in this compendium

Arunachal's household survey shows one of the more severe combinations of asset scarcity and structural isolation in this compendium. In most blocks, 100% of surveyed households are Scheduled Tribe. In the surveyed blocks, 55% of household members cannot read or write, rising to 70% in Chayang Tajo. 95% live in traditional or kaccha dwellings, and 29% of adults are never-married or widowed. Only 33.6% of households have adequate labour, and just 35.8% have ever tried a new livelihood activity. Per the study's Vulnerabilities slide: 66% of households faced a health or financial shock in the last 6 months; borrowing is the coping method for 92.6% of those households; and only 6% of households have received livelihood training. (These figures come from three separate bullet points grouped under the "Health & Coping" quadrant of the source slide, not one continuous quoted sentence — safe to cite the numbers, not safe to present as one verbatim quote.)

A distinct historical vulnerability layer

The scoping study's East Kameng deep-dive on one of the most vulnerable Scheduled Tribes is among the most detailed single-community histories in this compendium. These households served as bonded agricultural and domestic labour for dominant caste households. A 1964 government liberation policy formally freed them, but a fresh administrative order in 1999 became necessary and isolated bondage cases were reported in the press as recently as 2019. The study records that master-slave dynamics and psychological dependency persist in practice today, that dominant households in Rawa village still hold local ration cards, and not every household from the vulnerable Scheduled Tribe group in the village currently receives rations as a result; and that no bank branch exists in either Khenewa or Chayang Tajo block, so every transaction has to go through Seppa town.

Livelihood aspirations versus viability: a documented mismatch

Piggery is the single largest first-choice aspiration for a new livelihood (23.9% of households, roughly 1.5 times current ownership), yet only 28.6% of households have any veterinary access and no vaccination is practised in most villages. The study's own reading is to "lead with a veterinary/vaccination package alongside piggery support, and pair goat promotion with visible local pilots." In plain terms, sequence the infrastructure investment ahead of, or alongside, the grant rather than after it.

The 11-indicator Livelihood Suitability Matrix

Eighteen candidate livelihoods were scored across 11 weighted indicators (low labour requirement, high income realisation, existing market, existing skill or expertise, climate adaptability, low cost of production, existing ecosystem or practice, resource availability, early return, low risk or mortality, and ease of implementation), producing a ranked shortlist carried forward to full SWOT analysis for the top 8. Arunachal's suitability-scoring system is the most extensive here, scoring 18 candidate livelihoods against 11 weighted indicators, ahead of Meghalaya's 11 livelihoods against 12 parameters and Rajasthan's 12 models against 9 village- and household-level preconditions. It offers a template other states could retrofit onto their own persona-mapping work.

Livelihood	Suitability score	Tier
Mithun Rearing (East Kameng)	83%	Top
Vegetable Cultivation	82%	Top
Backyard Poultry	78%	Top
Goat Rearing	74%	Top
Buffalo Rearing (TCL)	73%	Top
Passion Fruit / Pineapple	73%	Top
Pig Rearing	65%	Moderate (but \ #1 stated aspiration)
Large Cardamom	61%	Moderate
Handloom / Weaving	57%	Moderate
Food Processing	55%	Moderate
Cattle / Trading-Retail / Bamboo Handicraft	52%	Moderate
Ginger, Dragon Fruit, Fisheries	42 - 43%	Low
Wild Forest Produce (Tasa / Rangbang)	33%	Low (structurally) - but retained as a priority for food-security reasons
Fruit Plantation (Litchi / Kiwi / Orange)	17%	Low



SWOT highlights across the top 8

Mithun rearing

The highest-value livestock asset recorded (adult ₹80,000 to ₹1,00,000, a 200kg male up to ₹1,80,000) and a deep cultural wealth-marker, but combined cow, buffalo and mithun ownership sits at just 3.5% of the sample, and free-grazing mithun damage unfenced farm plots, which puts it in direct conflict with promoting vegetable cultivation in the same villages.

