सत्यमेव जयते

Ministry of Rural Development
Government of India

ANNUAL REPORT 2025-26

















Annual Report
2025-26



Ministry of Rural Development
Government of India
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OVERVIEW



Ministry of Rural Development (MoRD) has been given the mandate for undertaking interventions for integrated and sustainable rural development. With the main focus on skilling the rural youth, increasing livelihood opportunities, empowering rural women and expanding livelihood opportunities, providing social safety net and infrastructure development, MoRD plays a pivotal role in the welfare and development of rural citizens. In the past year, apart from strengthening the implementation structures in various ongoing rural development programmes, MoRD's primary objective is sustainable and resilient development of rural areas, by adopting multi-pronged strategies to address rural poverty and improve the economic well-being of the people.

The main objectives of the Ministry are classified as:

i. Uplifting the deprived rural households through multidimensional support including for assets, livelihoods, infrastructure and services. Adopting a saturation approach and ensuring resilience to the families and communities.

ii. Convergence of programmes and schemes.

iii. Raising institutions of poor and forging partnerships with PRIs and other drivers of transformation.

iv. Integrated and sustained monitoring of measurable outcomes.

The vision and mission of the Ministry is sustainable and inclusive growth of rural India through a multipronged strategy for eradication of poverty by increasing livelihoods opportunities, providing social safety net and developing infrastructure for growth. This is expected to improve quality of life in rural India and to correct the developmental imbalances, aiming in the process, to reach out to most disadvantaged sections of the society.

Continuing with its significant progress in leveraging Information Technology and Space Technology for monitoring execution of projects and schemes, most programmes of the Ministry have developed web-based and mobile apps for implementing their entire programme. Use of ICT and Space Technology has considerably strengthened the accountability framework. In addition, Social Audit through Social Audit Teams with participation of Community Resource Persons and Women Self Help Groups has also improved accountability framework.

Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (Mahatma Gandhi NREGA) was notified on September 7, 2005. This Act provides for enhancement of livelihood security of rural households by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The scheme covers the entire country except for districts that have a hundred percent urban population. The Act was notified in 200 districts in the first phase with effect from February 2nd, 2006 and then extended to an additional 130 districts in the financial year 2007-2008 (113 districts were notified with effect from April 1st 2007, and 17 districts in Uttar Pradesh (UP) were notified with effect from May 15th 2007). The remaining districts have been notified under Mahatma Gandhi NREGA with effect from April 1, 2008. Thus, the Mahatma Gandhi NREGA covers the entire country with the exception of districts that have a hundred percent urban population.

The outcomes of programme implementation in the financial year 2025-26 (till 02.12.2025) are:

Employment Generated: In the current FY, 4.65 crore households have been provided employment and 161.60 crore person-days have been generated, till 02.12.2025.

Increasing Outreach to the poor and marginalized: Self targeting in nature, the programme has high work participation from the marginalized groups like SC/ST (36.40%), Women 56.73%) during FY 2025-26 (till 02.12.2025).

Strengthening Natural Resource Base: In FY 2025-26, 15.33 lakh works related to natural resource management costing approximately Rs. 53122.25 Crore have been taken up.

Financial Inclusion of the Poor: With a view to universalize the system of wage payments through institutional accounts, it has been recommended to all States/UTs to disburse wages through Post Offices and Bank Accounts. Wage is being disbursed to over 11.88 crore banks and post office accounts of active Mahatma Gandhi NREGA beneficiaries.

Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) continued to register significant progress in all components during 2025-26. Intensive activities of the Mission were initiated in 36 new blocks, taking the cumulative footprint to 7,156 blocks. Cumulatively up to December 2025, the Mission has mobilized about 10.05 crore households into 90.90 lakh SHGs. The total number of promoted VOs is 5.40 lakh, while the number of Cluster Level Federations (CLFs) stood at 33795. Till December 2025 cumulatively total capitalization support is of Rs. 62,453.85crore (Rs. 9478.98 crore RF and Rs. 52,974.87crore CIF) was provided to the community institutions.

The focus area under the Institution Building component of DAY-NRLM has been on strengthening of the federations. In this connection, with the view to future sustainability of the programme, the Mission has taken the initiative to develop Model CLFs, at least one in each Block, along with Lakhpati Resource Blocks in 12 States, which can serve as best practice/immersion sites for strengthening all the other CLFs. These CLFs are expected to be strengthened financially, administratively and in terms of having adequate and qualified manpower. A total of 9558 CLFs are currently being developed as model CLFs. Further, individual bank account details of 5.63 crore SHG members and Aadhar details of 7.84 crore SHG members have been uploaded on the NRLM-MIS portal.

Financial inclusion continued to be one of the focus areas of the Mission during the year. With the support of Department of Financial Services (DFS), Reserve Bank of India (RBI) and Indian Bank Associations (IBA), the Mission has vigorously promoted: (i) Business Correspondent Sakhi (BC Sakhi) model with 1,48,730 SHG members acting as Business Correspondents (ii) enhancing the number of Bank Sakhi deployed to service the SHGs in Bank branches to 49,927 and (iii) an online application system for filing individual SHG Member loan applications.

MoU with Life Insurance Corporation of India has been signed to enable SHG women across all States/UTs to be trained, certified and deployed as Bima Sakhi Agents. State/UT wise Bima Sakhi Agents will be mutually decided by

DAY-NRLM, MORD and LIC. In order to support and monitor the progress of the activities, there would be a committee a various level. 6,242 Bima Sakhi Agents have been deployed under the arrangement.

Farm Livelihoods : Farm Livelihoods under Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) are driving large-scale women-led transformation across rural India by empowering Mahila Kisans through the adoption of Agro-ecological practices, improved livestock management, and scientific cultivation of Non-Timber Forest Produces (NTFPs). As of December 2025, a total of 4.92 crore Mahila Kisans have been supported through these interventions. The overarching objectives of the farm livelihoods strategy are to ensure that every poor household is enabled to undertake at least two to three sustainable farm-based livelihoods; secure an assured annual incremental income of more than one lakh per household within three to five years; achieve year-round food and nutritional security; and build strong social capital through trained community-based extension practitioners.

A key pillar of DAY-NRLM's success has been the creation of a robust community cadre ecosystem. Approximately 4.08 lakh Community Livelihoods Resource Persons—including Krishi Sakhis, Pashu Sakhis, Van Sakhis, Matsya Sakhis and Udyog Sakhis—are delivering last-mile extension support across agriculture, livestock, NTFP, fisheries, and micro-enterprise domains. To improve access to mechanisation, Custom Hiring Centres (CHCs) are being established at village level, enabling small and marginal farmers to rent farm tools and services at affordable rates.

Value chain development is a central component of NRLM's farm livelihoods strategy, aimed at enhancing aggregation, processing, value addition, and market access for small producers. To this end, 2.06 lakh Producer Groups involving more than 43 lakh women have been formed at the village level, while 1,360 women-owned Producer Enterprises (including Central Sector Scheme (10K) FPOs) have been promoted by State Rural Livelihoods Missions (SRLMs). These collectives enable Mahila Kisans to benefit from scale, improved bargaining power, and enhanced integration into formal value chains.

Integrated Farming Clusters (IFCs) represent an innovative approach within NRLM, aimed at promoting diversified and sustainable household-level income streams. Each cluster comprises two to three adjoining villages covering 250–300 households, supported across three to four complementary livelihood options. The IFC model focuses on production, processing, skilling, access to affordable credit, and convergence with relevant line departments. Livelihood Support Centres established within each cluster serve as one-stop platforms for technology dissemination, training, and supply of quality inputs. As of December 2025, 6,000 IFCs have been allocated across 32 States.

Convergence with line ministries has further strengthened field-level implementation. Pashu Sakhis promoted under DAY-NRLM have been recognised by the Department of Animal Husbandry as A-HELP (Accredited Agents for Health and Extension of Livestock Production), while Krishi Sakhis have been formally recognised by the Ministry of Agriculture and Farmers Welfare to support agricultural extension activities.

The sub-sector approach adopted by SRLMs focuses on developing high-value, technology-driven, and investment-ready value chains within select commodities. Five priority sub-sectors—Bamboo, Honey and Beekeeping, Aquatic Livelihoods, Spices, and Moringa—are being promoted to enable producer collectives to transition towards market-oriented enterprise models. In parallel, DAY-NRLM is promoting Natural Farming across the country to reduce cost of cultivation and enhance soil productivity. A total of 70,021 Krishi Sakhis trained and certified in partnership with the Ministry of Agriculture are supporting 50–70 Mahila Kisans each, facilitating the adoption of natural farming practices; more than 8 lakh SHG members across 18 States have already embraced this initiative.

To enhance the effectiveness and scalability of livelihood interventions, DAY-NRLM is forging partnerships with specialised sector support organisations capable of providing technical expertise in project design, implementation, training, and capacity building. These collaborations are helping SRLMs strengthen programme quality, deepen institutional capabilities, and accelerate the transition of community institutions into efficient, market-linked enterprises.

Non-Farm Livelihood : Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) has been strengthening non-farm specific livelihoods by empowering the women and their family members to promote/ strengthen their units (including SVEP umbrella, a sub-component of NRLM) under different sub-components of SVEP umbrella. Detail of sub-components are mentioned below:

Start-up Village Entrepreneurship Programme (SVEP) : SVEP is a key sub-component under DAY-NRLM aimed at promoting and strengthening rural start-ups as part of non-farm livelihoods. The objective is to nurture SHG members as rural entrepreneurs by enhancing their understanding of business feasibility, providing managerial support, and facilitating access to finance, skill development, and the knowledge ecosystem for both start-ups and scale-ups.

SVEP develops an eco-system for enterprise development in rural areas, with SHG households, which includes - Community Enterprise Fund (CEF), a dedicated fund for providing loans to entrepreneurs, Cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) for providing Business Support Services, dedicated centre for providing information to entrepreneurs called Block Resource Centre (BRC) and Trained human resources consisting of Block Programme Manager (BPM), Mentor and CRP-EP. SVEP applies the unique approach towards promoting distributed entrepreneurship in remote rural villages and creates a strong local eco-system for facilitating the enterprise promotion. 4.11 Lakh enterprises are supported and the SVEP sub-scheme is operational in 491 blocks across 31 States/UTs.

Micro Enterprise Development (MED) : MED supports the initial work in the block for creating enterprise promotion eco-system. Its focused approach regarding selection and training of CRP-EPs and awareness of CBOs supports the SHG members to understand the basics of entrepreneurship in their context. Through MED, focus is on supporting nano enterprises by enabling access to finance, skill development,

and market linkages, creating a conducive environment for small-scale rural entrepreneurship. A total of 69,100 enterprises are supported through around 2,800 CLFs and the scheme is operational in 675 blocks.

One Stop Facility (OSF): One Stop Facility (OSF) sub-component aims to provide advanced business development support to growth-stage nano enterprises, facilitating their transition towards sustainable and scalable business models. The support includes assistance in areas such as regulatory compliance, access to larger markets, linkage with formal financial institutions for credit, product development, quality enhancement, and standardization.

The OSF operates at the sub-district level with a project duration of three years, and an estimated project cost ranging from Rs. 5.52 Crore (for 2 blocks per OSF) to Rs. 9.41 Crore (for 4 blocks per OSF), with an average cost of Rs. 6.89 Crore per OSF. The target beneficiaries existing enterprises (SHG women run/led enterprises and their family members, covering enterprises in manufacturing, trading, and services sectors. Each block under OSF aims to support up to 150 enterprises.

As of December 2025, a total of 99,000 enterprises have been supported under the NRETP & SVEP umbrella, implemented across 662 blocks (342 blocks under NRETP & 320 Blocks under SVEP umbrella). Total 46,990 enterprises facilitated direct bank loans. Additionally, a robust ecosystem has been developed comprising 5,300 Business Development Service Providers (BDSPs), 980 mentors, and 776 functional experts, ensuring effective support to nano and growth-stage enterprises. In the upcoming phase of DAY-NRLM.

Incubators: Rural enterprises in the manufacturing and services sectors with an annual turnover of Rs. 12 Lakh and above require specialized handholding to transition into sustainable, growth-oriented businesses. These enterprises need advanced support in strategic business development, financial access, market expansion, and regulatory compliance.

The Incubator Program under DAY-NRLM addresses these needs by leveraging the existing network of reputed incubators established under National schemes and institutions. The program strengthens their capacity through additional human resources and technical support, while utilizing the infrastructure and expertise already available.

Each incubator aims to scale up 150 women-owned or women-led enterprises, providing end-to-end mentorship, technology integration, and ecosystem linkages. To date, 4 incubators have successfully completed operations, supporting 600 SHG growth enterprises, while 14 are ongoing and launched during FY 2025–26, targeting 2100 enterprises.

These interventions have demonstrated measurable outcomes such as; average 15% annual revenue growth among incubated enterprises and 3 - 4 additional local jobs created per unit.

Cluster Promotion: Promoting and strengthening non-farm clusters has been a key strategy for enhancing rural livelihoods under the DAY-NRLM. The cluster-based approach facilitates convergence of efforts, optimization

of resources, and harnessing of synergies to enhance competitiveness while minimizing market-related risks. While several States have made commendable progress in promoting agricultural clusters, there remains substantial untapped potential secondary and tertiary sectors.

Recognizing that geographical concentration of enterprises alone does not guarantee the benefits of clustering, the cluster component under DAY-NRLM seeks to (i) map existing enterprise agglomerations, (ii) assess their economic potential, and (iii) extend targeted technical, capacity-building, marketing, governance, and infrastructure support to transform them into sustainable and remunerative clusters.

Cluster promotion activities under DAY-NRLM were initiated in FY 2019–20 as part of the National Rural Economic Transformation Project (NRETP) interventions and subsequently expanded under the Start-up Village Entrepreneurship Programme (SVEP) umbrella in FY 2023–24. At present, 21 clusters are being supported in 11 States.

Aajeevika Grameen Express Yojana (AGEY): AGEY aims to enhance rural transport connectivity by providing safe, affordable, and community-monitored transport services in remote villages. The scheme enables SHG members or Community-Based Organisations (CBOs) to own and operate vehicles for rural transport. As of now, 2,297 vehicles are operational and another 1,805 vehicles are being deployed.

Prime Minister Formalization of Micro food processing Enterprises (PM FME) Scheme of the Ministry of Food Processing and Industries (MoFPI) was launched in July 2020. PM FME is being implemented jointly by MoFPI and MoRD through respective State Rural Livelihood Missions (SRLMs) for its Seed Capital Component. An amount up to the extent of Rs.40,000/- is being provided by MoFPI to the Self-Help Groups (SHGs)/ SHG members who are doing food processing activities. As on December 2025 2,97,306 SHG entrepreneurs have been supported with seed capital of Rs. 995.83 crore.

Marketing under DAY-NRLM (FY 2025–26): DAY-NRLM continued to focus on strengthening market access, brand visibility, and income generation opportunities for SHG women. The efforts were directed towards developing a structured and sustainable marketing ecosystem encompassing institutional strengthening, brand development, digital enablement, and market convergence. The overarching objective was to empower SHG entrepreneurs by integrating them into mainstream markets through physical and digital platforms. Special Trademarks as brands registered by the Ministry of Rural Development at National Level such as "Saras", "Saras Aajeevika" and "Aajeevika" for promotion of SHG products at National, Regional, State and District are being expanded.

Further, State Rural Livelihoods Missions



(SRLMs) are undertaking focused branding initiatives and in process have developed more than 25 brands for SHG promotion have been created under DAY-NRLM for promotion of SHG products.

Many initiatives are undertaken by the Ministry for promotion of SHG products, one of these are Saras Melas. Saras Melas are flagship platform for showcasing the entrepreneurial spirit and craftsmanship of rural women SHGs. To enhance market linkages, a series of national, state, and district-level marketing events have been organized. Over 50 SARAS Melas are scheduled across the country every year, benefiting rural women SHG entrepreneurs. At the National Level 5 Saras Melas are organised/ participated every year i.e. Saras Mela Gurugram, Saras Mela Noida, Saras Food Festival and participated in India International Trade Fair and Suraj Kund Mela where in more than 2000 SHGs participate from all States & UTs. A major highlight of the year was the Delhi Saras Mela held at Major Dyan Chand Stadium held from 5th to 22nd September 2025 which witnessed participation for SHGs from all States & UTs. Several new innovations were introduced in the recent Delhi SARAS Aajeevika Mela like "Knowledge Pavilion"- served as a capacity-building and learning hub designed to empower rural women SHGs through skill development, "Experiential Pavilion" - provided hands-on learning and inspiration through live demonstrations of traditional crafts and food preparation, "Convergence Pavilion"- focused on integrating government schemes and support systems. Technologic interventions like a Mela App for SHG was designed for streamlines nominations, attendance etc, transitioning towards cashless transactions and digital payments. Additionally, several regional exhibitions and district-level melas are also facilitated to enhance local outreach and sales. This comprehensive platform empowers rural women entrepreneurs to expand their customer base, scale their businesses, and preserve traditional crafts and cultural heritage. The Saras Melas are focused completely on rural women's economic empowerment and enterprise promotion.

Further, a retail store- "Saras Aajeevika Gallery" is being operated in Central Delhi for sale of curated products of SHG members currently dealing in four categories i.e. handicrafts, handlooms, food items and beauty & personal care pro. Similarly, many SRLMs also operate retail outlets under the State brands. A dedicated eCommerce platform eSARAS for selling of curated SHG products has been set up and is being operated by MoRD.

In alignment with the growing emphasis on digital transformation, significant strides were made in promoting SHG products through other e-commerce platforms. Collaborations were nurtured with leading online marketplaces such as GeM, ONDC, Amazon, Flipkart,

Jiopmart and Meesho to onboard SHG enterprises and enhance their digital presence. As on November 2025, more than 30,294 products are onboarded on eCommerce platforms.

Institutional strengthening remained a key focus during the year. Several States initiated the formation of dedicated State-level Marketing/ Non-farm Federations to institutionalize marketing functions.

Several workshops and training programs on packaging, labelling, and logistics were organized to enhance SHG product presentation. Digital collaterals, product catalogues, and promotional toolkits were developed to create a consistent brand identity across fairs and online platforms. Communication and visibility efforts were strengthened through digital and print media. National-level social media campaigns aligned with the Prime Minister's call for Vocal for Local, Swadeshi hi Pehno, and the overarching goal of building a Viksit Bharat resulting in substantial online engagement.

Overall, the marketing interventions under DAY-NRLM during 2025–26 led to enhanced market visibility and provided for stronger institutional mechanisms at the State and district levels. The initiatives contributed significantly to strengthening the entrepreneurial confidence of SHG women and improving their access to diverse markets advancing the Hon'ble Prime Minister's vision of creating 3 crore Lakhpati Didis across India.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) With an ambitious agenda to benchmark wage placement-linked programs to global standards, Ministry of Rural Development (MoRD) revamped the Placement linked skill development program under National Rural Livelihood Mission as Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) on the 25th September, 2014. In doing so the Ministry has used its knowledge gained over 15 years of experience in implementing skill training programs.

Since April 1999, the Ministry of Rural Development (MoRD) has been implementing skills and placement initiatives, starting with the Swaranjayanti Gram Swarozgar Yojana (SGSY) as a placement linked wage and self-employment program. It was then redesigned and launched as 'Aajeevika Skills' in September 2013, with revised focus on placement driven wage employment for the rural youth in the age of 18-35 entailing an assured minimum placement of 70% and a salary not lower than the minimum wages. The focus was now more on retention and career progression than garnering new candidates for training, it promoted higher numbers of retained employees hence pushing forth the dreams of countless rural youth.

DDU-GKY is a critical component of the National Skill Development Policy with a unique focus on the rural poor youth. It is now a demand driven placement-linked skilling initiative of Government of India. It seeks to enable poor rural youth to benefit from international opportunities arising due to a global deficit in the working population, thereby making rural India, the preferred skilled resource pool for the world.

DDU-GKY has evolved out of a need to diversify incomes of the rural poor and to cater to the occupational aspirations of rural youth. The

skilling courses are undertaken by Project Implementing Agency (PIA) in a PPP mode. It is mandatory for every PIA to give placement to 70% of the trained candidates. DDU-GKY projects are funded by Central and State Government in the ratio of 60:40 in all States, excepting North-East states and Himalayan states where the funding ratio is 90:10. Himayat, a special scheme for Jammu and Kashmir provides for 100% funding by Central Government.

DDU-GKY is a nationwide placement-linked skill training program funded by the Ministry of Rural Development (MoRD), Government of India (GOI). It aims to contribute to the Prime Minister's 'Make in India' campaign to position India as the globally preferred manufacturing hub, while dovetailing its efforts to significantly contribute in other flagship programs of the nation.

DDU-GKY is critical to the national skill agenda and to the 430 million (Census 2011) young people in the country in the age group of 15-35 years, close to 70% of whom live in rural areas. DDU-GKY has great potential to transforming the nation's demographic surplus to the much needed "demographic dividend' through building the productive capabilities of the rural youth.

Pradhan Mantri Gram Sadak Yojana (PMGSY)
The Government of India, as part of its poverty-reduction strategy, is implementing the Pradhan Mantri Gram Sadak Yojana (PMGSY) as a Centrally Sponsored Scheme to assist States in providing all-weather road connectivity to eligible unconnected habitations identified in the Core Network. The eligibility norm is population 500+ in plain areas. For Special Category States/UTs—Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Himachal Pradesh, Jammu & Kashmir, Ladakh and Uttarakhand—along with Desert Areas, Schedule-V Tribal Areas, and Selected Tribal and Backward Districts (as identified by MHA and Planning Commission), the objective is to connect eligible habitations with a population of 250+ (Census 2001).