Vegetable cultivation

Already grown in every FGD village, with no skill-adoption barrier, but almost entirely for subsistence today because local market linkages are weak and unreliable. The study names an import-substitution opportunity outright: potato, tomato and cabbage that Assam traders currently bring into local markets those markets could supply themselves.

Backyard poultry

The lowest infrastructure need of any livestock option (a shed can be as little as two tin sheets), but bird-flu and coccidiosis outbreaks hit about twice a year with no vaccination protocol in place. A KVK-supported hatchery already serves two villages from Seppa, which gives a scalable template.

Goat rearing

Scores highly on cost, income realisation and mortality risk, and local markets sell out within about two hours of opening. But goat and cattle rearing are banned outright by customary village regulation in Raho — a social, not technical, constraint.

Piggery

The largest aspiration-to-adoption gap of any single livelihood, and disease (oedema, E. coli, diarrhoea, vomiting) can wipe out a household's entire investment given there is no insurance or veterinary backstop in place.

Spotlight: Rangbang (sago palm) — outside the matrix but central to food security

Rangbang scores poorly on the suitability matrix (a 15-year maturity, and very labour-intensive for what it returns), but it is kept as an explicit priority because it is the vulnerable Scheduled Tribe community's historic "survival food" and still a major part of the daily diet. A sharp village-to-town price gap (₹600 per tokdi in the village, ₹2,000 in Itanagar) suggests the useful lever is aggregation and transport, not production-side help — a rare case here of a livelihood recommendation built on logistics rather than agronomy or animal husbandry.

Institutional access: awareness does not translate into uptake

The scoping study's scheme-access breakdown (computed only among households already aware of each scheme, so excluding the "not aware" group) shows a consistent

gap between awareness, eligibility and actual uptake across all five blocks. It is clear evidence that entitlement-linkage support cannot be assumed to follow automatically from awareness campaigns.

Scheme	Consolidated 'eligible & availing' rate (of aware HH)	Notable block variation
MGNREGA	64%	Highest in Khimiyang (97%) and Chayang Tajo (91%); lowest in Pongchao (19%)
PM Kisan Samman Nidhi	58%	Highest in Lazu (90%); near-zero in Pongchao (8%) and Khenewa (0%)
PM Jan Dhan Yojana	67% (consolidated across reporting blocks)	Khimiyang reports 99% eligible & availing - an outlier high
PM Awas Yojana	30%	Lazu highest (70%); Pongchao lowest (0%)
Old Age Pension	24%	Khimiyang highest (53%); Pongchao lowest (0%)
Widow Pension	12%	Khimiyang highest (38%); Lazu (21%) second
Disability Pension	7%	Khimiyang highest (33%); Pongchao and Chayang Tajo at 0%

The consolidated MGNREGA-availing rate of 64% — second only to PM Jan Dhan Yojana's 67% — comes with a catch the study notes elsewhere: biometric retina scanners often fail to read community members' eyes, so even "availing" households can struggle to turn the entitlement into an actual work-day payment.

Investment structure and next steps

The household-level grant budget is not yet finalised for Arunachal. As a working assumption for now, the team is using INR 40,000 per household, split into INR 25,000 for the primary livelihood and INR 15,000 for the secondary — treated as tentative rather than locked in. To keep this flexible, the team plans to build a tool that lets both the SRLM and Nudge adjust the investment amount and instantly regenerate the revised economic model, rather than re-running the analysis by hand each time the figure shifts.

The team will build out household personas first, then generate livelihood recommendations for both the primary and secondary livelihood — along with a few recommended combinations that enable synergies wherever possible.

Unlike every other state chapter here, Arunachal's finalised grant tranche structure, PoP documentation and roles-and-responsibility matrix are still to be built. The stated next steps are to (1) finish cleaning and reconciling the full 401-household dataset, and (2) build the livelihood models — and the persona-based recommendations — from the final analysis.