Since inception up to 31st December, 2025, a total of 1,56,690 habitations in the 250+, 500+, and 1000+ categories and 6,063 habitations in the 100–249 population category have been provided all-weather connectivity.

Under various interventions of the Scheme, a cumulative 7,87,874 km of road length has been completed with an expenditure of ₹3,50,186 crore (including State share). Out of 1,78,184 eligible habitations in the 250+ and 500+ population categories identified for coverage under PMGSY:

- 16,166 habitations have been provided connectivity by States from their own resources.
- 5,328 habitations have been dropped or found infeasible.
- Of the 1,57,054 habitations sanctioned under PMGSY, 1,56,690 have already been covered.

Under the 100–249 population category (LWE areas), 6,242 habitations were sanctioned for all-weather connectivity, of which 6,063 habitations have been saturated up to 31 December, 2025.

A total of 6,44,735 km of road length has been sanctioned under new connectivity and upgradation components of PMGSY-I, of which 6,25,114 km has been completed up to 31 December, 2025.

Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) is one of the flagship schemes with Government's commitment to provide "Housing for All". The scheme Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) came into effect from 1st April 2016. The aim of PMAY-G is to provide a pucca house with basic amenities to all houseless households and households living in kutcha/ dilapidated houses in rural areas of the country. Initially, a target of 2.95 crore was set to provide pucca houses with essential amenities to eligible houseless households. However, realizing the growing housing needs in rural areas, Union Cabinet granted an extension to the scheme on 9th August 2024 to construct additional 2 crore rural houses during FY 2024-25 to FY 2028-29, over and above the previous target of 2.95 crore. Out of the cumulative target of 4.95 crore houses, a total of 4.14 crore houses have been allocated among States/UTs out of which 3.86 crore houses have been sanctioned by States/UTs and 2.93 crore have been completed as on 31st December 2025. The total financial outlay for this initiative is ₹ 3,06,137 crore, allocated for the period from FY 2024-25 to FY 2028-29.

The identification of beneficiaries in the scheme is based on the housing deprivation parameters as per Socio Economic Caste Census – 2011. Further, to provide benefit of the scheme to the left out eligible households, the Ministry decided to identify such households, and Awaas+ survey was conducted by States/UTs on directions of the Ministry in 2018. As a result of the exercise of allocation of targets, the SECC 2011 based Permanent Wait List (PWL) and the finalized Awaas + 2018 lists of 29 States and UTs are saturated. To meet the additional requirement of houses in States/UTs as well as achieve the target of construction of 2 crore more houses, the Awaas+ list is being updated via the Awaas+ 2024 survey. The identification of additional eligible rural houses through survey has been completed and it is expected that targets would be allocated on the basis of the number of eligible beneficiaries identified during from Awaas + 2024 Survey very soon as per the revised exclusion criteria of the PMAY-G.

As per the Union Cabinet approval, the provisions with regard to mechanised two-wheelers, mechanised fishing boats, landline phones and refrigerators have been deleted. Further, the income criteria has also been enhanced from Rs 10000 per month to Rs 15000, and the land-related criteria have been simplified.

National Social Assistance Programme (NSAP) The Directive Principles of State Policy of the Constitution of India enjoin upon the State to undertake within its means a number of welfare measures, targeting the poor and the destitute in particular. Article 41 of the Constitution of India directs the State to provide public assistance to its citizens in the case of unemployment, old age, sickness and disablement as well as in other cases of undeserved wants, within the limit of State's economic capacity and development. Social security, invalid and old age pensions figure as

Items 23 and 24 of the 7thSchedule of the Constitution of India in the Concurrent List. It is in compliance of these guiding principles that the Government of India introduced on Independence Day, 1995 the National Social Assistance Programme (NSAP) as a fully Centrally Sponsored Scheme targeting the destitute, defined as any person who has little or no regular mean of subsistence from his/her own source of income or though financial support from family members or other sources, to be identified by the States and UTs, with the objective of providing a basic level of financial support. The programme has undergone many changes in the composition, eligibility criterion and funding patterns over the years.

Saansad Adarsh Gram Yojana (SAGY) is a unique scheme of the Ministry of Rural Development wherein, for the first time, the leadership, capacity, commitment and energy of the Members of Parliament are being leveraged directly for development at the Gram Panchayat level. SAGY was launched on 11 October 2014 with the aim of creating holistically developed model Gram Panchayats across the country.

These 'Adarsh Grams' [Gram Panchayat (GP)] serve as 'nucleus of health, cleanliness, greenery and cordiality' within the village community and, becoming schools of local development and governance, inspiring neighbouring Gram Panchayats to adopt the best practices being followed in theses GPs.

The role of Members of Parliament is that of a catalyst. They identify the Gram Panchayat to be developed into Adarsh Gram Panchayat; engage with the community; help propagate the values of the scheme; enable the initiation of start-up activities to build up the right environment and facilitate the planning process. The District Collector is the nodal officer for implementing SAGY. The District collectors have to conduct a monthly review meeting with representatives of the participating line departments. The Hon'ble Members of Parliament concerned chair these review meetings. The heads of the Gram Panchayats concerned also are invited for these monthly meetings.

International Cooperation (IC) has, in recent times, gained added significance and impetus in the changing social, economic and political scenario of the world. India, the largest democracy in the world, is always in the forefront as a global partner. The Department of Rural Development, being one of the most significant Ministries, is taking this initiative forward through cooperation and exchange of experience, knowledge and expertise in the field of rural development and poverty alleviation with other countries bilaterally or through multilateral platform.

Right from the beginning, India has recognized the need for cooperation among the developing and least developed countries for better appreciation of each other's problems. The mandate of International Cooperation of this Department is to foster mutually beneficial partnerships with other countries of the work in multilateral as well as bilateral forums exchanging knowledge and experience in development of rural areas. The Ministry of Rural Development is the nodal Ministry with respect to two Inter- Governmental International Organizations, namely, AARDO and CIRDAP. Also, this Ministry is the focal Ministry for

Rural Development and Poverty Alleviation in respect of BIMSTEC, SAARC, etc.

Training- Capacity building through training of Rural Development functionaries, Elected Representatives of Panchayati Raj Institutes (PRIs), and other concerned is a priority of the Ministry. Capacity building is carried out through a network of Training Institutes, namely the National Institute of Rural Development and Panchayati Raj (NIRD & PR) at Hyderabad, its North Eastern Regional Centre (NERC) at Guwahati, 29 State Institutes of Rural Development (SIRDs) and 87 Extension Training Centres (ETCs). During the year 2025, as of 31.12.2025, NIRD&PR organized 1991 programs (including 294 of NIRDPR-NERC Guwahati) and trained 82,006 participants (including 10,622 from NIRDPR-NERC Guwahati). In the current financial year, all training and research activities are fully sponsored by MoRD and various other Ministries, Departments, and Organizations. During 2025 (till 31.12.2025), SIRDPRs & ETCs put together have organized 2692 training programs, workshops, and seminars through which about 396771 participants were trained online and offline mode.

Department of Land Resources

In a developing country striving for social and economic development, land occupies a very crucial role. Availability and accessibility of good quality records are critical for land governance and administration. Studies have documented criticality of efficient land records system for effective functioning of land markets, taxation systems, infrastructural improvements and the economy as a whole. India has embarked computerisation and digitisation of land records for a long time. 98.5percent of land records in rural areas of the country have been computerized and digitized. However, there are some deficiencies in land record management in some States. These include differences in textual and spatial records, limited availability of digital cadastral maps and subdivision data. The endeavour is to move towards good quality land records, which will in turn improve the ease of living of citizens. The Department is implementing a comprehensive land records modernization programme to develop a modern, and transparent land record management system, which will help improve real-time information on land, optimize use of land resources and assist in policy and planning.

As per the Desertification & Land Degradation Atlas of India 2021, released by Ministry of Environment, Forest & Climate Change, about 97.85 million ha (29.77% of total geographical area of India) land falls in degraded category in the country. Land degradation adversely affects soil health, water recharge, water quality and storage of soil carbon, which not only contributes to global warming but also reduces land productivity. One of the most effective principles of rainfed and degraded area development is conservation and efficient use of natural resources. This can be achieved through watershed development programmes by adopting 'ridge to valley' approach. This warrants investment on watershed development programmes in the country to cover hitherto untreated areas. This will not only benefit rainfed / degraded areas but also ensure

sustainability of irrigated areas as majority of irrigated lands dependent heavily on ground water sources and which, in turn, get replenished through various soil and water conservation measures undertaken under Watershed Development Projects. The Department of Land Resources in partnership with States is therefore implementing watershed programmes in the country.

The main objectives of the Department are: (i) to increase productivity of rainfed/degraded land through the process of integrated watershed management, (ii) to support States/UTs for implementation of Digital India Land Records Modernization Programme(DILRMP) with the aim to achieve a comprehensive land governance system and (iii) to administer land reforms and other related matters relating to land such as administration of the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013 (RFCTLARR), the Registration Act, 1908 etc. Brief details of the schemes are listed below:

1. Watershed Development Component of PMKSY:

The Department has been implementing a Centrally Sponsored Scheme, namely Integrated Watershed Management Programme (IWMP) since 2009-10. In 2015-16, IWMP was amalgamated as the Watershed Development Component (WDC) of PMKSY. The activities being undertaken inter alia include ridge area treatment, drainage line treatment, soil and moisture conservation, rain water harvesting, nursery raising, afforestation, horticulture, pasture development, livelihoods for assetless persons, springshed development, etc.

Under WDC-PMKSY 1.0 (projects sanctioned during 2009-10 to 2014-15), the department supported implementation of 6382 projects. Central Share of Rs.19926.67 crore was released to States /UTs for these projects. Out of 6382 projects funded by DoLR, 6376 (99.90%) projects have been reported as completed. As per information received from the States, 7.65 lakh water harvesting structures have been created / rejuvenated during the period 2014-15 to 2021-22. An additional area of 16.41 lakh ha has been brought under protective irrigation. The number of farmers benefitted is 36.34 lakh during the period. End-line evaluation reports of the completed projects from different States/ UTs have shown improvements in water table, agricultural production, milk production and per capita income in project areas due to watershed interventions. The defined life span of WDC-PMKSY 1.0 got over in March, 2022.

Government of India approved continuation of programme as WDC-PMKSY 2.0 for the period 2021-22 to 2025-26 with a physical target of 49.5 lakh ha and financial outlay of Rs. 8487.98 crore, as the Central share. Under WDC-PMKSY 2.0, 1220 watershed development projects covering an area of 50.16 lakh ha have been sanctioned to 28 States and UTs of J&K and Ladakh at a total cost of Rs. 12972.85 crore (Central share: Rs 8487.98 crore) for the project period of 2021-22 to 2025-26. Since inception of the scheme, an amount of Rs.5,641 crore has been released to the States as Central share (as on 31.12.2025).

2. Digital India Land Records Modernization Programme:

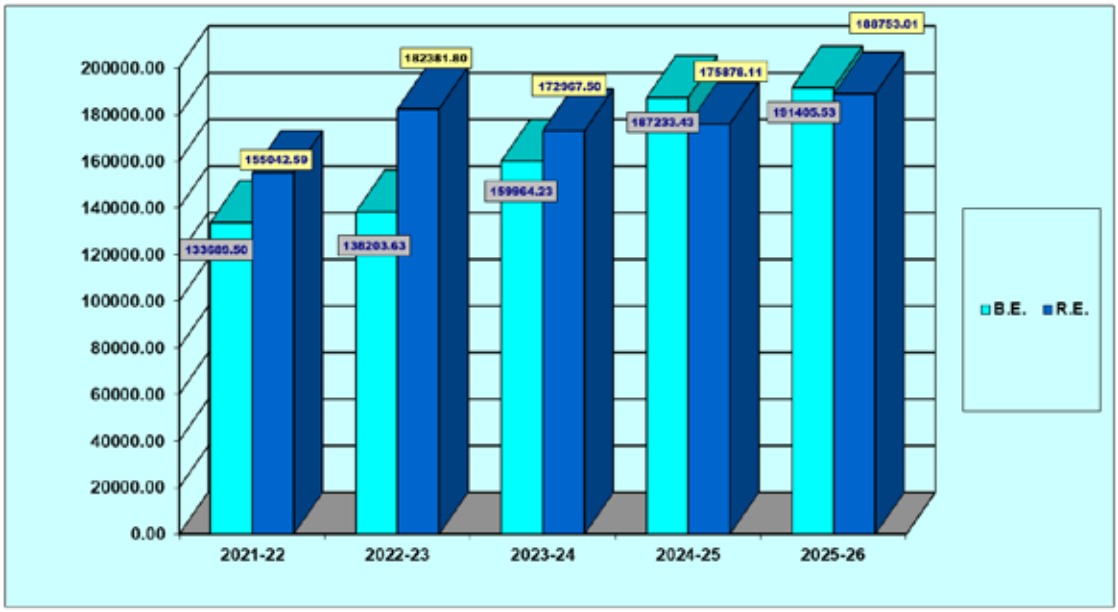
The Department is implementing a comprehensive programme 'Digital India Land Records Modernization Programme (DILRMP)' for digitization and computerization of land records and registration processes in the country as a central sector programme with 100% financial assistance from Central Government since 2016-17. The objective of DILRMP is to develop a modern, comprehensive and transparent land record management system to provide: (i) improve real-time information on land; (ii) optimize use of land resources; (iii) assist in policy & planning; (iv) reduce land disputes; (v) check fraudulent / benami transactions (vi) obviate need of physical visits to Revenue/Registration offices (vii) enable sharing of information with various organisations/agencies.

The Department has initiated a new programme 'NAtional geospatial Knowledge-based land Survey of urban HAbitations (NAKSHA)' for creation of Land Records in Urban Areas". This is a pilot programme to ensure that urban land records are accurate and up-to-date empowering urban citizens, improving ease of living and enabling better urban planning. The one-year pilot programme NAKSHA was launched in February 2025 and the pilot is under progress in 157 urban local bodies across the country under DILRMP with Survey of India as Technical Partner.

Since the inception of the scheme, an amount of Rs. 2572.13 crore has been released for covering various components of DILRMP scheme. Over the years, substantial progress has been achieved in the basic components of the programme viz. computerization of record of rights (RoR), digitization of cadastral maps, computerization of registration, connectivity between Sub-Registrar Offices and Tehsils, Integration of Registration and Land Records, etc. As per MIS of DILRMP, computerization of record of rights has been completed in99.81%of villages in the country (except Northeast States and Ladakh).

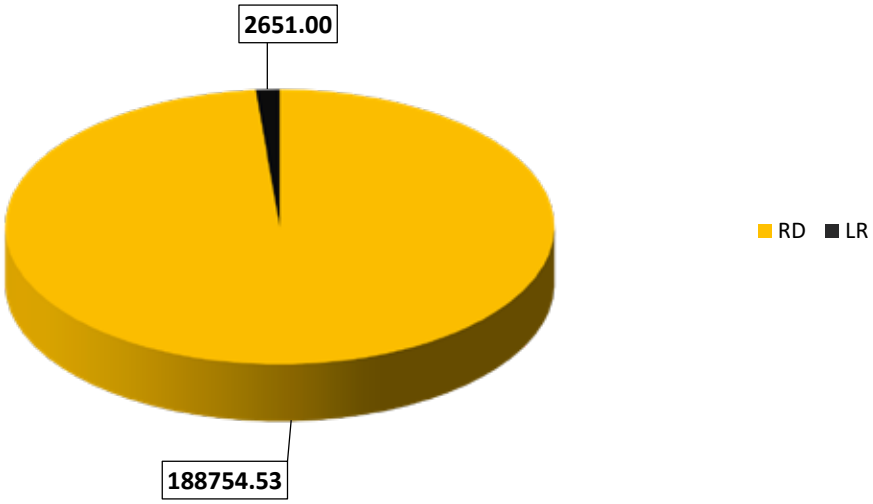
OUTLAYS FOR MINISTRY OF RURAL DEVELOPMENT FOR LAST FIVE YEARS

(Rs. In crores)



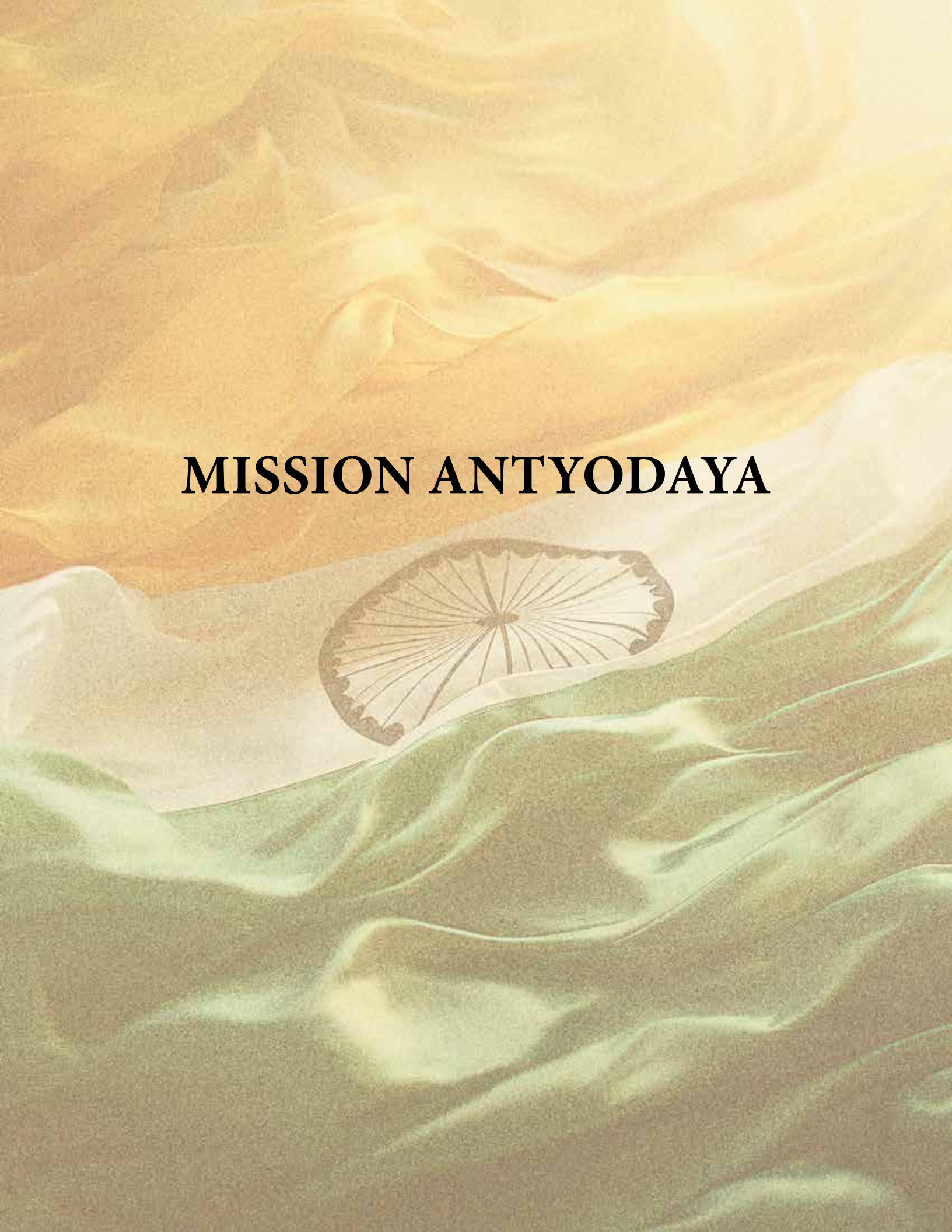
MINISTRY OF RURAL DEVELOPMENT OUTLAYS FOR 2025-2026

(Rs. in crores)



Details regarding the approved outley in respect of Plan Scheme of the Ministry of Rural Development are at ***Annexure I***

MISSION ANTYODAYA



In New India Strategy @75, Hon'ble Prime Minister of India emphasized on putting in place 'a development state' by identifying development challenges and ensuring balanced development across all regions and sectors. Such a 'development state' would be characterized by growth with inclusion, evidence based policy making and welfare of all. The New India Strategy broadly identifies the sector specific interventions for furthering the mandate of development in rural areas. Mission Antyodaya is a signature approach in identifying the Gram Panchayat level development priorities aligned with the sectors mentioned in the eleventh Schedule of the Constitution. Under 11th Schedule of the Indian Constitution, GPs are mandated to deliver effective and time bound public services to the rural citizens across twenty nine sectors ensuring economic empowerment and social justice. To develop a model for convergence that could consolidate the efforts to eradicate poverty, Mission Antyodaya was announced in the Union Budget, 2017-18.

2. Key features of the Mission Antyodaya:

Mission Antyodaya is an accountability and convergence framework for transforming lives and livelihoods on measurable outcomes. Mission Antyodaya focus is to improve accountability and outcomes of large pool of resources spent, under different Schemes, for the sustainable and inclusive growth & development of rural areas in the country. Key features of the Mission Antyodaya are as under:

- Seeks convergence of various Government Schemes with Gram Panchayats as the basic unit for planning.
- Encourages partnerships with network of professionals, institutions and enterprises to further accelerate the transformation of rural livelihoods.
- Conducting Survey to assess measurable outcomes to monitor the progress in the development process across rural areas.
- Supporting the process of participatory planning for Gram Panchayat Development Plan (GPDP), which will improve service delivery, enhance citizenship, create pace for an alliance of people's institutions and groups and improve governance at the local level.

3. Convergence and Mission Antyodaya:

In the *Framework of Implementation, Mission Antyodaya* has been visualized as a convergence-saturation approach that is capable to attend both geographical and individual aspects of deprivation and poverty. Such an approach is capable to bring activities spread across different welfare domains to its remit. First, the Framework of Implementation underscores the significance of Mission Antyodaya for deprived households in Socio Economic and Caste Census (SECC)-2011. The MA Survey database provides an idea about geographical deprivation and identifies Self-help Groups (SHGs) of DAY-NRLM as key enabler to Mission Antyodaya because of their social capital and capacity for social mobilization. SHGs spearhead the preparation of Village Poverty Reduction Plan (VPRPs), a community demand plan. Eventually, VPRPs should find way to the Gram Panchayat Development Plans (GPDPs) for keeping a strong poverty-reduction orientation in the

latter. The data from MA Survey can facilitate SHGs for making VPRPs. The GPs under Saansad Adarsh Gram Yojana (SAGY) can use MA Survey data for preparing their Village Development Plans (VDPs) and also for monitoring purpose.

4. Mission Antyodaya and Local Level Planning:

On one hand, Mission Antyodaya is significant in identifying the development gaps across geography, on the other hand, it encourages the Local Self Governments (LSGs) to address all identified gaps/ deprivations in time bound manner through convergence of government schemes in a saturation mode. The developmental gaps identified through Mission Antyodaya are valuable inputs for GPs in preparing their Gram Panchayat Development Plans. The Framework for Implementation envisions Mission Antyodaya as a State-led initiative and partnership for rural transformation. The Framework is available at www.missionantyodaya.nic.inin Hindi and English.

Mission Antyodaya Survey is an opportunity to realize the need based planning at the GP level. The collected data serves to be an excellent opportunity to prioritize the identified development gaps for optimum allocation of resources under different Govt. Schemes/plans at GP level. Thus, this integrated process of data collection under Mission Antyodaya along with the Gram Panchayat Planning for the following financial year suffices the Government's priority of evidence based planning resulting in an empowered Panchayati Raj Institutions, serving as an important conduit between governance and community. The Survey uses the Local Government Directory (LGD) code for unique identification of the geographic areas (villages/ GP), which can further serve to be a common identifier for interoperability across the Line Ministries and Departments for convergence of public resources at the grass root level.

5. Coverage under Mission Antyodaya Survey:

There were only 47 parameters covering 5 subjects in Mission Antyodaya Survey, 2017. During 2019 survey, the number of parameters was increased to 143 parameters to cover all 29 subjects transferred to Local Self Governments (LSGs) under 11th Schedule of the Constitution. MA survey 2020 was conducted on 143 parameters. Geo referencing of assets was a new feature added in the Mission Antyodaya Survey 2020 by providing location of the physical assets. Indicators related to 39 physical assets were identified among the total 143 indicators of MA Survey for Geo-Referencing during Mission Antyodaya Survey 2020. Due to Covid-19 pandemic, MA survey, 2020 could be completed in September, 2021 and MA Survey 2021 &2022 could not conduct. These Survey bring out the development gaps or challenges in different geographic pockets thereby enabling the policy makers and planners to augment and invest public resources to address the challenges. The data collected are used for ranking GPs using the scores and values of composite index.

6. Digital initiatives in conduct of MA Survey:

MA Survey 2023 conducted through mobile based application across 2, 68,214 Gram Panchayat and 6,57,574 village on182 indicators

under 216 data points of 21 sectors covering parameters from the functional domain of 26 Ministries/Departments, including this Ministry. Indicators related to 47 physical assets were identified for Geo-Referencing during Mission Antyodaya Survey 2022-23. The details of year- wise no. of Gram Panchayats surveyed are as follows:

MA Phase	Total GP	Total Village	MA Website Url
2017-18	2,68,466	6,76,924	https://missionantyodaya.nic.in/ma2018/
2019	2,68,346	6,64,485	https://missionantyodaya.nic.in/ma2019/
2020	2,69,943	6,67,933	https://missionantyodaya.nic.in/ma2020/
2022-23	2,68,214	6,57,574	https://missionantyodaya.nic.in

CHAPTER 1

ORGANISATION



1. Background of the Ministry

The Department of Rural Development, which came into existence in October 1974 as a part of the Ministry of Food and Agriculture, was converted into a new Ministry of Rural Reconstruction on 18th August 1979. The Ministry was renamed as the Ministry of Rural Development on 23rd January 1982. The Ministry of Rural Development was again converted into a Department in January 1985, under the Ministry of Agriculture & Rural Development. The Department was again upgraded as the Ministry of Rural Development on July 5, 1991. Another Department, viz. Department of Wasteland Development, was created under this Ministry on 2nd July 1992. The Ministry was renamed in March 1995 as the Ministry of Rural Areas and Employment with three departments, namely the Department of Rural Employment and Poverty Alleviation, Rural Development and Wasteland Development.

The Ministry was again renamed as the Ministry of Rural Development in 1999 with three Departments, i.e. Department of Rural Development, Department of Land Resources and Department of Drinking Water and Sanitation. The Department of Drinking Water and Sanitation was separated from this Ministry on 13th July, 2011.

At present, the Ministry of Rural Development consists of two Departments, namely, (I) Department of Rural Development, and (II) Department of Land Resources.

The Department of Rural Development implements schemes for the generation of employment, both self-employment and wage employment, social assistance to the destitute, provision of rural housing, rural roads, and natural resource management activities. Apart from this, the Department provides the support services and other quality inputs such as assistance for strengthening of DRDA Administration, Training & Research, Human Resource Development, etc., for the proper implementation of programmes. The major programmes of the Department of Rural Development are Pradhan Mantri Gram Sadak Yojana (PMGSY), Pradhan Mantri Awaas Yojana- Gramin (PMAY-G), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), National Social Assistance Programme (NSAP), Saansad Adarsh Gram Yojana (SAGY), and Mission Antyodaya.

The Department of Land Resources is mandated to oversee all land-based development programmes. It implements area development programmes on a watershed basis. The three watershed development programmes of the Department, i.e. Integrated Wasteland Development Programme (IWDP), Drought Prone Areas Programme (DPAP) and Desert Development Programme (DDP), have been consolidated into a single modified programme, namely Integrated Watershed Management Programme.

2. Administration

Shri Shivraj Singh Chouhan took over the charge as Hon'ble Minister of Rural Development and Agriculture & Farmers Welfare w.e.f. 11.06.2024.

Shri Kamlesh Paswan took over the charge as

Hon'ble Minister of State for Rural Development w.e.f. 11.06.2024.

Dr. Chandra Sekhar Pemmasani took over the charge as Hon'ble Minister of State for Rural Development and Communication w.e.f. 11.06.2024.

2.1 Department of Rural Development

Shri Shailesh Kumar Singh, IAS (JH:1991) continues to function as Secretary, Department of Rural Development w.e.f. 26.10.2022(FN).

Shri T K Anil Kumar, IAS (KN:1995), continues to function as Additional Secretary, Department of Rural Development w.e.f 30.08.2024 (AN).

Ms. Tanuja Thakur Khalkho, IRAS (1995) continues to function as Joint Secretary & Financial Advisor for the Ministry of Rural Development w.e.f. 05.04.2023 (FN).

Shri M. K. Ujjainia, ISS (1993) continues to function as Additional Director General (Statistics), Department of Rural Development w.e.f. 01.03.2024 (FN).

Smt. Smriti Sharan, IPoS (1993), continues to function as Joint Secretary in the Department of Rural Development w.e.f. 23.03.2022 (FN).

Shri Lal Chhandama (CSS:1997) continues to function as Joint Secretary in the Department of Rural Development w.e.f. 13.05.2024 (FN).

Shri Amit Shukla, IFoS (TR:1999) continues to function as Joint Secretary in the Department of Rural Development w.e.f. 04.10.2022 (FN).

Shri Pankaj Yadav, IAS (HY:2001) continues to function as Joint Secretary in the Department of Rural Development w.e.f. 11.06.2024(FN). He has also been appointed as Chief Vigilance Officer (CVO) w.e.f. 04.09.2024.

Ms. Swati Sharma, IAS (UT:2003) continues to function as Joint Secretary, Department of Rural Development w.e.f. 07.06.2023 (AN).

Ms Rohini R. Bhajibhakare, IAS (TN:2008), continues to function as Joint Secretary in the Department of Rural Development w.e.f. 08.08.2024 (AN).

Ms. Aditi Singh, IAS (UP:2009), assumed the charge of Joint Secretary in the Department of Rural Development w.e.f. 21.03.2025 (AN).

Shri Kuntal Sensarma, IES (1995) continued to function as Chief Economic Advisor, Department of Rural Development w.e.f. 29.02.2024 (AN) and subsequently transferred to the Department of Fertilizers w.e.f. 08.01.2026 (AN).

Shri Gaya Prasad, ISS (1996), continued to function as Deputy Director General in the Department of Rural Development w.e.f. 17.10.2018 and subsequently transferred to the Ministry of Home Affairs w.e.f. 04.11.2025 (FN).

Shri Akhilesh Jha (ICAS:1996) continues to function as Chief Controller of Accounts, Department of Rural Development, w.e.f. 01.04.2023 (FN).

Smt. Kalyani Mishra, IES (1999) continues to function as Economic Adviser in the Department of Rural Development w.e.f. 07.09.2020 (FN).

2.2 Department of Land Resources

Shri Shailesh Kumar Singh, IAS(JH: 1991) assumed additional charge of Secretary in the Department of Land Resources w.e.f. 01.01.2026.

Shri Manoj Joshi, IAS(KL:1989) continued to function as Secretary in the Department of Land Resources w.e.f. 06.03.2024 and relieved of his duties from Department of Land Resources on 31.12.2025 consequent on his transfer to Department of Pharmaceuticals.

Shri R. Anand, (IPoS:1994) continued to function as Additional Secretary in the Department of Land Resources w.e.f. 26.06.2023.

Shri Kunal Satyarthi, IFoS(HP:1997) continued to function as Joint Secretary in the Department of Land Resources w.e.f. 19.03.2024(FN) and relieved of his charges w.e.f. 01.01.2026 (AN) consequent on his nomination for NDC training (2026-27).

Shri Nitin Kumar Shivdas Khade, IAS (AM:2004) continued to function as Joint Secretary (WM) in the Department of Land Resources w.e.f. 19.04.2023.

Shri P.K. Abdul Kareem (IES:1996) continued to function as Economic Adviser in the Department of Land Resources w.e.f. 13.04.2022.

Shri Sanjay Kumar (ISS:2006) continued to function as Deputy Director General (DDG) in the Department of Land Resources w.e.f. 01.10.2024(FN).

2.3 Autonomous Bodies under Ministry of Rural Development:

The Ministry of Rural Development has the following four Autonomous Organisations under its administrative control:

i. National Institute of Rural Development & Panchayati Raj (NIRD&PR), Rajendranagar, Hyderabad – 500 030.

ii. National Rural Infrastructure Development Agency (NRIDA), 5th Floor, 15-NBBC Tower, Bhikaji Cama Place, New Delhi-110 066.

iii. Bharat Rural Livelihoods Foundation (BRLF), C-32, Second Floor, Ratna Vilas, Neeti Bagh, New Delhi, Delhi 110049.

iv. National Rural Livelihoods Promotion Society (NRLPS), 7th Floor, NDCC Building-II, Jai Singh Road, New Delhi - 110001.

2.3.1 NIRD&PR

Dr G. Narendra Kumar, IAS (AGMUT: 1989) continues to function as Director General, NIRD & PR w.e.f. 27.01.2021 (AN).

2.3.2 NRIDA

Shri Amit Shukla, JS, continued to function as Ex officio DG of NRIDA w.e.f. 03.08.2023. He relinquished the charge on 12.11.2025. Ms Aditi Singh, Joint Secretary, assumed the charge of ex officio Director General, NRIDA w.e.f. 12.11.2025.

2.3.3 BRLF

Shri Kuldip Singh continues to function as Chief Executive Officer of the organisation w.e.f. 02.01.2023.

2.3.4 NRLPS

Shri T K Anil Kumar, IAS (KN:1995), Additional Secretary, DoRD, continues to function as CEO, NRLPS w.e.f. 01.01.2025.

2.4.1 Details of current incumbency of SCs/STs/OBCs in DoRD

Representations of SCs, STs and OBCs in DoRD

Groups	Number of Employees				Number of Appointments made during the year 2025-26									
					By Direct Recruitment				By Promotions			By Other Methods		
	Total	SCs	STs	OBCs	Total	SCs	STs	OBCs	Total	SCs	STs	Total	SCs	STs
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group A	99	21	9	18	0	0	0	0	2	1	0	0	0	0
Group B	151	23	12	58	19	1	0	9	12	3	0	0	0	0
Group C	128	16	4	34	27	3	2	7	3	1	0	0	0	0
Total	**378**	**60**	**25**	**110**	**46**	**4**	**2**	**16**	**17**	**5**	**0**	**0**	**0**	**0**

2.4.2 Details of current incumbency of Persons with Disabilities (Divyangs) in DoRD

Representations of Persons with Disabilities

Groups	Number of Employees				Number of Appointments made during the year 2025-26												
					Direct Recruitment							Promotion					
					No of Vacancies reserved			No. of Appointments Made				No. of vacancies reserved			No. of Appointments made		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
	Total	VH	HH	OH	VH	HH	OH	Total	VH	HH	OH	VH	HH	OH	Total	VH	HH	OH
Group A	99	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Group B	151	0	2	2	0	0	0	2	0	1	1	0	0	0	9	0	0	0
Group C	128	5	2	0	0	0	0	23	2	0	0	0	0	0	0	0	0	0
Total	**378**	**5**	**4**	**3**	**0**	**0**	**0**	**25**	**2**	**1**	**1**	**0**	**0**	**0**	**10**	**0**	**0**	**0**

VIGILANCE DIVISION

1. Vigilance Division handles vigilance related work in the Department of Rural Development and co-ordinates for it with Department of Land Resource and autonomous institutions namely National Institute of Rural Development & Panchayati Raj (NIRD&PR) and National Rural Infrastructure Development Agency (NRIDA). The Vigilance Division also deals with matters and various reports monthly, quarterly, half yearly and yearly basis concerning CVC, DoPT and CBI etc.

2. The Division processes the complaints received physically in the Ministry, those received online through CVC CMS portal and PIDPI complaints. Vigilance Section disposes the complaints received from the CVC CMS portal in timely manner. PIDPI complaints received in this section are forwarded to the concerned Programme Divisions, DoRD for furnishing the ATR and after furnishing of ATR, the same is forwarded to CVC for further necessary action.

3. Vigilance Section gives information through CPIO, information which asked in RTI application in prescribed timeline.

4. The Vigilance Division also furnishes Vigilance Clearance, acceptance for property intimations and NOCs in connection with foreign tour on personal grounds and official grounds in respect of personnel's working in the Ministry.

5. The Vigilance Section serves as the Custodian of APARs of the Officers/Officials of this Ministry. Timely completion of APARs and other APAR related issues in respect of personnel's is being taken care of by this Division.

6. To ensure transparency and Accountability emphasis is accorded to following aspects by this Division: -

   (a) Conduct of vigilance investigation in respect of irregularities.

   (b) Close monitoring and disposal of disciplinary cases in the Department and

   (c) Pursuance of Rotation of Staff posted on sensitive posts.

7. On the recommendation of CVC, a Joint Secretary in the Ministry has been appointed as part time CVO, who acts on behalf of CVC in respect of personnel working in the Ministry in the matter of disciplinary cases. Vigilance/Disciplinary cases are reviewed by CVO as well as Secretary (RD) regularly.

8. In accordance with the CVC's instructions, various vigilance related activities such as Vigilance Awareness Week are also observed in this Ministry. This year Vigilance Awareness Week, 2025 is observed from 27th October, 2025 to 02nd November, 2025 with the theme "Vigilance: Our Shared Responsibility". The Ministry this year on occasion of Vigilance Awareness Week, 2025 conducted a Quiz Competition on subjects of Vigilance and Anti-corruption, a lecture on "Significance of Preventive Vigilance" and also conducted a Poster making competition on the topic "Vigilance: Our shared responsibility".

Integrity Pledge by SRD on the occasion of Vigilance Awareness Week, 2025







Lecture on "Significance of Preventive Vigilance" by Deputy Secretary, DoRD conducted on the occasion of Vigilance Awareness Week, 2025







Poster Making Competition on topic "Vigilance: Our Shared Responsibility" conducted on the occasion of Vigilance Awareness Week, 2025







Quiz Competition on topic related to vigilance and anti-corruption conducted on the occasion of Vigilance Awareness Week, 2025







The Government of India (Allocation of Business) Rules, 1961

MINISTRY OF RURAL DEVELOPMENT[^1]
(GRAMIN VIKAS MANTRALAYA)

A. DEPARTMENT OF RURAL DEVELOPMENT (GRAMIN VIKAS VIBHAG)

1. Omitted.[^2]

2. Public cooperation, including all matters relating to voluntary agencies for rural development, Council of Advancement of People's Action and Rural Technology(CAPART) and National Fund for Rural Development, other than aspects which fall within the purview of Ministry of Drinking Water and Sanitation.

3. Cooperatives relatable to the items in this list.

4. Road works financed in whole or in part by the Central Government in tribal areas of Assam specified in Part I and Part II of the Table appended to paragraph 20 of the Sixth Schedule to the Constitution.

5. All matters relating to cooperation with the Centre for Integrated Rural Development for Asia and Pacific (CIRDAP) and the Afro-Asian Rural Reconstruction Organisation (AARRO).

6. (a) All matters pertaining to rural employment or unemployment such as working out of strategies and programmes for rural employment including special works, wage or income generation and training related thereto.

   (b) Implementation of the specific programmes of rural employment evolved from time to time.

   (c) Micro level planning related to rural employment or unemployment and administrative infrastructure therefor.

7. Integrated rural development including small farmers development agency,marginal farmers and agricultural labourers, etc.

8. Rural housing including Rural Housing Policy and all matters germane and incidental thereto under country or rural planning, in so far as it relates to rural areas.

9. All matters relating to rural connectivity including the Pradhan Mantri Gram Sadak Yojana.

[1]Modified vide Amendment series no.242 dated 09.04.1999
[2]Omitted vide Amendment Series no.273 dated 27.05.2004.

B. DEPARTMENT OF LAND RESOURCES (BHUMI SANSADHAN VIBHAG)

1. Land reforms, land tenures, land records, consolidation of holding and other related matters.

2. Administration of the Land Acquisition Act, 1894 (1 of 1894) and matters relating to acquisition of land for purposes of the Union.

3. Recovery of claims in a State in respect of taxes and other public demands, including arrears of land revenue and sums recoverable as such arrears, arising outside that State.

4. Land, that is to say, collection of rents, transfer and alienation of land, land improvement and agricultural loans excluding acquisition of non-agricultural land or buildings, town planning improvements.

5. Land revenue, including the assessment and collection of revenue, survey of revenue purposes, and alienation of revenues.

6[1]. The Registration Act, 1908 (16 of 1908).

7. Duties in respect of succession to agricultural land.

8. National Wastelands Development Board.

9. National Land Use and Wasteland Development Council.

10. Promotion of rural employment through Wastelands Development.

11. Promotion of production of fuelwood, fodder and timber on non-forest lands, including private wastelands.

12. Research and development of appropriate low cost technologies for increasing productivity of wastelands in sustainable ways.

13. Inter-departmental and inter-disciplinary coordination in programme planning and implementation of the Wastelands Development Programme including training.

14. Promotion of people's participation and public cooperation and coordination of efforts of Panchayats and voluntary and non-Government agencies for Wastelands Development.