Key insights specific to Arunachal Pradesh

- Arunachal's suitability-scoring system (11 weighted indicators across 18 candidate livelihoods) is the most extensive scoring exercise here, and a template other states could reuse.
- The aspiration-versus-precondition gap for piggery is the most sharply quantified mismatch here (23.9% first-choice aspiration against 28.6% veterinary access), and a clear illustration of why the six-factor checklist has to be applied before grant disbursement, not after.
- Free-grazing livestock clashing with vegetable cultivation is documented here as an active threat, not just a potential one — the same conflict Meghalaya's WISE research costs fencing into every vegetable model to guard against. Fencing and sequencing decisions belong in village-level rollout planning rather than being left to individual households.
- As the only programme still in the pre-model-building phase, Arunachal is also the clearest live example of the research-to-design pipeline. Its next phase is exactly the persona segmentation and grant-tranche design the other six states have already done.

Cross-Cutting Recommendations and Conclusion

1. Standardise the six-factor viability checklist as a mandatory pre-disbursement gate

Every state arrives at some version of the labour-land-water-cultural-fit-market-skill checklist from Chapter 4, but only Rajasthan and Assam turn it into an explicit scoring matrix applied before grant approval. Arunachal's piggery gap, high aspiration against thin veterinary access, shows what happens when aspiration is allowed to stand in for a completed checklist. Every programme here, including the five that already have implementation-ready guidelines, would be better off turning this checklist into a mandatory, auditable pre-disbursement gate rather than leaving it as a background research finding.

2. Treat veterinary and financial-literacy infrastructure as co-investments, not assumptions

Livestock dominates every state's shortlist, yet veterinary access runs from patchy (Meghalaya, Tripura) to critically thin (Arunachal, at 28.6%). Wherever livestock makes up more than about a third of the recommended portfolio, grant design should budget directly for strengthening veterinary services, deploying Pashu Sakhis and investing in a vaccine cold chain, rather than treating extension as someone else's job outside the programme's scope.

3. Build an explicit fencing / sequencing protocol wherever free - grazing livestock and cultivation are co-promoted

Arunachal's mithun-versus-vegetable-plot conflict and Meghalaya's goat - grazing - versus - cultivated-land tension are not one-offs. They are a structural risk anywhere a programme promotes both open-grazing livestock and field cultivation in the same village cohort. A standard sequencing or fencing-support protocol, triggered automatically whenever both livelihood types are approved in one cluster, would head off a recurring source of friction between households that two states have documented independently.

4. Formalise the persona-to-combination pairing logic into a single reusable cross-state tool

The pairing logic, goat litter as vegetable manure, vegetable waste as pig feed, small business plus livestock as the default for the most labour-constrained personas, recurs so reliably across Assam, Tripura, Meghalaya and Gujarat that it is effectively a shared design principle already. Writing it up as one reusable combination-rules table

(extending Chapter 6's library) would save future state teams from re-deriving the same logic on their own, as Assam and Tripura seem to have done in parallel.

5. Route identity-based vulnerability support on a track parallel to livelihood support, not before it

West Bengal and Arunachal Pradesh both document households facing binding constraints, missing identity documents, ration-card capture by a historically dominant community, deep psychological dependency from a bonded-labour legacy, that a livelihood grant cannot fix on its own. Both states' own recommendations already call for parallel tracks, social inclusion work running alongside livelihood support rather than before it. That principle deserves to be a compendium-wide standard rather than a state-specific footnote.

6. Standardise tranche-gating criteria around demonstrated PoP adoption, not just time elapsed

Gujarat's 75%-utilisation-plus-asset-growth gate is the tightest here, while several other states release a second tranche mainly on a fixed time interval ('Day 180') with PoP adoption as a secondary check. Given Meghalaya's own credit-behaviour evidence that households already manage repayment discipline reasonably well, a harder adoption-based gate rather than a calendar-based one is likely to improve outcomes without slowing disbursement much for compliant households.