15. Drought prone area programmes.

16. Desert Development Programmes.

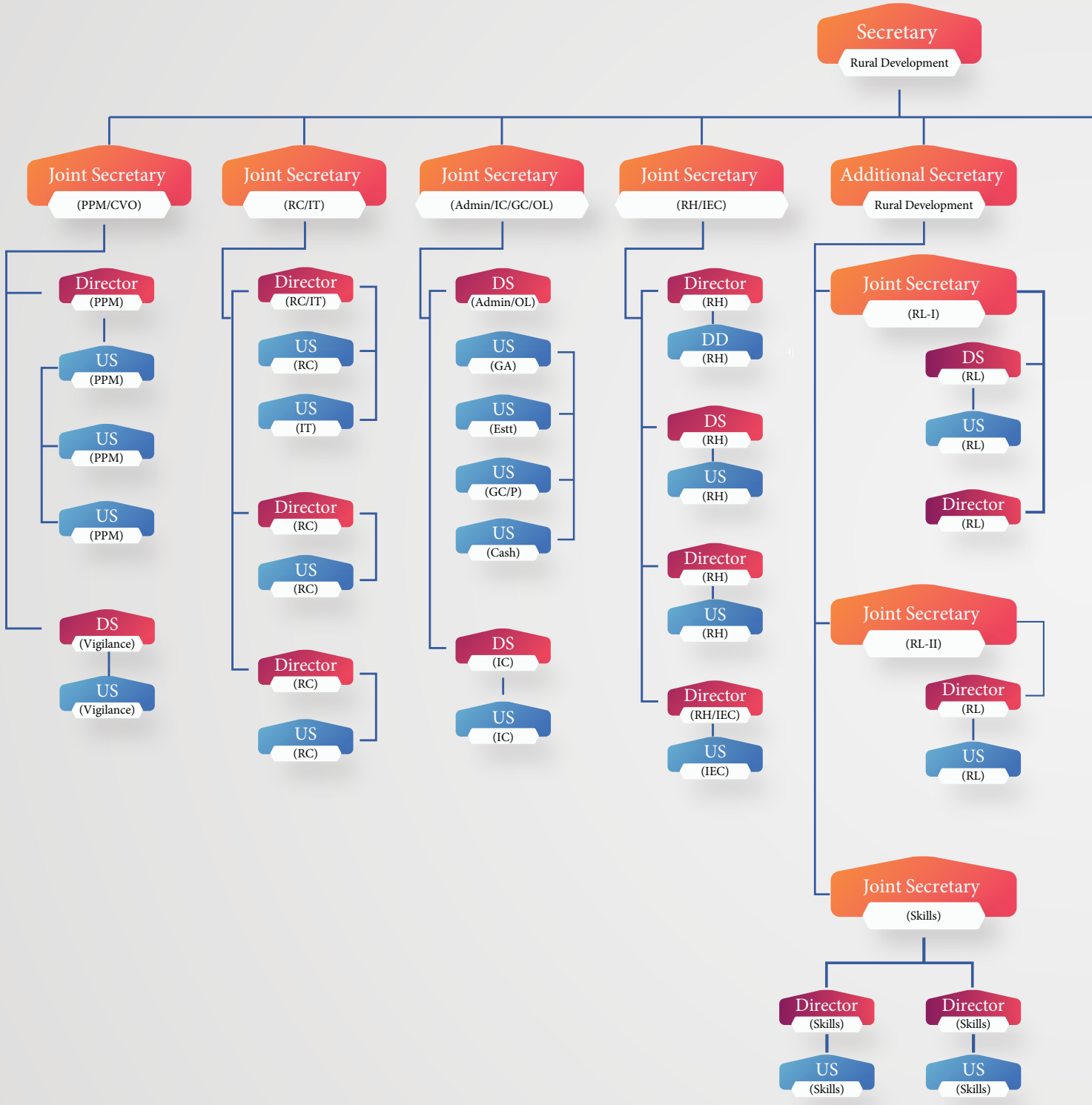
17[2].(i) National Mission on Bio-fuels;

(ii) bio-fuel plant production, propagation and commercial plantation of bio-fuel plants under various schemes of the Ministry of Rural Development in consultation with the Ministry of Agriculture and Farmers Welfare and the Ministry of Panchayati Raj; and

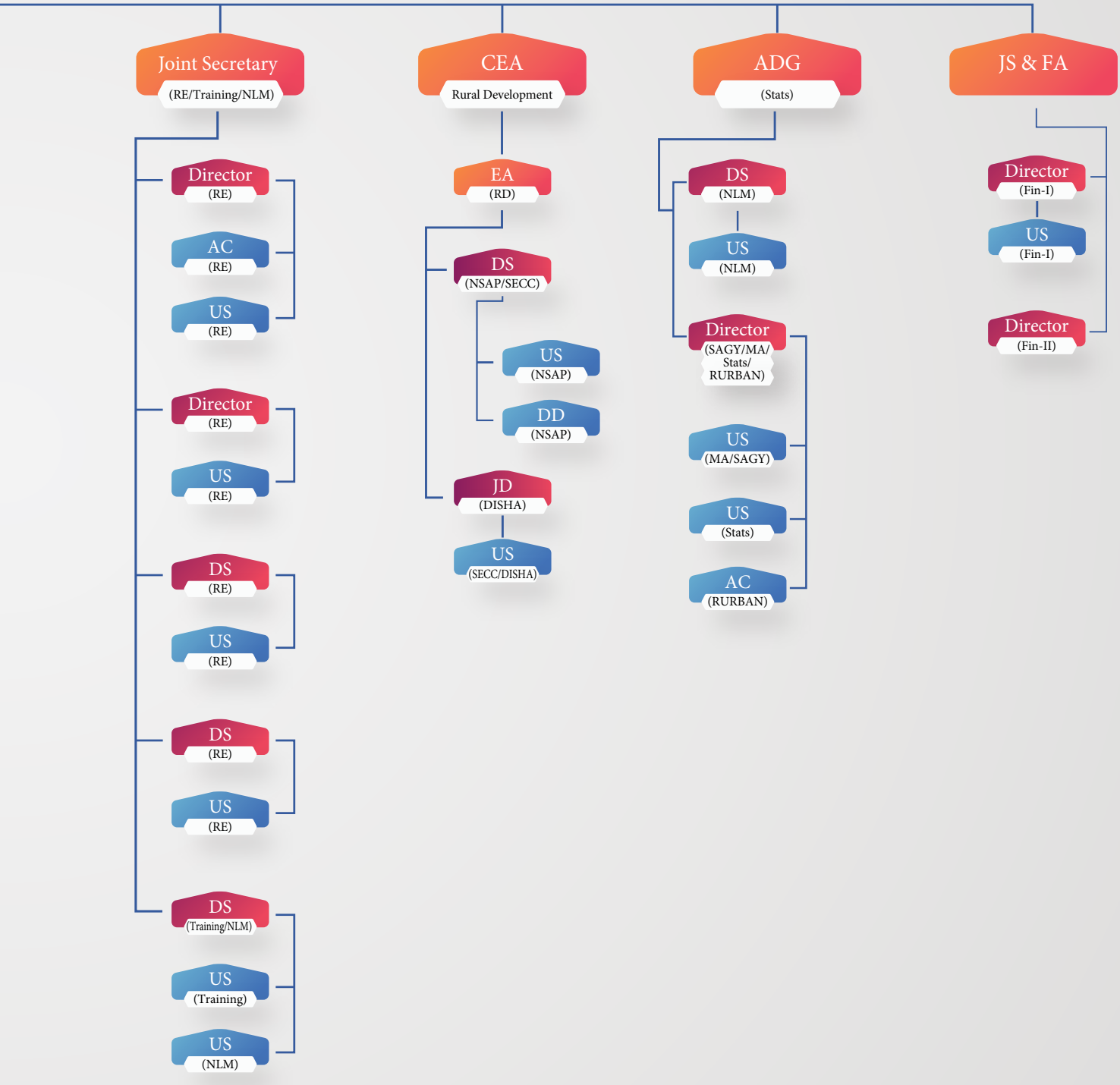
(iii) Identification of non-forest land wastelands in consultation with; the State Governments, the Ministry of Agriculture and Farmers Welfare and the Ministry of Panchayati Raj for bio-fuel plant production.

[1]Inserted vide Amendment series no.286 dated 01.06.2006
[2]Inserted vide Amendment series no.287 dated 12.07.2006

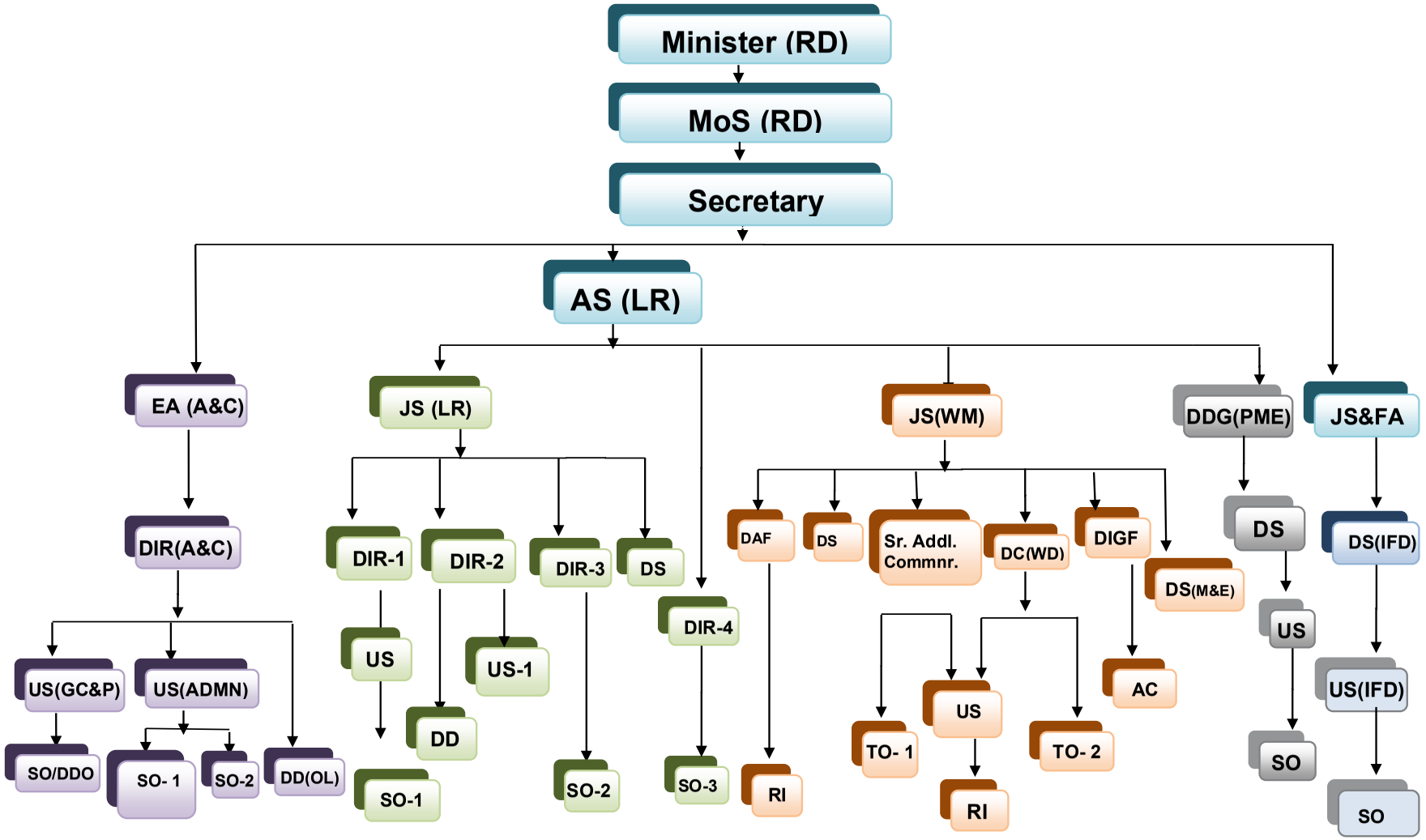
Organization Chart :



Department of Rural Development



Organization Chart



Abbreviations used:

AS: Additional Secretary, **FA:** Financial Advisor, **JS:** Joint Secretary, **EA:** Economic Advisor, **Dir:** Director, **DIG:** Deputy Inspector General, **DS:** Deputy Secretary, **DD:** Deputy Director, **US:** Under Secretary, **AC:** Assistant Commissioner, **AD:** Assistant Director, **SO:** Section Officer, **TO:** Technical Officer, **Admn:** Administration, **GC&P:** General Coordination& Parliament, **IFD:** Integrated Finance Division, **LR:** Land Regulation, **PME:** Programme Monitoring and Evaluation, **OL:** Official Language, **WM:** Watershed Management, **DAF :** Deputy Advisor(Forestry), **WD:** Watershed Development, **A&C:** Administration & Coordination, **RI:** Research Investigator, **M & E:** Monitoring & Evaluation

CHAPTER 2

RURAL EMPLOYMENT



Mahatma Gandhi National Rural Employment Guarantee Act, 2005
(MGNREGA)

The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (Mahatma Gandhi NREGA) was notified on September 7, 2005.

Mandate

The mandate of the Act is to provide at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work.

Objectives

The core objectives of the Scheme are as below:

- Providing not less than one hundred days of unskilled manual work as a guaranteed employment in a financial year to every household in rural areas as per demand, resulting in creation of productive assets of prescribed quality and durability.
- Strengthening the livelihood resource base of the poor;
- Proactively ensuring social inclusion

Thus, Mahatma Gandhi NREGA is a powerful instrument for ensuring inclusive growth in rural India through its impact on social protection, livelihood security and democratic empowerment.

Coverage

The Act was notified in 200 districts in the first phase with effect from February 2nd ,2006 and then extended to an additional 130 districts in the financial year 2007-2008 (113 districts were notified with effect from April 1st 2007, and 17 districts in Uttar Pradesh (UP) were notified with effect from May 15th 2007). The remaining districts have been notified under Mahatma Gandhi NREGA with effect from April 1, 2008. Thus, the Mahatma Gandhi NREGA covers the entire country with the exception of districts that have a hundred percent urban population.

Performance during the Financial Year (FY) 2025-26 (till 02.12.2025)

The outcomes of programme implementation in the financial year 2025-26 (till 02.12.2025) are as follows:

- **Employment Generated:** In the current FY, 4.65crore households have been provided employment and 161.6 crore person-days have been generated, till 02-12-2025.
- **Increasing Outreach to the poor and marginalized:** Self targeting in nature, the programme has high work participation from the marginalized groups like SC/ST (36.40 %.), Women (56.73%) during FY 2025-26(till 02-12-2025).
- **Strengthening Natural Resource Base:**
  - In FY 2025-26, 15.33 lakh works related to natural resource management costing approximately Rs. 53122.25 Crore have been taken up.
- **Financial Inclusion of the Poor:** With a

1. Progress Under Mahatma Gandhi NREGA for FY 2025-26

Sl. No.	Indicator	FY 2025-26 (till 02-12-2025)
1	Approved Labour Budget (in crore)	210.47
2	No. of Households worked (in crore)	4.65
3	No. of Persons worked (in crore)	6.18
4	Person-days Generated (in crore)	161.6
5	Number of Completed Works (in lakh)	49.62
6	% of expenditure on NRM works in MWC Blocks	65.46
7	% of expenditure on Agriculture &Agri allied works	46.23
8	Total central release (in Rs. crore)	66831.76

view to universalize the system of wage payments through institutional accounts, it has been recommended to all States/UTs to disburse wages through Post Offices and Bank Accounts. Wage is being disbursed to over 11.88 crore banks and post office accounts of active Mahatma Gandhi NREGA beneficiaries.

State/UT wise physical & financial progress for FY2025-26 is Annexure – II & III.

Initiatives Taken to Strengthen Mahatma Gandhi NREGA

1. **GeoMGNREGA** - An initiative for improved planning, effective monitoring and greater transparency with the use space technology for geo tagging of Mahatma Gandhi NREGA assets was launched in FY 2016-17. So far, more than 6.44 crore assets have been geotagged and made available in the public domain. To enable ease of access an android based mobile application "JANMANREGA" was launched in FY 2017-18. This app has provisions for feedback by the public at large and will enable greater transparency in the programme implementation.

   GeoMGNREGA Phase II was initiated on 1" November 2017 for geo-tagging the works in three stages. This will capture the works in three stages, i.e. before start of the work (location), during the commencement of work, and after completion of the work, along with 2 high quality photographs in each stage.

2. **GIS Based Planning :** The Ministry has initiated planning of NRM works using Geographical Information System (GIS) tools under Mahatma Gandhi NREGS. GIS and Remote Sensing (RS) technologies have led to the development of decision support systems for creation of assets with enhanced impact on the ground. It leads to gainful utilization of resources that uses space technology for geo-tagging all assets created under Mahatma Gandhi NREGA for improved planning, effective monitoring, enhanced visibility and greater transparency. The GIS based plans provide for a scientific input to the community based participatory planning process at the grass root level. The benefits of GIS-RS technology are as under:

- GIS provides a commonly understood framework for collecting, organizing, and managing structured data.
- Various types of geographical and statistical data can be displayed on maps and concise and ordered information can be visually displayed.
- The visual display of information can reveal patterns and spatial relationship that may not be apparent in tabular displays.
- Visualization of spatial patterns and relationships also supports change analysis, which is important in monitoring changes in land use and social indicators.
- GIS & RS are the tools that can assist in project planning and designing intervention strategies, monitoring and evaluation of watershed development, dissemination of spatial information and repository of digital data.
- An integrated holistic planning of the Gram Panchayats on the basis of watershed development using GIS approach has been initiated by the Ministry. So far, plans for 2.65 lakhs GPs (As on 02.12.2025) have been prepared and approved in a saturation mode for three-year planning.

3. **Mission Water Conservation (MWC):** Mission Water Conservation (MWC) framework issued in FY 16-17, strives to leverage the synergies between Mahatma Gandhi NREGA, Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), Integrated Watershed Management Programme (IWMP) and Command Area Development & Water Management (CAD&WM) programmes, given their common objectives. All the NRM works planned should essentially be a part of the District Irrigation Plan under PMKSY. The Ministry has advised the States/UTs to ensure that not less than 65% of the total expenditure will be on Natural Resource Management activities in the water stressed blocks. During FY2025-26, 2,58,066 works ongoing, 80,017 works completed in 1456 MWC blocks with expenditure of 11222.00 Crore.

   The Government's focus on agriculture and allied activities to boost the agricultural production has translated into increased expenditure on this sector over the years. There was only 49% of expenditure on such activities in FY 13-14. This increased to about 66% in FY 2016-17, 66.07% in FY 2017- 18, 63.39% in FY 2018-19, 66.13% in FY 2019- 20, 65.01% in FY 2020-21 ,64.68% in FY 2021-22, 65.38%, FY 2022-23, it was 35.69% and in FY 2024-25, 46.76%. IN FY2025--26, the expenditure on agri allied activities is 46.23% (as on 02-12-2025).

4. **National Initiative on Water Security under MGNREGA :** The Ministry of Rural Development has made water security a national priority under the implementation of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). This significant policy intervention mandates a minimum percentage of expenditure on water conservation, water harvesting, groundwater recharge, and water storage works under MGNREGS. It

has to be ensured that a structured portion of annual expenditure is devoted to the creation of durable water-related assets, thereby promoting long-term water sustainability and resilience in rural India. Policy intervention by the Ministry mandates a minimum percentage of expenditure on water conservation, water harvesting, groundwater recharge, and water storage works. The mandate is as follows:

- In **'Over-Exploited'** and **'Critical'** rural blocks – a minimum of **65%** of total expenditure shall be devoted to water-related works;
- In **'Semi-Critical'** rural blocks – a minimum of **40%** of total expenditure shall be devoted to such works; and
- In **'Safe'** rural blocks – a minimum of **30%** of total expenditure shall be devoted to such works.

5. **National Electronic Fund Management System (NeFMS)/ DBT:** To streamline the fund flow system, the Ministry has initiated NeFMS since 1stJanuary, 2016. As of now, 32 States /Union Territories are on board. Under this, now about 99% of wage payments are being electronically credited into the beneficiaries' bank accounts through DBT. Aadhaar seeding of active workers in MIS has increased from 37% during FY 2013-14 to 99.67% in FY 2025-26. (Aadhaar seeding of 12.12 crores workers has done against total of 12.16 crore active workers).

6. **Secure :** SECURE is an online an application designed and developed specially for the estimate preparation and approval for Mahatma Gandhi NREGA works. The estimates are based on the standard rates of items and specifications of works, entered for State/ District/ Block for Mahatma Gandhi NREGA related works. The estimates generated are also given online technical and administrative sanctions. Currently it is being implemented in 28 States and 4 UTs across 703 districts.

   The work from NREGASoft goes to SECURE through web services. On the SECURE application the estimates are generated online. Once the estimate is generated, the Technical Sanction and Administrative Sanction are accorded online. The work goes with the details of the Estimates rates and figures on NREGASoft via web services and freezes the Detailed Project Report (DPR), thereafter the work goes to Bhuvan portal for geotagging.

7. **Good Governance Initiatives :** In the recent past, the Ministry has taken steps to simplify the implementation of the programme through various good governance initiatives viz.

   a. **Job Card design, verification and update:** The Job Cards (JCs) need to be verified and updated from time to time to weed out the bogus JCs, duplicates and for reasons like migration and death.

   b. **Maintenance of Case Records /Work Files:** Proper maintenance of records is one of the critical factors to ensure success in the implementation of Mahatma Gandhi NREGA. Information on critical inputs, processes, outputs and outcomes have to be meticulously

recorded in prescribed formats at the levels of District, Block, GP and other Implementing Agencies. Case Record/ Work File is a physical file maintained for each project/ work under Mahatma Gandhi NREGA. The relevant documents and records are filed into the Case Record/ Work File in a sequential manner. This enables to review, monitor and audit the implementation of the project/ work during implementation stage and also after its completion.

c. **Maintenance and update of 7 Registers:** As a good governance initiative, the Ministry in consultation with the States/ UTs and field functionaries therein, has cut down on the plethora of Registers (average 22 Registers in a Gram Panchayat) being maintained at every Gram Panchayat (GP) by bringing it down to 7 Registers. In 2.68 lakh Gram Panchayats, 7 registers are being implemented and the Ministry has advised the State/UT Governments to ensure implementation of the 7 registers in all the GPs.

d. **Design & durability of Citizen Information Boards:** The Citizen Information Boards act as a medium for enhancing visibility, transparency and creating awareness about every work taken up/completed under the programme. The Ministry has emphasized the installation of durable Citizen Information Boards based on some very good models available in various States/UTs.

These initiatives aim to increase the effectiveness of the programme implementation at the field level. The Ministry has issued suggestive frameworks for these initiatives after due consultations and incorporation of good practices by the States/Uts.

8. **Emphasis on Social Audit:** System of Social Audit is being strengthened. In association with the office of Comptroller & Auditor General (C&AG), the auditing standards have been finalized and the implementation of the same has started. Social Audit Units have been established in 27 States and 1 UT.

9. **Ombudsperson:** Ombudsperson- As per section 30, Schedule 1 of the Mahatma Gandhi NREGA Act, the States are mandated to appoint an Ombudsperson for each district for receiving grievances, enquiring and passing Awards as per the guidelines of Mahatma Gandhi NREGA, to resolve the complexity of process of filing complain, passing awards etc. Programme Division has developed an Ombudsperson App for smooth reporting and categorization of grievances received from various sources viz. physical, digital and mass media related to the implementation of the Mahatma Gandhi NREGS, easy tracking and timely passing of awards on each case as per the guidelines and easy uploading of quarterly and annual report on the website. In this regard on dated 24 February,2022. Honorable Minister of Rural Development had inaugurated Ombudsperson App. This app may help a lot the ombudsperson with a greater extant in discharging her/his duty towards the transparency Accountability, towards the objective of eradication of corrupt/malpractices in the process of implementation of Mahatma Gandhi NREGA. Ombudspersons have been

appointed in 592 districts out of 741 districts (as on 02.12.2025).

10. Skill Development:

i. Mahatma Gandhi NREGA workers are being trained as Barefoot Technicians (BFT) to enhance their skills for identification, estimation and record measurement of works. State/ UT is required to identify such individuals who can be trained and deployed and it is operational in 20 States. So far, 9,186 BFT candidates have been trained, 9,056 BFT candidates have been certified and 7,753 BFTs have been deployed as a skilled worker under Mahatma Gandhi NREGA.

ii. In addition, the Ministry has taken up E-Saksham, a capacity building and training programme in States/UTs to improve the quality and effectiveness of the use of GIS-based planning of NRM works under Mahatma Gandhi NREGS. The Ministry launched Yuktdhara-Geospatial planning portal developed by National Remote Sensing Centre (NRSC), ISRO on 23rd August 2021 for facilitating Gram Panchayat level Planning of Mahatma Gandhi NREGA activities across India.

iii. **Project 'UNNATI':** Project "UNNATI" is a Central Sector Scheme launched by the Government of India in December 2019. It aims to enhance the livelihoods of Mahatma Gandhi NREGA workers by providing a skill for either self-employment or wage employment. Under this initiative, one adult member (aged 18–45 years) from each household that has completed 100 days of work under Mahatma Gandhi NREGA since FY 2018–19 was eligible for training. The tenure of project was till 31st March 2025 was implemented in convergence with the Rural Skills Division—DeenDayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and Rural Self Employment Training Institutes (RSETI) and Krishi Vigyan Kendras (KVK) of Ministry of Agriculture and Farmers Welfare. A stipend, covering wage loss compensation for maximum of 100 days, is provided to trainees with the full expenditure borne by the Central Government. By 31st March 2025, a total of 90,894 beneficiaries had been trained.

In response to this progress and requests from States/UTs, the project's tenure was extended until 31st March 2026. In current FY 2025-2026, the MoRD has made some revisions in the framework and the project aims to provide training to maximum two eligible members of a household that has completed 60 days of work under Mahatma Gandhi NREGA in any financial year from FY 2018-19 onwards. Currently, the project has convergence with the DDU-GKY and RSETI (Rural Skills Division, DoRD), the PM Vishwakarma Yojana of the Ministry of Micro, Small and Medium Enterprises (MoMSME), and the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) under the Ministry of Skill Development and Entrepreneurship. The provision of State-level Skilling Program is also allowed where all States/UTs can train Mahatma Gandhi NREGA workers under Project UNNATI

through their respective government programs, departments, and schemes at the state level.

11. **Area Officer App –** The Ministry has launched the Area Officer Monitoring visit app in order to make real time inspection and evidence-based reporting of RD Schemes. This app will facilitate the officials of States/UTs to record their field visit findings online. The app will allow the officials to record time stamped and geotagged photographs for all the schemes launched by the Department of Rural Development. This app will help in developing hassle free reporting of field visits. The provision to view the field visit outcome report by the senior officials is also available in the app.

12. **National Mobile Monitoring Service (NMMS) –** The National Mobile Monitoring System (NMMS) App, launched in 2021, has emerged as a key digital reform for recording Mahatma Gandhi NREGA workers' attendance, with 97% of attendance now being captured through it. To strengthen its use, the App has been equipped with offline functionality that allows photographs to be taken in areas without connectivity and uploaded within 24 hours, and approvals for exemptions in case of network issues have been decentralised to the block level. Attendance is captured through two time-stamped, geo-tagged photographs at four-hour intervals, supplemented with headcount verification and an eye-blink detection feature to prevent proxy marking. These improvements have enhanced transparency and accountability while significantly reducing delays in wage payments.

13. **Job card Renewal through e-KYC Feature:** Ministry decided to take up a campaign "Job Card Renewal with e-KYC Feature" across all the States/UTs. This initiative is aimed at ensuring timely renewal of job cards and streamlining the process on a regular basis. To facilitate this exercise, a new e-KYC feature has been introduced in the NMMS App for undertaking job card renewal. This will not only ensure timely completion of the campaign but also help in improving efficiency and transparency in the renewal process. E KYC provision has been enabled for Job card verification & preparatory step for workers attendance through face authentication. Till date (2.12.25) E-KYC of over 7.5 crore active workers has been completed.

14. **e-Measurement Book (e-MB):** In order to enhance transparency & accountability and to ensure timely wage payments under Mahatma Gandhi NREGS, a web-based e-MB module has been provisioned in NREGASoft. Implementation of e-MB module will ensure that wage payments are made only after accurately measuring and recording the quantity of work done. The digital nature of the e-MB allows higher-level officials to track work progress, specifications, and quantities executed versus estimated quantities in real-time, which helps in identifying and preventing irregularities like overpayment or excessive deviations. It complements transparency through traditional physical measurement book (MB) by allowing the recording of work measurements to be done digitally on the NREGASoft portal. The e-MB system is a critical step towards digitizing the financial and physical monitoring of Mahatma

Gandhi NREGS assets to ensure timely payment to workers and greater accountability in the scheme's implementation.

15. **Yuktdhara :** Yuktdhara is a geospatial planning portal developed by National Remote Sensing Centre (NRSC), ISRO. It facilitates Gram Panchayat level planning of Mahatma Gandhi NREGS activities across India. This portal integrates a wide variety of spatial information contents to enable a holistic approach towards Gram Panchayat planning using Geographical Information System (GIS) and Remote Sensing (RS) tools. At present, GIS-based Gram Panchayat (GP) planning is being carried out using Yuktdhara Planning Portal in one GP per Block across the country.

16. **Jaldoot :** The Jaldoot App was launched on 27th September, 2022 for measuring the water level in a Gram Panchayat through 2-3 selected open wells twice in a year (pre-monsoon and post monsoon). Ensuring adequate water availability and supply in the rural parts of the country is a National priority. Therefore systematic measurements of the existing depth of groundwater level on a broad basis are necessary to improve groundwater level. Gram RojgarSahayak (GRS) will measure the water level and document the same at Central server using the Jaldoot mobile app. This will enable groundwater monitoring, water budgeting and planning for water harvesting and conservation related works. The states may utilise this data for deciding the crop pattern and accordingly educate the farmers. Villages should be sensitised on the benefits of the proposal through an awareness generation exercise in the Gram Sabha meetings.

Recent Findings:

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), enacted nearly two decades ago, has played a significant role in stabilising rural incomes and providing a statutory floor of livelihood security to millions of rural households. Its relevance was most visibly demonstrated during crises such as the Covid-19 pandemic, when it absorbed large numbers of returning migrants and helped cushion rural households against sudden income shocks.

At the same time, implementation experience has brought to light a range of persistent and deep-rooted structural weaknesses. Therefore, in order to strengthen the implementation of Mahatma Gandhi NREGA, special monitoring visits were conducted in 55 Districts of 25 States/ UTs in FY 2025-26. Over 1000 worksites have been visited by the Monitoring Teams. Monitoring visits revealed several major irregularities, including absence of works on the ground, execution of non-permissible works, financial irregularities, and splitting of works into smaller parts to obtain improper approvals from lower-level authorities etc.

In several cases, works were executed through contractors or subcontracted to third parties, in direct violation of the prohibition on contractor-led execution under the Act. Mandatory procurement procedures were frequently bypassed, with instances of single-vendor or single-tender procurement of materials, undermining transparency and competitiveness. Work files often lacked details of royalty payments and GST compliance, reflecting weak financial documentation and possible revenue leakage. Further, weaknesses in governance and oversight have facilitated significant leakages. These have included the proliferation of fake or

inactive job cards, inflated or manipulated muster rolls, and the execution of works that are either incomplete or of poor quality, or misaligned with local development needs. Such deficiencies have not only resulted in the misappropriation of public funds but have also diluted the asset-creation objectives of the programme. Despite various measures taken by the ministry to address these challenges, these challenges remained, as they were systemic rather than sporadic. Therefore, in order to address its structural weaknesses while strengthening livelihood security through improved governance, accountability, and asset quality there was a need for the revamping of the scheme. It was also considered important to align the Rural Development framework with the vision of Viksit Bharat, so that employment opportunities increase, livelihood security strengthens and durable assets get created in a planned way with saturation and convergence approach. Accordingly, the new legislation Viksit Bharat—Guarantee for Rozgar and Ajeevika Mission (Gramin): VB—G RAM G Act, 2025 has been enacted.

Enactment of Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) — VB–G RAM G Act, 2025

During the year, the Government undertook a transformative policy initiative by enacting the Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) — VB–G RAM G Act, 2025, with the objective of strengthening rural employment, sustainable livelihoods and creation of durable public assets. Building upon institutional learning from MGNREGA, the Act provides a statutory guarantee of up to 125 days of wage employment to rural households.

The planning envisaged in the new Act is decentralised, participatory and bottom-up. Viksit Gram Panchayat Plans (VGPPs) will be prepared by Gram Panchayats through the Gram Sabha, ensuring that priorities emerge from the community itself. These plans are aligned with the four thematic domains of works, namely: water security, core rural infrastructure, livelihood-related infrastructure, and special works to mitigate extreme weather events and disasters. The framework also promotes convergence across sectors to create durable and productive rural assets. A key feature of the Act is the focus on empowerment, growth, convergence and saturation through public works that collectively contribute to a comprehensive rural infrastructure ecosystem.

The Act strengthens accountability, and embeds multiple technology-enabled systems including biometric authentication, GIS/space-technology-based verification, real-time MIS monitoring and strengthened social audit mechanisms.

The VB–G RAM G Act seeks to ensure that rural employment translates into higher incomes, resilient livelihoods and stronger village economies with the long-term vision of Viksit Bharat @ 2047.

CHAPTER 3

DEENDAYAL ANTYODAYA YOJANA–NATIONAL RURAL LIVELIHOODS MISSION (DAY-NRLM)

1. Introduction

The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is a flagship programme of the Ministry of Rural Development (MoRD) that seeks to alleviate rural poverty through building sustainable community institutions of the poor. The centrally sponsored programme, mobilized more than 10 crore households into SHGs and aspire to link them to sustainable livelihoods opportunities by building their skills and enabling them to access formal sources of finance, entitlements, and services from both public and private sectors. It is envisaged that the intensive and continuous capacity building of rural poor women will ensure their social, economic, and political upliftment.

The Mission seeks to achieve its objective through investing in four core components viz., (a) social mobilization and promotion of sustainable community institutions of the rural poor; (b) financial inclusion of the rural poor; (c) sustainable livelihoods; and (d) social inclusion, development and convergence.

2. Key Features of DAY-NRLM

The key features of DAY-NRLM include:

Universal Social Mobilization: At least one female adult member from each identified rural poor household is brought under Self Help Group (SHG) and its federated institutions in a time bound manner. Special emphasis is on poorest of poor and most vulnerable communities such as manual scavengers, victims of human trafficking, Particularly Vulnerable Tribal Groups (PVTGs), Persons with Disabilities (PwDs) and legally released labour.

Identification of Beneficiaries: The target group under DAY-NRLM is determined by a well-defined, transparent and equitable process of participatory identification of poor (PIP), anchored by the members of the target communities. All households identified as poor through the PIP, processes, including households with at least one deprivation, as per the Socio-Economic Caste Census (SECC) 2011 data, are presented to the Gram Sabha for vetting and subsequently approved by Gram Panchayat, and thus become DAY-NRLM Target Group households and are eligible for all the benefits under the programme.

Funds to the community as Resources in Perpetuity: DAY-NRLM provides Revolving Fund and Community Investment Fund (CIF) as Resources in Perpetuity to the institutions of the poor to strengthen their institutional and financial management capacity and build their track record to attract mainstream bank credit. The funds provided to community institutions are based on fixed criteria of performance. Other funds provided to the community are Vulnerability Reduction Fund- to address vulnerabilities and Start-up Fund in order to meet the logistics requirements for community meetings and book-keeping.

Implementation by the Poor: The Mission is designed to mainstream the role of poor in its implementation. Key processes of DAY-NRLM are driven by the institutions of rural poor women, especially by women who have come out of poverty and whose lives have been transformed by this very process. Thus, it is a programme for the poor, of the poor and by the poor.

Convergence: DAY-NRLM places a high

emphasis on convergence with other programmes of the Ministry of Rural Development and other Central Ministries and programmes of State Governments for developing synergies directly and through the institutions of the poor.

Linkages with PRIs: In view of the significant roles of Panchayat Raj Institutions (PRIs) in local governance and development, DAY-NRLM envisages to establish formal platforms for regular consultations between Community Based Institutions (CBOs) and PRIs, particularly at the level of Village Panchayats for exchange of mutual advice, preparation of Gram Panchayat Development Plan, support and leveraging of resources (schemes and entitlements) meant for the poor.

Exit Strategy: The Mission has a clear exit strategy. It is expected that after 10 years in a block, women SHG federations are able to manage their development agenda on their own and external support structure in the form of Block Mission Management Unit (BMMU) would be taken over by the internal support structure of Cluster and Block level federations supported by community professionals.

3. Key Components and Sub-Schemes of DAY-NRLM

i. Institution Building and Capacity Building

Promotion of community institutions and their capacity building is one of the core components of DAY-NRLM. The community institutions provide a collective platform for the rural poor to overcome poverty through access of financial, technical and marketing resources. These institutions require continuous and intensive capacity building and training. The Mission provides multiple funds to these community institutions such as Revolving Fund (RF), Community Investment Fund (CIF) etc. to strengthen their financial base and help them leverage additional funds.

Funds to the Community

Revolving Fund: A revolving fund of (Rs.20,000 to 30,000) is provided to SHGs as an incentive to inculcate the habit of thrift and accumulate their own funds towards building their corpus to meet the credit needs in the long-run and immediate consumption needs in the short-run.

Community Investment Fund (CIF): Community Investment Support Fund is routed to SHGs through federations (primary and secondary level) to support development of suitable livelihoods of members and to initiate collective activities, wherever feasible. A part of the CIF is provided as Vulnerability Reduction Fund (VRF) for supporting the inclusion of very poor communities and making credit accessible to them with or without interest. CIF and VRF are disbursed against Micro Credit Plans (MCP)/ Vulnerable Reduction Plans (VRPs) developed by the community institutions.

ii. Financial Inclusion

a. SHG-Bank Linkage

DAY-NRLM facilitates universal access to the affordable cost-effective reliable financial services to the poor and it works on both demand and supply sides of financial inclusion by promoting financial literacy among the poor and providing catalytic capital to the SHGs and their federations on the demand side and coordinating with the financial sector and encouraging use of digital financial technologies,

business correspondents, and community facilitators on the supply side. Financial inclusion is primarily being facilitated by enabling each SHG to be linked to banks and to access all financial services including loans.

DAY-NRLM has also been instrumental in providing the last mile delivery of financial services in remote rural areas where people do not have much access to banking services, through promotion of digital finance and deployment of SHG Women as Banking Correspondent Sakhi (BC Sakhi), with the support of banks and Common Service Centres. Presently, more than 1,48,730 women members of SHGs have been identified, trained, and deployed as BC Sakhi.

During the FY 2025-26, 40.92 lakhs WSHGs have been provided credit by banks to theextent of Rs 1,22,427.58 Crores up to November, 2025 and total credit accessed by the women SHGs is more than Rs.11.90 lakh crores since inception of the Mission in April, 2013 to make adequate investment in productive enterprises. The outstanding balance is of more than Rs. 3,18,463.63 crores with just 1.82% NPA. The Mission is using Community Based Repayment Mechanism (CBRM) which is community managed where by a committee with representatives drawn from various SHGs or their federations take responsibility of monitoring SHG banks linkage and also ensure prompt repayment by SHG to banks by enforcing rules and social pressure. Bank Sakhi is part of the CBRM who acts as a link between the Banker and SHGs. She helps in completing documentation formalities for account opening, loan application, and related documentation, in opening of individual accounts of members in the bank, in assisting SHGs in seeking other financial services from the bank and acts as a liaison between the SHGs and the bank and resolve all issues affecting the SHGs. 49,927 Bank Sakhi are positioned in different branches of the Banks in rural areas. Unique programme for elimination of poverty from rural areas by providing timely credit to the rural poor women.

b. Digital Finance

The Mission is in the process of having a pool of trained and IIBF certified 1.50 lakhs such B C Sakhi by 2025-26 with the concept of "One BC one GP" under which one B C Sakhi is proposed to be engaged in every Gram Panchayat to provide banking services in the rural areas. To make less cash economy and digitise the transactions of the SHGs, Ministry of Finance and Reserve Bank of India have issued guidelines to the Banks to make banking services available to SHGs at B C Points. For this purpose, dual authentication process to make transactions by the SHGs at B C point is being implemented and almost all the Public Sector Banks have enabled this dual authentication facility available at their BC points.

c. Financial Literacy

People living in rural areas do not have access to the financial literacy which can play a vital role to promote the financial inclusion. Govt. of India, R B I and many other organizations are in the process of promoting financial literacy but in the absence of proper infrastructure, implementation is a huge task. The mission has its reach in almost all the villages of the country and therefore it has taken the role of implementing FL in the rural areas with the co-ordination of Banks through their financial literacy centres and our community resource

persons which are drawn from the women SHGs known as Financial Literacy Resource Persons. Training to trainers for each district is provided at National Academy of R Setis Bangalore and in turn train the FL CRPs in each block. These trained FL CRPs goes in each village and train SHGs, their members and other households in the rural areas. So far more than 56,727 trained FL CRPs have provided financial literacy to 2.94 crores rural households in 28 states covering 739 districts.

d. Insurance

Rural poor households are more vulnerable to the risks of death and accidents and as such they require security from these risks. Further, elders in the society face the issue of regular income in the old age and this is more prune in rural areas due limited available source of income. Risk coverage of SHGs' households in the rural area has thus become crucial for meaningful poverty elimination under DAY-NRLM. The Mission aims to address these issues through facilitating access of appropriate insurance and pension schemes/ products to SHG households.

Claim settlement is also one of the areas of concern in the rural due to no/limited knowledge about the procedure to be followed in case of death or accident of the insurer. DAY – NRLM has taken the initiative of claim settlement through Bima Sakhi which has been implemented by most of the States with good results.

e. Interest Subvention

The rural poor need credit at low rate of interest and in multiple doses to make their ventures economically viable. In order to ensure affordable credit, DAY-NRLM has a provision for subvention on interest rates.

i. All women SHGs in the rural areas whose members are from the DAY-NRLM target group, are eligible for interest subvention.

ii. For loans up to ₹ 3 lakh under the scheme, banks extend credit at a concessional interest rate of 7% per annum. For outstanding credit balance up to ₹ 3 lakh, banks will be subvented at a uniform rate of 4.5% per annum during FY 2025-26.

iii. For loans above ₹ 3 lakh and up to ₹ 5 lakh under the scheme, banks extend credit at interest rate equivalent to their 1 year-MCLR or any other external benchmark-based lending rate or 10% per annum, whichever is lower. For outstanding credit balance above ₹ 3 lakh and up to ₹ 5 lakh, banks will be subvented at a uniform rate of 5% per annum during FY 2025-26.

iv. Interest Subvention will be payable only for the period during which an account remains in standard category.

f. Financial Literacy

Financial Literacy is one of the important strategies to spread awareness on financial behaviour and keep households informed about various financial products and services. DAY-NRLM has trained and deployed a large number of cadres (56,727) called 'Financial Literacy Community Resource Persons (FL-CRPs)' to carry out financial literacy camps at village level. Financial Literacy Centres (FLC) established by various banks may coordinate with respective SRLMs and utilize the services of FL-CRPs to conduct village camps on Financial Literacy.

Launch of DEA Fund: The Depositor Education

& Awareness Fund of RBI has been formally launched. RBI has approved the proposal of 21 SRLMs under Depositors Education & Awareness Fund (DEA Fund) and pilot programme has been completed in 20 States. 12 States have already submitted full scale proposals to RBI.

RBI provides substantial amount i.e. Rs. 50,000 per awareness camp. This amount is be of great help in strengthening SAKSHAM Centres (One Stop solution for financial services). This approval has reinforced the trust and confidence of regulator (RBI) in the financial literacy architecture of NRLM/SRLMs.

g. Key Focus Areas of Financial Inclusion

1. **Universalisation of Financial Inclusion Initiative**
   - 100% SHG members with Bank account
   - 100% eligible SHG credit linked
   - 100% eligible members covered under basic life, accidental and health insurance
   - Financial literacy-75% members qualified as Financially literate
2. **Universalize Digital landscape**
   - 80% GPs with functioning BCs Sakhi
   - 80% CLFs transaction through digital channel
   - 100% digital transaction in CBOs of amount above Rs. 5000
   - Beyond BC model: Scaling up to UPI, QR, Internet banking in CLFs
   - Establish National level corporate entity to anchor BC and act as aggregator for insurance, pension, etc.
3. **Future Directions**
   - Targeted awareness to catalyze Lakhpati Didi initiative –Higher risk coverage, cattle & asset protection, support in filling IT return of cadres/members etc.
   - Building financial assets -goal based saving & investment (RD, FD, NPS etc.)
   - Re-skilling & Certification of FL CRPs – Bima Vaahak & Bima Vistaar scheme (IRDAI)– 1 Bima agent in every GP, act as Bima counselor etc.
   - Scaling up of DEA Fund of RBI: Support SRLMs in developing larger proposal and get it approved by RBI.
   - Establish SAKSHAM Centers as focal point for service delivery and awareness.
   - Upgrade implementation architecture from 'Physical' to 'Phygital'.

iii. Livelihoods

Farm Livelihoods: DAY-NRLM promotes sustainable agriculture, better livestock management practices and NTFPs, The focus of these interventions is on training and capacity building, and promotion of agro-ecological practices as well as livestock practices to enhance crop and animal productivity. In its concerted effort to recognize the role of women in agriculture, an investment is being made to enhance their capacities and increase their income to take lead in agriculture and allied activities. The livelihoods interventions are being supported by Community Livelihoods

Resource Persons (Krishi Sakhi, PashuSakhi, Van Sakhi etc.) Custom Hiring Centres (CHCs) are being established at the village level which help small and marginal farmers hire farm tools and services at a nominal cost. The Mahila Kisans are further supportedin forming women-owned producer collectives for better market access for their producer through aggregation, value addition and marketing.