7. Invest in market-aggregation infrastructure at the same intensity as production-side training

Weak market linkage is named as a top-tier barrier in West Bengal, in all six AS-SAY districts in Assam, and in Arunachal's Rangbang spotlight, yet most of the documented training investment across the seven states is production-side (animal husbandry, agronomy) rather than aggregation, logistics or collective-bargaining skills. A dedicated market-linkage training module, as deep as the existing livestock PoPs, would close a gap flagged independently in at least three states.

8. Build a shared unit-cost reference library across states

Chapter 5's cost-anchor table shows real convergence in unit costs for goats, piglets, chicks and small-business working capital across states with very different overall grant sizes. A shared, periodically updated unit-cost reference, rather than each state re-deriving these figures on its own, would improve financial-model accuracy and speed up design in a new state.

9. Use Meghalaya's returnable-grant evidence to test recyclable financing more broadly

MEIP's credit-behaviour research is the compendium's strongest evidence that a well-targeted multidimensionally poor population can sustain a returnable, moratorium-protected grant. Given the fiscal edge of a recyclable corpus over a

one-time transfer, other state-funded schemes at G-SAFAL's scale (50,000 households) may find it worth piloting a returnable-grant variant for their better-resourced personas (the Persona 3 and 4 equivalents), keeping the outright grant for the most vulnerable tier only.

10. Finish the research-to-model-building pipeline in Arunachal Pradesh before scale-up

Arunachal's scoping study is clear that model-building, persona segmentation, grant-tranche design, PoP documentation and the roles-and-responsibility matrix, is still the necessary next phase. Given how severe the vulnerability profile is (the lowest labour availability, lowest literacy and most acute historical exclusion of any state here), that phase deserves at least the research intensity already put into the scoping study, not a faster, lighter design pass just because the scoping work is done.

Conclusion

Across seven states and roughly 3,700 surveyed households, one pattern holds without exception. No single livelihood model works for every multidimensionally poor household, but a common design grammar travels remarkably well across all of them: segment households into a small number of labour-and-resource-defined personas, match each persona against a locally validated shortlist of livelihoods screened through a six-factor viability checklist, fund two complementary rather than duplicative livelihoods in staged tranches gated on demonstrated practice adoption, and wrap the whole sequence in weekly-to-monthly field coaching and entitlement linkage. The same grammar carries from the flood-prone river islands of Majuli to the arid plains of Kutch to the historically bonded-labour hill villages of East Kameng.

What varies, and should keep varying, is the content poured into that grammar: grant size scaled to local costs and fiscal capacity, livelihood shortlists screened against local agro-climatic and cultural conditions, and cadre density matched to how remote a place is. The point of this compendium is to make both layers visible at once, the shared grammar and the local content, so the next state designing a graduation programme for its poorest households can start from what seven states have already learned rather than from a blank page.

Annexure A: Glossary of Acronyms

Acronym	Definition
AAY	Antyodaya Anna Yojana - Government of India's poorest-of-the-poor ration card category
ArSRLM	Arunachal (State) Rural Livelihoods Mission
ASRLM	Assam State Rural Livelihoods Mission
BPL	Below Poverty Line
BYP	Backyard Poultry
CIF	Community Investment Fund
CLF	Cluster Level Federation
CRP	Community Resource Person
CSO	Civil Society Organisation
DAY-NRLM	Deendayal Antyodaya Yojana – National Rural Livelihoods Mission
DMMU	District Mission Management Unit
ET	Enterotoxaemia (goat / sheep disease)
FGD	Focus Group Discussion
FMD	Foot and Mouth Disease
FPO	Farmer Producer Organisation
G-SAFAL	Gujarat Scheme for Antyodaya Families for Augmenting Livelihoods - state - funded project implemented by GLPC
GLPC	Gujarat Livelihood Promotion Company
ILP	Inclusive Livelihood Programme - the Innovation Fund window of DAY - NRLM, jointly funded by the Government of India and the state government
ITK	Indigenous Traditional Knowledge
KII	Key Informant Interview
KVK	Krishi Vigyan Kendra
LGM / SGM	Large Grant Model / Small Grant Model (Rajasthan SAY terminology)

LSG	Livelihood Support Grant (G-SAFAL terminology)
MEIP	Meghalaya Economic Inclusion Program - state - funded, returnable - grant project implemented by MSRLS
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MSRLS	Meghalaya State Rural Livelihoods Society
NRLM	National Rural Livelihood Mission
NTFP	Non - Timber Forest Products
PoP	Package of Practices
PPR	Peste des Petits Ruminants (goat / sheep disease)
PRA	Participatory Rural Appraisal
PVTG	Particularly Vulnerable Tribal Group
PwD	Person with Disability
Rajeevika / RGAVP	Rajasthan Grameen Aajeevika Vikas Parishad - implementing agency for Rajasthan SAY
SAY	Samaveshi Aajeevika Yojana - a DAY-NRLM funding window distinct from ILP, jointly financed by the Government of India and the state government. Also appears in one project's name (Rajasthan SAY) without that project sitting in this funding window - see Chapter 1.2
SETU	ILP (Innovation Fund) project in Assam, implemented by ASRLM
SHG	Self - Help Group
SLF	Sustainable Livelihood Framework
SMMU	State Mission Management Unit
TCL	Tirap · Changlang · Longding (Arunachal Pradesh region)
TRIPTI	ILP (Innovation Fund) project in Tripura, implemented by TRLM
TRLM	Tripura Rural Livelihood Mission
VO	Village Organisation
WBSRLM	West Bengal State Rural Livelihood Mission (branded as Anandadhara)
WISE	ILP (Innovation Fund) project in Meghalaya, implemented by MSRLS

Annexure B: Source Documents

This compendium synthesises the following primary documents. Each was commissioned by the implementing state agency named below, with The/Nudge as technical partner:

- Comprehensive Livelihood Research for multidimensionally poor Households in West Bengal. Commissioned for Jeebika Uttaran by WBSRLM, delivered by Shamayitha Math.
- Livelihood Guidelines and Models for G-SAFAL. Commissioned by the Gujarat Livelihood Promotion Company (GLPC).
- Livelihood Household Research (LHR) Report, Rajasthan, 2024. Commissioned for Rajasthan SAY by Rajeevika (RGAVP).
- Meghalaya Economic Inclusion Program (MEIP): Insights for Understanding Preconditions, Loan Behaviour and Personas Informing the Livelihoods Model Development. Commissioned for MEIP by MSRLS, delivered by Dialectics Services Pvt. Ltd.
- Comprehensive Livelihood Research in Meghalaya. Commissioned for WISE by MSRLS, delivered by Praxis, Institute for Participatory Practices.
- Livelihood Research, Assam. Commissioned for SETU by ASRLM.
- Report on Study on Livelihood Scoping and Design of Low-Cost, Market-Linked Income Pathways for 10,000 Vulnerable Households under Assam-SAY. Commissioned by ASRLM, delivered by Sayanant Development Services Pvt. Ltd.
- Identifying Livelihoods for the multidimensionally poor: A Study of Dhalai and North Tripura Districts, Tripura. Commissioned for TRIPTI by TRLM, delivered by SeSTA (Seven Sisters Development Assistance).
- Livelihood Scoping Study, East Kameng District and the TCL Region, Arunachal Pradesh. Commissioned for Arunachal Pradesh SAY by ArSRLM, delivered by Dialectics Services Pvt. Ltd.

This compendium is a synthesis document prepared for internal programme-design reference. Figures and quotations are drawn directly from the source documents listed above; where a project's own evidence was thinner on a specific theme, comparator evidence from another geography is used and flagged in-line. Financial projections in every state chapter are indicative and subject to the caveats in each underlying source document. Actual income may vary with local conditions, household adherence to the package of practices, and market fluctuation.



The/Nudge is a technical partner to the Ministry of Rural Development and is working towards a poverty-free India within our lifetime, partnering with governments, markets, and civil society.