Non-Farm Livelihoods: Non-Farm Livelihoods under DAY-NRLM are primarily implemented through the various components of the SVEP umbrella projects. This sub scheme has following components – Micro Enterprise Development (MED), Start-up Village Entrepreneurship Programme (SVEP), One Stop Facility (OSF), Clusters, Incubators and Aajeevika Gramin Express Yojana (AGEY). In addition to these, enterprise promotion through OSF, Clusters and Incubators which were in the NRETP are included in the DAY-NRLM also.

Sub-schemes:

a. ***Mahila Kisan Sashaktikaran Pariyojana (MKSP):*** Launched in 2010-11, the primary objective of MKSP is to empower women in agriculture and NTFP by making systematic investments to enhance their participation & productivity in agriculture as well as NTFP based livelihoods and building the capacity around sustainable harvesting, post-harvesting techniques. It also aims at ensuring nutrition for poorest of the poor by securing and strengthening the primary livelihoods basket. Livelihoods of mahila kisan households is being strengthening through Integrated Farming Clusters. In the year 2024-25 the scope of the sub-scheme has been expanded for livestock sector and also promotion of State level Marketing Federations.

b. ***Start-up Village Entrepreneurship Programme (SVEP):*** Start-up Village Entrepreneurship Programme (SVEP), the sub-scheme under DAY-NRLM develops an eco-system for supporting small businesses in rural areas. The eco-system has components for providing business support services, mentorship, seed capital, training & capacity building on business and technical aspects and marketing support. Under this sub-scheme several sub-components are there i.e. Start Up Village Entrepreneurship Programme (SVEP), One Stop Facility (OSF), Cluster Promotion, Micro Enterprise Development (MED), Incubator and Aajeevika Grameen Express Yojana (AGEY).

4. Implementation Strategy

DAY-NRLM has adopted a phased but intensive implementation strategy covering selected blocks in each year and all eligible households by 2024-25. All States and Union Territories which satisfy the conditions for transition from SGSY to NRLM implement the Mission in identified rural blocks. All the 28 States and 6 Union Territories have transited to NRLM.

To facilitate intensive implementation, State Rural Livelihoods Missions (SRLMs) have been established as special purpose vehicles. Dedicated implementation support units have been set up at the state, district and block levels known as State Mission Management Unit (SMMU), District Mission Management Unit (DMMU) and Block Mission Management Unit (BMMU). Multi-disciplinary professional teams

are engaged at each level to spearhead the Mission activities under different components. A National Rural Livelihoods Promotion Society (NRLPS) has been established under the MoRD to provide technical support to the SRLMs. The NRLPS has set up a National Mission Management Unit (NMMU), a multi-specialty team of experts to support the State Missions.

DAY-NRLM implementation in a block continues for a period of ten years till community federations become mature and take responsibility of implementation. A typical block having about 13,500 (90% of total poor) mobilisable poor households spread over 100 -120 villages is divided into 4 clusters of 30 villages each. The initial years are spent in building the organizations of the poor by mobilizing them into SHGs and Federations at Village, Cluster level and Block level. Other interventions such as health, nutrition, inclusion of vulnerable communities like Persons with Disability (PwD), elderly, single women, etc. are introduced through these institutions. Funds flow to the community institutions over the first 4-5 years are also planned at regular intervals. The concluding 4 years is essentially a maintenance and withdrawal phase where the community institutions graduate to self-reliance and self-sustainability.

DAY-NRLM is working intensively in 7156 blocks of 745 districts at present. The programme has achieved 100% of its target by mobilizing 10.054 crore HHs till december, 2025.

5. Progress of NRLM During FY 2025-26

As on December 2025, DAY NRLM has its footprints in 28 states and 6 UTs, 7156 blocks and mobilized 10.05 crore rural families in 90.90 lakhs of SHGs. The SHGs have been federated into 5.40 lakh Village Organizations (VOs), which are, in turn, federated into 33795 Cluster Level Federations (CLFs). State wise Cumulative Physical Progress under DAY-NRLM till December 2025 are given at Annexure-VI

Cumulatively, Revolving Fund (RF) (@ Rs.20,000/- to Rs.30,000/- per SHG) to the tune of Rs. 9466.96 crore have been provided to 57.93 lakh SHGs as of October 2025 . Also, the Mission has provided a total of Rs. 52,487.14 crore as Community Investment Fund (CIF) to 67.29 lakh SHGs. Specific details for the current financial year are given in the table below (table 1):

Table-1: NRLM Footprint: Progress in All Intensive Blocks

S. No.	Particulars	Cumulative Progress Upto December 2025	Progress during 2025-26 (upto December 2025)
1	States	28	-
2	Union Territories transited	6	-
3	Districts entered	745	-
4	Intensive blocks under implementation	7156	36
5	Households covered (in crore)	10.05	-
6	SHGs promoted (in lakh)	90.90	-
7	VOs promoted (in lakh)	5.40	35221
8	CLF promoted	33795	1830
9	SHGs provided RF (in lakh)	57.99	1.74
10	SHGs provided CIF (in lakh)	67.91	5.45
11	Amount of RF disbursed (in Rs. lakh)	9,47,898.26	43,431.82
12	Amount of CIF disbursed (in Rs. lakh)	52,97,487.27	516484.17

Source: DAY-NRLM MIS

5.1 Mission Implementation Status

Implementation Support

All States and Union Territories have made significant progress in establishing the implementation units and deployment of staff at the block, district and state levels. SRLMs are also focusing on setting-up of robust HR systems which have been developed through customization of the revised Model Human Resource Manual 2024 circulated on 14th October, 2024 . States have been requested to adopt the customized HR manual by 31st December, 2024 or incorporate in the Annual Action Plan of FY 2025-26 All SRLMs have set procedure for induction cum immersion of all newly recruited staff. Currently 47,608 staff are providing support in the implementation of mission interventions.

In order to ensure the quality of work and timely outputs, a Performance Management System (PMS) has been developed, under which the performance appraisal is undertaken by the individual professional, the community, the team and the reporting officer, thus introducing a 360-degree feedback process. A training film on PMS, was developed and shared with all state missions.

An advisory has been issued to all states to constitute Internal Complaints Committee in line with the provisions of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 of GOI to ensure the safety of women at the workplace and also to constitute Grievance Redressal Mechanism for redressing grievances, if any. Most of the State Missions and NRLPS have constituted these committees.

5.2 Institution Building

Deepening of NRLM Initiatives

During the financial year 2024-25, DAY-NRLM reached 745 districts, and 7156 blocks. Under this, a cumulative 10.05 crore households, 90.90 lakh SHGs, 5.35 lakh VOs and 33590 CLFs. The following initiatives were taken for strengthening SHGs and their primary & secondary federations promoted under DAY- NRLM:

a. **Strengthening the Internal Audit Systems for regular internal audit of the CBOs :** The Internal Audit campaign initiated in 2024-25, had significant achievement. 95 % of the CLFs, 60 % of the VOs and 22 % of the SHGs were audited during the financial year achieving the target set for the Campaign. Capacity Building of the NRP, SRP and Master trainer was conducted by NMMU while SRLM trained the community auditors. The campaign was continued for FY 25-26 in order to streamline the audit system. As on Sept 2025, more than 96 % of the CLFs completed their internal audit for FY24-25. Additionally, the SRLM initiated the Q1 audit for FY 25-26. Similarly, 60 % of the VO and 28 % of the SHGs have completed their audit for FY24-25.

b. **Roll out of the Standard Operating Procedure (SOP) for primary and secondary level federations :** With support of SRLMs, institutional building resource pool and NIRD&PR, the Mission has prepared Standard Operating Procedures (SOPs) for primary and secondary level federations of Self Help Groups (SHGs). The SOPs provide a broad framework and clarity to federations and SRLM staff on Governance, structure, services, products to be offered, systems to be developed and followed and legal compliances to be fulfilled etc.

c. **Atmanirbhar Sangathan Awards 2024–25:** The Atmanirbhar Sangathan Awards under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) have been conceptualized to recognize and encourage exemplary performance of Self Help Groups (SHGs) and their Federations (CLFs) that have significantly impacted the lives of rural women. Institutionalizing awards for CLFs fosters healthy competition, encouraging self-management and financial sustainability. The Best Women's Federation Award recognizes outstanding performance across multiple thematic areas, including Institution Building, Financial Inclusion, Livelihoods, Social Development, and Convergence—emphasizing Federation-led inclusive development and measurable improvements in the lives of SHG members and their families. 23 CLFs were awarded by Hon'ble minister Rural Development , GoI in a function at New Delhi September 2025.

d. **Model CLF Development:** The Model CLF component aims at developing CLFs as member-owned, member-managed, member-controlled and financially sustainable organizations and developing some select CLFs as demonstration sites for replication of the concept in the remaining blocks. The Model CLF strategy was taken up in 13 NRETP states in 2018-19 and it was expanded to 18 more SRLMs totaling the cumulative figures to 31 SRLMs in 2025-26. As of october 2025, MCLFs have been initiated with a cumulative of 9558 MCLFs

across the country.

States were also facilitated for preparing financial projections required for submitting proposal for viability gap fund by CLFs. In the period of April, 2025–October 2025, Viability gap fund of Rs. 4127.19 lakhs was given to 642 MCLFs.

During FY 2025–26, several key initiatives were undertaken to strengthen institutional systems and build capacities of Model CLFs across States/UTs. Under the Internal Audit Campaign "Hamara Dhan Humara Hisaab" 2.0, community audits were facilitated for 24,000 CLFs, including 5,600 Model CLFs, along with 2.42 lakh VOs and 21 lakh SHGs, reinforcing transparency and accountability in financial management. To improve planning processes, detailed guidance on revisiting CLF Annual Action Plans (AAPs) and Business Development Plans (BDPs) was developed and shared with all States and UTs. A national orientation on the Learning Management System (LMS) was conducted on 20th August 2025, with participation from 30 States and UTs, promoting digital learning and capacity building. Additionally, a Regional Training of Trainers (ToT) on CLF Registration and Compliance was organized in the first quarter across three batches, engaging 100 Master SRPs and 120 SRPs from 30 States and UTs. Follow-up State-level ToTs were subsequently conducted in 24 States and UTs, resulting in the creation of a strong cadre of over 900 trained SRPs to support ongoing implementation.

e. Deployment of Resources Persons:

a. In order to strengthen the resource pool at NMMU level, NIRD-PR has made provision to empanel National Community Resource Person (NCRPs) to provide handholding support to SRLMs as per the guideline from MoRD.. States have been advised to empanel SRPs for various thematic. SRLMs have started the process of onboarding the SRPs.

b. The Mission has developed and deployed a wide range of social capital resources viz., master trainers, community resource persons (CRPs) of different functional themes, bookkeepers, master bookkeepers, internal PRPs etc. More than 4.50 lakh Community Resource Persons have been trained on multiple interventions

c. **Prioritizing Social Inclusion:** Special efforts have been made for mobilizing marginalized households, Particularly Vulnerable Tribal Groups (PVTGs), single women and women-heads of households, trafficked survivors, the disabled, the elderly, the landless, the migrant labour and people living in isolated and remote villages and left-out households as per the Socio Economic and Caste Census (SECC) 2011. To support the SRLMs, a detailed and easy to learn and practice Manual has been developed and shared. Specialized projects under innovation fundswere undertaken by Jharkhand, Bihar, Chhattisgarh, uttar Pradesh, Kerala. Based on the achievements of these special projects, learnings were incorporated in mainstream NRLM

program to scale up the activities.

d. Samaveshi Aajeevika Yojana (Inclusive Livelihoods Programme -ILP) A Journey from Innovation Pilot to Programmatic Scale, Reaching the Most Vulnerable

The Samaveshi Aajeevika Yojana (SAY) is a flagship initiative under DAY-NRLM, designed to empower the most vulnerable households, particularly women, through inclusive livelihood development. Anchored in the globally recognized "Graduation Approach," the program aims to reach those extremely vulnerable, left outside the fold of Self-Help Groups (SHGs) and limited access to public services and entitlements. Initiated under Innovation pilot, Samaveshi Aajeevika Yojana has been introduced as dedicated component under NRLM in FY 2025-26 with expanding its outreach.

Objective: Improve the quality of life of vulnerable households through a comprehensive set of interventions based on the Graduation Approach.

Target: Total 1,48,000 HH

Implementation: Samaveshi Aajeevika Yojana (SAY) innovation pilots are currently being implemented in 10 states (Jharkhand, Tripura, Assam, West Bengal, Meghalaya, Rajasthan, Maharashtra, Telangana, Karnataka, and Tamil Nadu). Additionally, three more states (Bihar, Chhattisgarh, and Madhya Pradesh) have adopted the SAY component under expansion, further broadening the program's reach.

Partnerships: Executed by State Rural Livelihood Missions (SRLMs) with technical support from The/Nudge Institute and BRAC International, and knowledge partnership with J-PAL South Asia.

The project is based on the four pillars of Graduation Approach i.e. social protection, livelihood promotion, financial inclusion and social empowerment, with the key interventions- Identification, Intensive Coaching, Entitlements and convergence, Consumption Support, Livelihood Support and Diversification and Monitoring and Learning carried out throughout 36 months of mentoring.

Highlights and Key Achievements:

States Covered under Innovation: 10

States Covered under SAY component- 13

(Jharkhand, Tripura, Assam, West Bengal, Meghalaya, Rajasthan, Maharashtra, Telangana, Karnataka, Tamil Nadu, Chhattisgarh, Bihar and Madhya Pradesh)

Total Approved Budget:

Innovation: INR 239.94 Cr.

SAY Component: Rs. 252,73 Cr

SAY Target Groups - SC, ST/PVTG, Female-headed households, Orphans up to 18 years, Survivors of Devdasi and Jogini System, Unwed mothers, Households with Distress Migration, Survivors of Witch Hunting, Elderly,PwDs

Quantitative achievements:

HHs Under Innovation Targeted: **48,000**

No. of Identified Households: **42,000**

No. of Coaches deployed and active: **1326**

No. of program participants included in SHGs: **8,898**

No. of HHs with access to entitlements: **13,272**

Qualitative Analysis: The program is at various stages of implementation in 10 States, with a 3-year program cycle. The evaluation study outcome of one of the projects that has completed the 3-year cycle indicates:

Insights from the Rapid Assessment Carried out by JSLPS for UPAJ, Jharkhand:

SHG inclusion increased from 43% to 100%; savings improved.

100% savings in SHGs vs 34% at baseline.

5.3 Capacity Building:

a. **Development of Training Module on Vision Building, Financial Management for CLF:** The strengthening of CBOs is an important task. The components of Governance, Operation, HR, Finance are the important areas which are under focus for improving organizational development of these organizations. Accordingly, training module on Governance, Financial Management, Visioning, AAP and BDP for Model CLF has been prepared with support of partner organization and Training of Trainers for resource persons and staff from all SRLM are completed or under progress. Subsequently, States have conducted training for all district and block level staff involved in model CLF operations and training of CLF EC & Staff on Visioning, AAP, BDP is ongoing in all 31 States.

b. **Capacity Building Architecture:** The Mission has adopted four-tier capacity building architecture and created resource pools at national, state, district and block and sub-block levels. To provide technical support to SRLMs, a National Resource pool with about 360 resource persons have been empaneled by NIRD&PR, Hyderabad. This resource pool consists of all major thematic master trainers and specialists who provide need-based capacity building support to SRLMs. In addition to this, a separate cadre of resource pool is also being created at SMMU, DMMU and BMMU levels for supporting various emerging capacity building needs of the community institutions. Presently, about 53,000 Master Trainers are available with all SRLMs, who have been thoroughly trained on different components of NRLM and they are providing services on demand.

c. **Establishment of Community Managed Training Centers:** With aim to provide a safe and accessible space for training of the SHG members, DAY- NRLM has approved for setting up of 550 CMTCs by 2026 . Infrastructure Fund of Rs 8.5 lakh per CMTCs is being provided for arranging basic office equipment, kitchen setup and dormitory facility for 30- 60 participants. A total of 391 CMTCs were established and providing training services to the SHGs members. For FY25-26, a target of 320 CMTCs were taken for establishment. By December 2025, 177 CMTCs across 24 states were established.

6. Financial Inclusion – Progress

6.1 SHG Bank Linkage :

Financial inclusion is a key component of the Mission. The objective is to make rural women and their households the preferred clients of the banking system. To achieve this, the Mission has been engaged with financial regulators and commercial banks, at strategic as well as operational level through conduct of several workshops, consultative forums, and capacity building programs.

We are immensely proud to announce a monumental achievement under the Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM): the disbursement of around ₹12 lakh crore in credit to women Self-Help Groups (SHGs) through formal financial institutions. This landmark accomplishment, made possible by the unwavering support of the banking fraternity, reflects the Government's firm commitment to inclusive development, women's empowerment, and strengthening grassroots financial resilience.

During the FY 2025-26 the Mission has organized important meetings to increase SHG bank linkage program. The details are as follows:

1. A meeting on consultation with Banks, NABARD and Financial Institutions was held on 8th April, 2025 on Rural Prosperity and Resilience Programme through VC which was chaired by Sh. Shailesh Kumar Singh, Secretary, Ministry of Rural Development. The discussion took place to reduce the current credit gap, focus on entrepreneurship development through analysing gender disaggregated data, development on market linkages and e commerce.

2. **Financial Inclusion Conclave (Anubhuti):** A three-day Financial Inclusion Conclave was successfully conducted from July 8th to 10th, 2025, with the participation of SRLMs. The meeting was chaired by Sh. Pramod Sawant, Honourable Chief Minister of Goa. The focus was on shifting from credit linkage to savings and investments as large number of rural households are expected to take up economic activities. The additional disposable income in their hands would require savings and investment products (mutual funds, NPS and other products).

3. During conclave, comprehensive discussions were held with SRLM officials regarding journey so far and what should be key focus areas for the next phase.

   I. Following these in-depth deliberations, the Department has prepared and released ***"Goa Charter on Financial Inclusion"*** a set of 10 key guiding strategy and focus areas, tentatively serve as mandate of Financial Inclusion for next phase.

   II. Each SRLM has identified priority focus areas tailored to their respective states.

   III. During the conclave, the Asian Development Bank (ADB) presented key findings from its sectoral analysis on Insurance and Social Security.

   IV. The SAKSHAM 2.0 mobile application was launched to facilitate real-time monitoring and assess the impact of financial literacy initiatives.

4. A meeting between the officials of Ministry of Rural Development (MoRD) and representatives from Banking sector was

held under the chairmanship of the Hon'ble Minister for Rural Development Agriculture & Farmers' Welfare, Shri Shivraj Singh Chouhan on 5th August, 2025. Shri Shailesh Kumar Singh, Secretary, Department of Rural Development, and other senior officials of the Ministry were present in the meeting.

During the meeting, discussions was held on key issues like notable intra-state and inter-state disparities, and banks need to ensure equitable outreach and support across all regions. While most banks are performing well, a few are still below the national average. He advocated for the collective responsibility to bridge this gap. He also requested the Banks to also focus on **individual loans** and expedite the **deployment of BC Sakhis**. Honourable Minister also advised that all stakeholders should work in partnership for inclusive, women-led development in rural India. He underlined that the success of SHG-bank linkages lies in combining institutional reforms with capacity building at grassroots. Low NPA levels and increased ticket size demonstrate both sustainability and scalability.

5. A meeting with Banks of Maharashtra State was held on 18th August, 2025 under the aegis of SLBC Maharashtra. District wise progress of the Banks was discussed and issues relating to SHG Bank Linkage faced by the SRLM and by the bankers were discussed. The focus was on increasing finance to women SHG members in the Sate as per the targets shared by the SLBC.

Endeavor of the Mission is to provide credit linkage to more than 40.71 lakh women SHGs associated with Deendayal Antyodaya Yojana, under SHG bank linkage programme during this FY 2025-26. Further, 40.92 lakh SHGs have been credit linked up to November, 2025 which is more than the annual target. In terms of credit, Banks have disbursed more than Rs. 1,22,457.58 crores to Self Help Groups against their target of about Rs.1,41,800 crores up to the end of November, 2025. Rs. 11.90 lakhs crores have been accessed by SHGs from the banking system since inception of the scheme in April, 2013.

Other key interventions under Financial Inclusion during the year include-

a. Community Based Repayment Mechanism (CBRM): The Mission and the SRLMs have been proactive in ensuring prompt repayment by the SHGs through the Community Based Repayment Mechanism. Over 49,927 Bank Sakhi have been positioned with bank branches to facilitate seamless credit linkage of SHGs and to monitor repayment. Community Based Repayment Mechanism (CBRM) has also been institutionalized in more than 66,051 bank branches. Bank Sakhi is part of the CBRM who acts as a link between the Banker and SHGs. She helps in completing documentation formalities for account opening, loan.

b. Concept of Bank Sakhi has helped women SHGs in application for loan, and related documentation, in opening of individual accounts of members in the bank, in assisting SHGs in seeking other financial services from the bank and acts as a liaison between the SHGs and the bank and resolve all issues affecting the SHGs. Acknowledging the



Bank Sakhi Kumud of Khunti (Jharkhand) is making Rural Women Financially Empowered

Kumud Bhengra, a resident of Tirla Panchayat in Khunti's Sadar block, in Jharkhand, once relied on her husband for financial support. Despite having completed her intermediate education, Kumud's aspirations were dampened by a lack of information and opportunities. However, her life took a transformative turn when she became associated with Ganga Aajeevika Sakhi Mandal.

The Self-Help group, recognized Kumud's diligence and dedication, entrusting her with financial responsibilities within the group. Kumud's proactive approach and hard work soon led to her selection as a Bank Sakhi, a pivotal role in providing financial information and assistance to rural women and groups. Through her role as a Bank Sakhi and engagement in other livelihood activities, Kumud's monthly income soared to approximately Rs. 15,000. This significant increase in income not only empowered Kumud to contribute to her family's financial stability but also enabled her to invest in her children's education, fulfilling her aspirations of providing them with better opportunities.

Kumud's journey exemplifies the empowerment that comes from economic independence and community engagement. She not only transformed her own life but also became a beacon of hope and assistance for rural women in her community. As Kumud reflects on her journey, she expresses immense satisfaction in being able to support her family and provide financial guidance to others, truly embodying the spirit of empowerment and self-reliance.

better repayment track record of Self-Help Groups, Banks are now forthcoming more than ever before, in credit linking SHGs in the rural areas. Regulators and policy makers too have recognized SHG Bank linkage as a critical plank for expanding meaningful financial inclusion to the unreached and under-served segments, prompting framing of enabling policies.

c. ***Alternate Credit Delivery Channels:*** Government has given a thrust on digital financial transactions and moving towards an increasingly less cash economy. Government, regulators, and related institutions have been working together - licensing of payment banks; emergence of PPI providers; new technologies like compact POS machines, UPI, BHIM, Aadhar Pay, Bharat QR; changes in bank charges and limitation on withdrawal at ATMs all directed to creating an enabling environment. There is now an increased opportunity and use case for utilizing the



A journey of a homemaker to becoming an empowered BC Sakhi

From Manjildih village in Bagodar block, Giridih district of Jharkhand, comes the inspiring story of Pratima Rana. Today, she is an empowered BC Sakhi, but her journey was not easy. Back in 2018, Pratima joined the Kamal Aajeevika Sakhi Mandal under JSLPS. Before joining the group, she was a homemaker. Though educated and skilled, she had no support to do something meaningful. Joining the SHG changed her life. She received BC Sakhi training through RSETI and started working as a Banking Correspondent.

Pratima took a loan of ₹50,000 from her group to buy a laptop and expand her services. With dedication, she began reaching every corner of her village—helping elderly people get their pensions, supporting persons with disabilities with banking services, and assisting Sakhi Mandal women in opening bank accounts.

Through her work, Pratima earns more than ₹1,20,000 every year. This income helps her support her children's education and improve her family's life.

Today, she is respected in her village for her hard work and service. From being an ordinary woman confined to her home, Pratima has become a role model. Her journey from a homemaker to a BC Sakhi proves how women can achieve financial independence with the right support. She also visited Delhi for the first time to participate in the Saras Ajeevika Mela 2025, where she proudly provided banking services to women from across India.

digital infrastructure and move towards presence-less, paperless, and cashless financial service delivery. Riding on this, the Mission is focused on strengthening the last mile service delivery architecture to take banking to the doorsteps of people who are still excluded and introduce them to the new age banking tools.

Over 1,48,730 such BC Sakhi have been positioned across 28 states up to November, 2025. With the government's push on promoting of less-cash transactions, efforts on familiarizing and training SHG members on cashless modes of transaction has picked up. The Mission is in the process of having one women BC in every Gram Panchayat and will have a pool of about 1.50 lakhs women BCs by 2025-26 which will be trained and IIBF certified for utilizing their services.

d. Dual Authentication: SHG members need to go to bank branches for doing transactions

and withdrawing cash, which takes a lot of their time, energy and a good amount of money is spent on commuting. To ease the process, the Mission has taken up the issue of Dual Authentications with the Banks to allow SHGs to make transactions at BC level and all public sector Banks and 19 RRBs have enabled dual authentications at BC level and other banks are in the process of implementing this. National Payment Corporation of India (NPCI) is also in the process of the roll out process of OFF US dual authentication system enabling the SHGs to transact at any BC point

e. ***Online Submission of Loan Application:*** In order to reduce the drudgery involved in submitting loan application by SHG members, a portal is being developed for online submission of individual members loan applications by the DIC team.

f. ***Disbursement of Interest Subvention:*** Interest subvention on loans to SHGs is an effective mechanism to make credit available at affordable interest rate and ensure prompt repayment by SHG members. During the year, the interest subvention scheme has been extended to all the district in the country and also the amount of loan eligible for interest subvention has been extended up to Rs. 5 lakhs. Reserve Bank of India has issued new guidelines on Interest Subvention for the financial year 2025-26 for Public Sector Banks and Private Banks. NABARD has issued guidelines for Regional Rural Banks and Co-operative Banks.

6.2 Policy Interventions

Credit Target Planning : Before fixing the targets, the Mission used to have a meeting at IBA, Mumbai with major banks and this meeting was held on 27th March 2025. The strategy to discuss the targets to the Banks and all States was discussed and issued based on certain parameters with implementation and monitoring guidelines. Targets were fixed based on potential available and trend rate of growth of credit as well as the density of the Banks. More focus was also laid on financing to individual SHG members for promoting Livelihood activities as per the guidelines issued by Reserve Bank of India. Based on the target, states prepared district, block, and branch wise targets, which were placed before the SLBC sub-committee for approval. Dedicated staff have been placed at district level, besides positioning bank Sakhi at branch level. The Bank Sakhi and the Mission staff have been preparing the list of eligible SHGs for linkage and facilitating submission of loan applications including review/enhancements and following up pending loan application by uploading them on the portal on a monthly basis. In addition, Community Based Recovery Mechanism (CBRM) has been instituted to ensure regular repayment of loans.

6.3 Interest Subvention Scheme:

I. The scheme is limited to Women Self Help Groups under DAY-NRLM in rural areas only.

II. For loans up to ₹ 3 lakh under the scheme, banks extend credit at a concessional interest rate of 7% per annum. For outstanding credit balance up to ₹ 3 lakh, banks will be subvented at a uniform rate of 4.5% per annum during FY 2025-26.

III. For loans above ₹ 3 lakh and up to ₹ 5 lakh under the scheme, banks extend credit at interest rate equivalent to their 1 year-MCLR or any other external benchmark-based lending rate or 10% per annum, whichever is lower. For outstanding credit balance above ₹ 3 lakh and up to ₹ 5 lakh, banks will be subvented at a uniform rate of 5% per annum during FY 2025-26.

IV. Interest Subvention will be payable only for the period during which an account remains in standard category.

V. Women SHGs promoted by other agencies and following the DAY-NRLM protocols will also be eligible for benefit of subvented loans subject to prior submission of the details of such SHGs on the DAY-NRLM SHG database.

6.4 Credit facilities to SHG members:

I. In order to facilitate women SHG members to graduate to entrepreneurs, banks may consider extending loans up to ₹10 lakh to individual members of select matured well performing SHGs (SHGs which are more than 2 years old and have accessed at least one dose of bank loan with timely repayment) as per their lending policy. The individual should be running a viable economic enterprise. Banks are advised to share data on individual loans to women SHGs members in a mutually agreed format and periodicity with DAY-NRLM.

II. One woman in every SHG under DAY-NRLM may be provided a loan up to ₹ 1 lakh under the MUDRA Scheme, if she is otherwise eligible.

III. Banks are advised to provide minimum OD facility of ₹5000 to every woman SHG member having PMJDY account in accordance with the guidelines issued by Indian Banks' Association (IBA). Banks may regularly share data on OD limit to women SHG members in a mutually agreed format and periodicity with DAY-NRLM.

6.5 Individual Women-led enterprises would be provided the following benefits

1) Reimbursement of Credit Guarantee fees to lending institutions

Reimbursement of actual credit guarantee fees incurred by banks/financial institutions for taking credit guarantee cover under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) or Credit Guarantee Fund for Micro Units (CGFMU) under NCGTC. Actual credit guarantee fees will be reimbursed to banks/ lending institutions for providing loans to individual women SHG members under DAY-NRLM for loans up to ₹ 5 Lakh for a maximum period of 5 years.

2) Interest Subvention on Prompt Repayment

Women entrepreneurs making prompt repayment of credit to financial institutions will be provided 2% interest subvention to incentivize good repayment behaviour. This will also make credit affordable to women borrowers and enhance the viability of the enterprises. Interest subvention will be provided to SHGs on loan outstanding up to ₹1.5 lakh per borrower. Interest subvention will be provided to individual women entrepreneur up to a maximum duration of 3 years.

The above benefits will be provided to an Individual only once

6.6 Capacity Building and Implementation Support

Training of bankers was carried through National Resource Persons from NIRD Hyderabad in Maharashtra, Chhattisgarh, Rajasthan, Haryana, Himachal Pradesh, UP and North Eastern States for the banking fraternity. 35,689 Bank Officials have been provided Orientation/training during the financial year 2025-26.

6.7 Financial Literacy

Banking and financial services is quite dynamic in nature and there have been major developments in the sector in the recent past with the launch of PMJDY, PMJJBY, PMSBY, APY, PMJAY, MUDRA etc. Almost all these financial products are targeted towards poor and hence SHGs' households should be made aware about these schemes on regular basis to facilitate them availing the services. Financial Literacy is one of the important strategies to keep SHGs' households aware about relevant financial services and build their capacity on same.

Mission has prepared well defined strategy and implementation plan to carry out financial literacy at scale. The process starts with training of master trainer at National Academy of RUDSETI (NAR), Bangalore followed by training of FL CRP at RSETI level and then field level training of SHGs at village level. More than SHG members have been trained. A pool of 2058 master trainers and 56,727 FL CRPs has been created so far for imparting training on financial literacy.

6.8 Insurance & Pension

Poor households face more vulnerability and risks in the form of death, loss of assets, unstable income sources, health issues, accidents, other unforeseen incidents etc. and such incidents erode most of accumulated wealth and compel them to borrow at higher rate to fulfil those immediate need which lead to vicious cycle of poverty. Further, Old age Poverty is an increasing concern due to no/limited income sources during those years & negligible pension coverages. In the mentioned context, risk coverage of SHGs' households become crucial for meaningful poverty elimination under DAY-NRLM. The Mission aims to address the above-mentioned issues through facilitating access of appropriate insurance and pension schemes/ products to SHG households.

More than 6.18 crore women SHG members have been insured under life insurance (Pradhan Mantri Jeevan Jyoti Bima Yojana) and 7.82 crore under accidental insurance (Pradhan Mantri Suraksha Bima Yojana) schemes and total of 1.18 crores members have subscribed to Atal Pension Yojana up to November, 2025 during this financial year.

6.9 Enterprise Financing

Many women are seasoned in the SHG ecosystem, and have also ventured into setting up small economic enterprises to augment their earnings. Though this is a very positive trend, many of these enterprises are in the very small category of yielding meagre income. There is a need to enable these enterprises to grow, for which credit is a critical element. There are still

Success Story of Sneha Didi



1. SHG Member Details

Name of SHG Member (Didi): Sneha Anil More

- SHG/VO/CLF Name: Chandika Mahila Bachat Gat
- District & Block: Ratnagiri/Guhagar
- State: Maharashtra

2. Enterprise details

From Humble Beginnings to a Business Empire: The Inspiring Journey of Sneha More

In the lush, green landscapes of Ratnagiri, nestled in the Konkan region of Maharashtra, a determined woman has rewritten her own story of struggle, resilience, and success. This is the inspiring journey of Sneha More, the founder of Chandika Mahila Bachat Gat, a thriving cashew processing enterprise that has become a beacon of empowerment for women in her community.

Sector (Agri/Allied):

Sneha Tai was born on August 19, 1982, in Ratnagiri, a small village in Aware of Guhagar Block. Growing up in a family of farmers, she learned the value of hard work from an early age. Her father spent long hours cultivating cashew nuts, while her mother was also engaged in farming. After completing her education, she moved to Mumbai in 2007 following her marriage. Life in Mumbai was a struggle, with both she and her husband working tirelessly to make ends meet.

A Spark of Inspiration: The Idea of Cashew Processing

During her time working as a housekeeper at the luxurious **Oberoi Hotel** in Mumbai, Sneha Tai noticed something that would change her life. She saw that the staff in the technical department often snacked on cashew nuts, many of which were sourced from Sindhudurg, her home district. This observation sparked an idea—why not return to her roots and start her own cashew processing unit? She realized that there was an untapped potential to process cashews locally and market them in a larger way. This thought became the seed for her entrepreneurial journey. In 2011, after much contemplation, Sneha Tai made the bold decision to return to Ratnagiri and pursue her dream of starting a cashew processing business. Though she was familiar with cashew farming, she had no prior experience in processing and selling cashew nuts on a large scale.

Nature of Enterprise / Intervention:

Today, Sneha Tai's a flourishing Cashew Processing enterprise with a turnover of over ₹53 lakh for the financial year 2024-25 with the Net Profit of 7.54 Lakhs. The business has expanded far beyond Sindhudurg, Ratnagiri, Mumbai and Pune reaching various regions of Maharashtra.

Sneha Tai's dedication and entrepreneurial spirit have transformed what started as a small-scale processing unit into a major player in the cashew nut industry. Her products are now sold in large quantities, and she has built a loyal customer base, including wholesalers and retailers.

Support received (Finance, Training, Assets, Convergence, etc.):

The breakthrough came when Sneha Tai approached the Bank with the Help of Umed. Multi Loans taken from SHG and Bank Loan and secured a loan of ₹23 lakh. With this funding, she purchased more raw material, expanded her workforce by hiring local women for processing, and began scaling her operations. With the Help of PMFME 35% Credit link Subsidy secured a loan of ₹14 lakh for Mango Processing Unit.

3. Income Details

Annual Household Income (Pre-enterprise):

Annual Household Income of Sneha Tai Was Rs. 60000 thousand when She Came into SHG.

Current Annual Household Income (Post-enterprise):

Current Annual Household income of Sneha Tai is Rs. 7.54 Lakhs.

Annual Enterprise Turnover:

Annual Turnover of Sneha Tai's Various Activity is Rs 53 Lakhs.

4. Employment Generation

- No. of SHG members/family/community employed through the enterprise:
- Secure Direct 10 SHGs Member's Employment from Cashew and Mango Processing Unit. Also Secure In-Direct 23 Member's Employment from Cashew and Mango Processing Unit.Type of employment (Full-time/Part-time/Seasonal):
- 10 SHGs Member's Secure Full time Employment from Cashew and Mango Processing Unit.

5. Market Linkages & Value Addition

- Buyers / Institutions linked. GST
- Registration With APEDA for IMPORT & Export License for Market Linkages in other Countries. Sale of Finished Goods are Mostly in Mumbai & Local Market.
- Branding / Processing / Technology interventions (if any):
- Branding and Technology Support By MSRLM to improve Packaging with the Help of FICCI.

Sneha Tai's Recognition: National Spotlight

In December 2024, Sneha Tai's entrepreneurial journey received nationwide recognition when she was selected for the reality show "Ghe Bharari – Mala Pankh Milale" organized by Umed abhiyaan. This show highlights the stories of successful entrepreneurs, and Sneha Tai's participation garnered massive attention. The audience response was overwhelming, and Sneha Tai's products gained even more visibility. Umed Abhiyaan and the SBI Foundation co-organized a capacity-building workshop that concluded in May with the presentation of a ₹14.60 Lakh cheque to Sneha More for her business.



several bottlenecks in smooth access to credit for these individual enterprises.

All Public Sector Banks & One Private Bank have formulated special schemes for financing individual women SHG member and SRLMs seek co-operation from the leading banks in the concerned to promote Lakhpati Didis. But it has been observed that our SHG members are not aware about various Govt. Sponsored Schemes under which they can be benefited. Most of the States have taken the initiative of providing training to the financial counsellors i.e. Vitta Sakhis and Mentors who will extend support to individual women SHG member in getting finance from the banks. Graduating SHG members from being in a group platform into the individual women entrepreneurship will be the natural progressing for the mission.

6.10 Innovation

Building Doorstep Banking Facility through BC: Business Correspondent model (BC) has evolved as a crucial vehicle for providing banking services beyond the brick-and-mortar bank branches. Known as BC Sakhi, 1,48,730 Business Correspondents are currently providing financial services not only to SHGs and their members but also to the rural households. These BC Sakhi deliver doorstep financial services using micro-ATMs/ laptops enabled with biometric identification of customers.

A performance comparison of B.C. Sakhi and conventional BC agents has indicated that B.C. Sakhi are better in terms of reducing dormancy in accounts, minimizing zero balance accounts, enhancing active accounts, and promoting savings. Integration of B C Sakhi into the system has the advantage of ensuring the long-term availability to serve the community. Their integration into the community also ensures their commitment and long-term availability to serve the community sustainably. B C Sakhi, as members of SHGs themselves, serve the whole community but especially SHGs, their member and other women as well as those households who did not have access to financial services before. They are therefore able to overcome social and cultural barriers in the communities.

The Mission is in the process of having a pool of trained and IIBF certified 1.50 lakhs such B C Sakhi by 2025-26 with the concept of "One BC one GP" under which one B C Sakhi is proposed to be engaged in every Gram Panchayat to provide banking services in the rural areas. To make less cash economy and digitise the transactions of the SHGs, Ministry of Finance and Reserve Bank of India have issued guidelines to the Banks to make banking services available to SHGs at B C Points. For this purpose, dual authentication process to make transactions by the SHGs at B C point is being implemented and almost all the Public Sector Banks have enabled this dual authentication facility available at their BC points.

From Banking to Baking: The Inspiring Journey of Debashree Gogoi Bora

In the villages of Nagaon, Assam, **Debashree Gogoi Bora** has built a story of determination and dual passion — one rooted in **doorstep banking** and the other in **home-baked happiness**. As a **BC Sakhi**, she has become a trusted financial service provider, while her love for baking adds warmth to her community life.

Empowering Through Banking

Debashree's journey began when a neighbour introduced her to the **programme**. Curious to learn, she started helping customers with basic transactions and soon earned her **Common Service Centre (CSC) ID**, setting up her **Customer Service Point (CSP)**. For the past five years, she has ensured that every villager — from old-age pensioners to PM Kisan and Arunodoi beneficiaries — can access banking without travelling far.

Serving **30–35 customers a day**, she operates with flexible hours and even provides **doorstep services** for those unable to visit her centre, making herself an indispensable part of local life.

A Multi-Skilled Entrepreneur

Month	Transaction	Amount (in Lakh)	Commission (in 000)
April	588	94	17
May	661	195	17
June	465	130	14
July	384	208	12
August	419	60	12

In addition to her BC Sakhi work, Debashree runs a small **DTP, xerox,** and **photo printing service,** helping villagers with forms and documents. Her ability to diversify income sources reflects her adaptability and business sense. Alongside, her **baking skills** have earned her popularity in the neighbourhood — with villagers often ordering cakes for birthdays and small celebrations, blending her financial and creative pursuits beautifully.

Family and Support

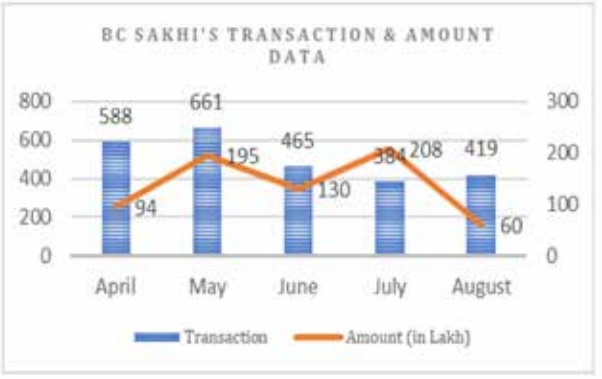
Behind her success is her husband, who runs a travel business and supports her unconditionally — from accompanying her to the bank to helping with customer visits. Their teamwork ensures smooth functioning even during peak workdays.

Impact in Numbers

Between April and August, Debashree processed **over 2,500 transactions**, and earning a monthly commission between **₹10,000–17,000**. Her steady performance and trusted reputation reflect the growing confidence of villagers in digital financial services.

Looking Ahead

Debashree now plans to move her CSP to a separate shop space for a more professional setup and smoother customer flow. Her journey stands as a



powerful example of how **BC Sakhis are changing the face of rural finance** — one transaction, one connection, and one woman at a time.

"Banking gives me purpose, baking gives me happiness — both keep me connected to my people."

— Debashree Gogoi Bora, BC Sakhi, Nagaon



6.11 MoU with LIC for Bima Sakhi Yojana:

The MoU with LIC was signed on 10th July, 2025 during the FI Conclave at Goa. Under this agreement, existing cadres such as BC Sakhi, Bima Sakhi, FL CRP, and others will undergo training, obtain certification, and be deployed as formal insurance agents of LIC at the panchayat level, designated as Bima Sakhi. LIC will provide the necessary training, facilitate IRDAI certification, and supply devices to the selected Bima Sakhis for enrolment and claim settlement purposes.

Based on fulfilling basic business criteria (selling 1 policy per month), these Bima Sakhi will earn a stipend for three years (Rs. 7000/per month for 1st year, Rs. 6000/per month for 2nd year and Rs 5000 per month for 3rd year), in addition to regular commission of the agents.

6.12 M O U with Department of Posts

The MoU with Department of Posts was signed on 7th January, 2026 at New Delhi. This partnership aims to economically and socially empower the rural population, particularly women from Self-Help Groups (SHGs), by providing access to financial and livelihood services, expanding market linkages, and strengthening entrepreneurial skills. This holds significant importance as it will act as a catalyst for driving financial inclusion, promoting digital transactions, creating sustainable livelihood and business opportunities, and nurturing entrepreneurship among SHG households. By enabling these outcomes, the MoU serves as a vital instrument for fostering inclusive growth and ensuring long-term economic and social transformation in rural communities, with women at the forefront of this change

A statement indicating SHGs bank linkage under DAY-NRLM during 2025-26 is given at Annexure VII.

A statement indicating SHGs bank linkage under DAY-NRLM since 2013-14 upto November 2025 (2025-26) is given at Annexure IX.

A statement indicating disbursal of Interest Subvention since inception is given at Annexure X.

Success Story

Transactions provided by BC Sakhi Shakuntala Devi

To bridge the gap between the rural population and the formal banking system, the government has taken various ground-breaking initiatives from time to time. One such innovation is to engage the Sakhi Mandal members as **Business Correspondent (BC) Sakhi.** Under this programme, supported by JSLPS, Rural Development Department, Government of Jharkhand, SHG members are identified, trained, and groomed to become the interface between the rural poor and banks. The Bank Didi, as she is popularly called, is leveraged to provide financial services to rural community at the doorstep under well-defined terms and conditions set by banks. Once trained, she provides basic financial services such as customer identification, collection of information/applications, individual account opening, cash withdrawal, deposit, transfer, Aadhar seeding, pension services, scholarships to school children, wage payment under MGNREGA, fund withdrawal under PMAY, etc.

BC Sakhi does all the bank related activities of Sakhi Mandal members, especially transaction related services for which they had to go to banks earlier. As these rural women are mostly illiterate and lack even basic knowledge about financial matters, the BC Sakhi provides financial awareness to them with an aim to make them financially literate independent.

Palash (Jharkhand State Livelihood Promotion Society), under rural development department Govt. of Jharkhand has also adopted BC model for strengthening the financial stability of Sakhi Mandal members and rural Jharkhand. Sakhi Mandal members are selected to be the BCS (BC Sakhi) and are given duly training on it.

One such BCS is **Shakuntala Devi**, who hails from Dantu village of Kasmar block in Bokaro District. The year 2016, brought a positive change in Shakuntala 's life, when she got to know about Sakhi Mandals and became a member of Sati Swayam Sahayta Samuh, which is running under the fold of National Rural Livelihood Mission (NRLM) and has been formed by Jharkhand State Livelihood Promotion Society (JSLPS).

Shakuntala Devi has completed her education till Intermediate, therefore, the members of her Sakhi Mandal, selected her to become the Active woman of their twelve Sakhi Mandals on her village. After this work she has started the financial literacy work in Sakhi mandals for example book keeping, Ready to the LMCP,Fill the credit linkage form, Give the financial literacy training to SHG members etc. Also she was worked in toilet construction at panchayat level. After all this small works, her financial condition has good.

In October 2018, Shakuntala was selected to work as a BCS. She got trained in it from JSLPS both at District as well as at Block level.



Name	:	**Shakuntala Devi**
Mobile No.	:	**7762969394**
SHG Name	:	**Sati Swayam SahaytavSamuh**
Village	:	**Dantu**
Block	:	**Kasmar**
District	:	**Bokaro**
Total No. of Transactions (in month)	:	**700-800**
Govt. Scheme payment (MGNREGA payment, MAY/Pension etc)	:	**5561**
SHGs transaction/ per month	:	**72**
SHGs/VO/CLF transaction/per month	:	**336**
House hold covered	:	**4342**
Villages covered	:	**6**
Average Monthly Transaction	:	**45-55 Lakh**
Monthly Earning	:	**10000-12000**

Shakuntala commenced rendering BCS services to her community people and others who reside to nearby her village. Since there is only one bank in her locality i.e. JRGB bank, So banking needs to many people remained unfulfilled. This gap was fulfilled by Shakuntala. She took loan of Rs.50000 (fifty thousand in many terms) from SHG for start-up of BC works (Laptop, FPS, Printer, Table, chair and cash rotation for Transaction purpose).

As a BCS, **Shakuntala** is provide basic financial support services such as Account opening ,Cash withdrawal, Cash deposit, Remittance/ Transfer to all Banks Accounts, MANREGA Payment, PENSION Payment, Scholarships to School children, fund withdrawal under PMAY, Insurance(PMJJBY and PMSBY),APY All companies Mobile Recharge,Bijli bill ,Train ticket and also simultaneously, she is doing the Loan Repayments transactions of Sakhi Mandals through JRGB Bank.

Gradually, Shakuntala established herself as a BCS and on an average she did the monthly transactions of Rs. 45 to 55 lakes. With the commission earned on every transaction and, Shakuntala managed to earn Rs. 10,000 to 12,000 thousand per month. On an average, Shakuntala is doing the transaction of Rs.550000 lakes every month.

According to Shakuntala, "customers start coming for transaction from 7 a.m., some senior citizens who cannot come here, I go to their home and do transactions. The convenience of transaction is available at all times, whether it is Sunday or any other holiday day."

Today, **Shakuntala Devi (Bank Wali DIDI),** is a name that each and every individual of her locality knows. Now, Shakuntala is a confident woman, she did not only get financial stability but also social recognition. There was time when she was under confident to meet and talk to people and now, she is the solution to the banking related issues of the people of her block Kasmar.

There are three banks in Kasmar block namely State Bank of India, Bank of India, and JRGB. All the banks are in a radius of 5 to 8 km from the villages; therefore, getting banking related services was difficult to the people of Kasmar block. Shakuntala has justified by being **one stop solution** for them, as they are not only getting financial services but they are also becoming financially literate. The distance of the bank from village Dantu, is about 5 to 8 kilometres.

Khudaiya Devi takes her old age pension from Shakuntala. She says that, before meeting Shakuntala, she did not even know the name of Bank, where she has his bank account.

Mamta Kumari takes her scholarship from Shakuntala's One stop service point, she says "It saves time, as she doesn't need to go far away for the banking service".

Renuka Devi, is a widow and gets her widow pension from Sangita's One stop service point, shares her experience that, "now, I feel relaxed, as I don't have to stand in long queue and Shakuntala is available all the time for help."

Shakuntala is very happy of her work and achievements. She wants a good future for her children and thus, she wants them to be educated and get respectable job for a secure future.



Old age pension provided by BC Sakhi.



SHGs transactions provided by BC Sakhi



Participated PM Program in Lucknow

7 Farm Livelihoods

NRLM recognizes that the poor have multiple livelihoods and one of the key components as envisaged in the NRLM Framework is enhancing and expanding the existing livelihoods of the poor. Majority of the rural poor are dependent on agriculture either as cultivators or as agriculture labour. Besides, livestock rearing is again a key livelihood of the poor. In forest fringe areas non timber forest produce (NTFP) is a major livelihood of the poor, who mostly belong to tribal communities. Under the ambit of farm livelihood interventions, the approach has been to create knowledge and awareness on strengthening existing livelihoods, initiate sectoral interventions on Agriculture, Non-Timber Forest Produces (NTFP), and Livestock. The major focus has been on improving soil health, use of farmer-saved seeds with required treatment and priming using locally prepared concoction, in-situ soil and water conservation, and use of non-chemical methods for pest and disease protection, improved livestock rearing, sustainable harvesting of NTFPs.

The results have been phenomenal, with the adoption of sustainable agriculture, improved livestock management, sustainable NTFP collection, and harvesting practices; and more importantly, giving women the identity and status of "farmer". An illustration of the interventions under farm livelihoods is given below.

Improved Livestock Management	Sustainable Agriculture	Sustainable NTEP collection and harvesting	Technology dissemination and drudgery reduction
Breed management	Improving soil health	Scientific production for improved productivity from tasar, lac, medicinal plant etc.	Technology demonstration and training through robust capacity building infrastructure comprising of NRP, SRP, and last mile delivery with CRPs
Provision of first aid care through locally trained community cadre	In-situ moisture conservation	Impetus for sustainable collection and harvesting	Use of Farmer's Field School for training of Mahila Kisans
Marketing of produce by interventions in the value chain	Use of non-chemical methods for pest and disease protection	Collectivization of NTEP for value addition and sale	Use of drudgery reducing equipment through hire facility provided by CHCs

The objective for farm livelihoods includes:

- Every poor household is supported on at least 2 sector livelihoods (sustainable agriculture, NTFP, livestock).
- Assured annual incremental income of more than one Lakh per family per year after three to five years of intervention.
- Yearlong food and nutritional security for the household created by themselves

- Income streams throughout the year.
- Creation of Social capital for agriculture, NTFP and livestock, from the best practitioners as extension workers.

The mission is implementing a sub-scheme Mahila Kisan Sashaktikaran Pariyojana (MKSP) since 2011, Under the Mahila Kisan Sashaktikaran Pariyojana (MKSP), which is a sub-component of the DAY-NRLM, cumulatively more than 40.85 Lakh Mahila Kisan have been covered. A total of 89 MKSP projects are spread over 26 States till December 2025. The learning of the MKSP has been further extended by the SRLM in other parts of the country. So far total achievement of Mahila Kisan under Agro ecological practice is 4.92 Lakh till December'2025. Under this sub-scheme, 6,000 Integrated Farming Clusters have been allocated to States/UTs with 1750 allocated during the FY 2025-26. Special projects for farm value chain development approved to states to establish women-owned producer companies. During the FY 2024-25, seven farm value chain development projects to three states Assam, Maharashtra, Madhya Pradesh and in FY 2025-26, three special projects to Jharkhand have been approved.

Progress under Farm Livelihoods on major KPIs during current Financial Year 25-26 and cumulative progress given below:

Sr.	Indicators (KPIs)	Financial Year 2025-26		
		Target (FY 25-26)	Achievement Dec '2025)	Cummulative Achievement till Dec '2025
1	Mahila Kisans covered under Agro Ecological Practices (Lakh)	70	55.30	492
	Mahila Kisans covered under Livestock (Lakh)	65	48.25	256
2	House hold having Agri Nutri Garden (Lakh)	65	43.45	335
3	Producer Groups promoted (Number)	20,000	16,502	2,06,546
4	Producer Enterprises/FPO setup (Number)	20	35	1,360
5	Integrated farming Clusters (Number)	1,750	1,750	6,000

7.1 Universalization of Farm Livelihoods Interventions in Intensive Blocks through Annual Action Plan

DAY-NRLM is promoting sustainable agriculture, NTFP, and livestock as part of Annual Action Plans (AAPs). Under sustainable agriculture, the focus is on reducing the cost of cultivation, increasing the productivity of existing crops, and food and nutrition security, apart from enhancing net income through various agroecological practices for a diversifiable crop model. Under NTFP, the SRLMs are focusing on building the capacity of the NTFP-dependent communities on imbibing scientific harvesting, post-harvesting practices, value addition, and market linkages. In respect of

livestock, DAY-NRLM is focusing on reducing morbidity and mortality of livestock by delivering livestock and animal husbandry extension services at the doorstep of the SHG member households. It may be noted that farm livelihood interventions are household–centric, having a strong focus on building the capacity of the target community through the engagement of Community Resource Persons (CRPs), known as Krishi Sakhis, Pashu Sakhis, Van Sakhis Krishi Udyog Saki etc.

55.30 lakh Mahila kisan have been identified against the target of 70 lakhs on sustainable agriculture, 52.3 lakhs Mahila Kisan households covered under Livestock and 43.45 Lakh household covered in Agri-Nutri Garden till December'2025 for Financial Year 25-26.

State wise Cummulative progress of Mahila Kisan under Agro-Ecological Practice under NRLM during 2025-26 is given at Annexure-XII.

Creation of a strong network of community cadres is one of the key areas to create local resources and knowledge creation. Out of the total community cadres created by under DAY-NRLM, 4.08 lakh livelihoods CRPs i.e., Krishi Sakhi,Pashu Sakhi,Udyog Sakhi, Van Sakhi and Matsya Sakhi etc. have been trained through standardized training modules and deployed by the community institution.



Matsya Sakhi (West Bengal)

The sub-sector is an approach, harnessing benefits of cluster production, value addition and promising higher returns to the growers. The sub-sector approach is more technology driven and would also require higher investments at community level enterprises. During the FY 2025-26, focus was given on selected sub-sectors like Bamboo, Honey & Bee keeping,fisheries, Moringa & Livestock. Multiple consultations and webinars have been conducted around the sub-sector to build knowledge of States and explore the areas of interventions for the sectors.

7.2. Capacity Building Architecture for Farm Livelihoods

Developing the capacity of the targeted Mahila Kisan is one of the key areas under farm livelihood interventions. Hence, a network of community resource persons (Krishi Saki, Pashu Saki, Van Saki etc.) are being created at village level. To build the capacity across the level from mission staff to CRP to Mahila Kisan, a very strong three-tier capacity-building initiative is being implemented. Under the initiative, at the national level, resource persons known as National Resource Persons (NRPs) have been empanelled by NIRDPR for supporting Farm Livelihood. At national level, NRPs have been empanelled for supporting thematic areas of Sustainable Agriculture, Livestock, NTFP & organic/Natural/Integrated farming village clusters.

The extension mechanism has improved because the deployment of Community Resource Persons (CRPs), who have been extremely beneficial in promotion of low costagro ecological practices, livestock rearing, and fisheries. In the context of DAY-NRLM, the National Resource Persons (NRPs) have been

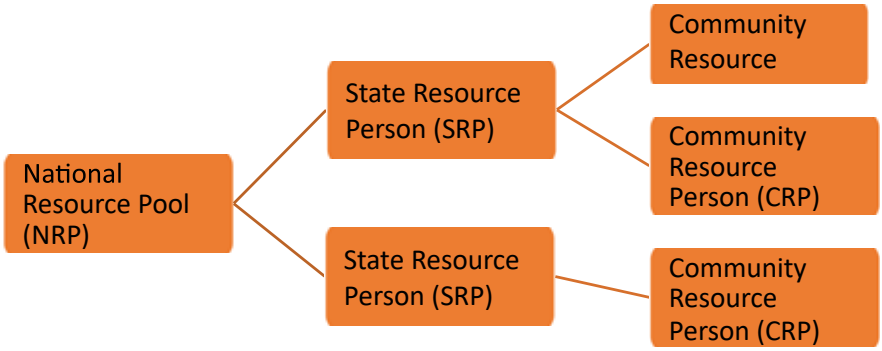
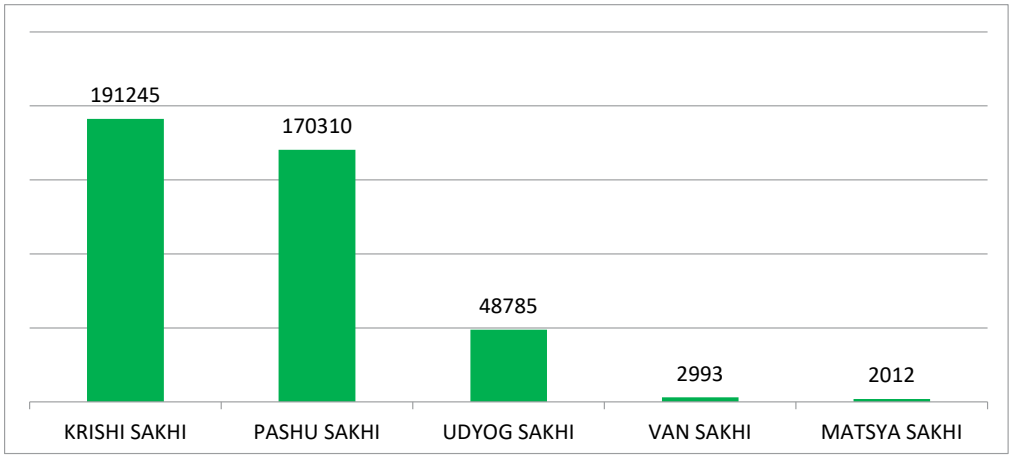


Figure 5: Three tier Capacity Building Architecture for Sustainable Agriculture and Livestock

selected and are engaged on need basis to impart the knowledge and topics related to the farm livelihoods. The NRPs are expected to be the knowledge gatherer, content developers and trainers for the State Resource Persons (SRPs). The second layer of service delivery would be from the SRPs to the Community Resource Persons (CRPs). The CRPs are envisaged to be the last mile delivery mechanism for building the capacity of the community.

A pool of 125 NRPs with farm livelihoods focus (Sustainable Agriculture, Livestock, NTFP, Organic and Value Chain) is on board and render training to State Resource Person (SRP) and CRPs on different thematic areas. Till December 2025, total 2511s SRPs has been trained, 1570 SRPs have been trained in Sustainable Agriculture and 941 SRPs have been trained in livestock in 21 States. These SRPs undergo an eight days structured training programme with the right mix of theory and practical sessions.

1,91,245 Krishi Sakhi , 1,70,310 Pashu Sakhi, 48,785 Udyog Sakhi, 2,993 Van Sakhi and 2,012 Matsya Sakhi have been trained by these SRPs. Krishi-Sakhi conduct Farmer Field School (FFS) and Pashu Sakhi conduct Pashu-Path shala (PPS) to demonstrate good practice to Mahila Kisans and follow-up their adoption. NRPs are deployed to monitor the CRP training program conducted by SRPs and provide necessary feedback to improve the pedagogy, Orientation and induction of SRLM staffs on farm livelihoods.



Community Resource Persons trained till December'2025



Pashu Sakhi support to Piggery and Goatry Intervention in Assam

- **Recognition of Krishi Sakhi as Para Extension Worker:** The Krishi Sakhis promoted under DAY-NRLM are now being trained further and recognised as Agriculture Para Extension Workers.

Under the Natural Farming initiative, Krishi Sakhis are being capacitated as grassroots resource persons to promote and demonstrate sustainable agricultural practices. The Ministry has set a target to train 70,000 Krishi Sakhis, and so far, around 70,029 have been trained and certified with the technical support of MANAGE, Hyderabad. These trained Krishi Sakhis are further serving as master trainers, extending their outreach by training over 5 lakh Mahila Kisans across 16 states, thereby facilitating large-scale adoption of Natural Farming practices among rural women farmers. Front Line Demonstrations: Under the National Food Security Mission front line demonstration are allotted for 10,500 Hectares for SHG members.

- **Recognition of Pashu Sakhi as A-HELP:** Pashu Sakhi promoted under DAY-NRLM are recognised as AHELP (Accredited Agent for Health and Extension of Livestock Production). A-HELP will act as "Livestock Resource Person" (LRP) for the designated area/village. The unit of operation for A-HELP may preferably be a village or a group of villages but with high livestock/ poultry population density, an area/ village may have more than one AHELP. The selected person will serve as a last mile extension worker providing 24*7 services at the doorstep of farmers and act as a connecting link with the Department of Animal husbandry. As on date, 7,341 number of Pashu Sakhi have been trained in 16 States.

Integrated Farming Clusters:

An innovative approach under the National Rural Livelihoods Mission (NRLM) which aims at promoting sustainable livelihoods and enhancing the income of rural households through integrated farming practices. These clusters are formed by bringing together groups of farmers who practice diverse farming activities and integrating them into a cohesive

and mutually beneficial farming system. Followings are the key areas for implementing IFC clusters:

- Comprise two to three (this may change depending on the state) adjoining intervention villages covering about 250-300 households. These households will be supported with improvement in three to four livelihood options (farm and non-farm) with strong backward and forward linkages.
- The intervention under the IFC may consist of production and processing / value addition within the cluster through asset creation, skilling the producers to enhance production and productivity and ensuring access to credit at affordable rates, market and improved technologies.
- The approach will ensure each targeted household has a basket of income sources to provide a regular income stream throughout the year. The process comprises production and processing/value addition within the cluster through asset creation, skilling the producers to enhance production and productivity and, very importantly, ensuring access to credit at affordable rates. The access to market and access to improved technologies are a few critical challenges that will be addressed in this approach.
- Convergence and partnership with compatible line departments and organizations is critical to leverage the technical support in implementing the IFC cluster.
- Livelihood Support Centre (LSC) in each cluster will act as one stop solution to the farmers/ NTFP collector to access to latest technology, training and capacity building, and supply of all sorts of high-quality inputs, women friendly latest farm machineries on hire, animal vaccines, vet-medicines, mini hatchery, storage etc.

During the financial FY 25-26, 1,750 IFC clusters have been allocated to States. To accelerate the field implementation and support the States in resolving the bottlenecks, a campaign was completed across the country from **1st August 2025 to 31st December 2025**. The campaign includes identification of the field resources like senior CRP and IFC anchor person, complete preparation of the Detailed Project Reports, ensure timely release of funds to the community institutions.



Apricot Oil Extraction machine in Livelihoods Service Center (LSC) under IFC in Kargil District of Ladakh

Organic farming: Organic farming contributes to sustainable rural development by promoting environmentally friendly agricultural practices, improving farmers' incomes, enhancing food

security, and empowering rural communities. It aligns with NRLM's objectives of promoting inclusive growth, poverty alleviation, and sustainable livelihoods in rural areas. The organic farming initiative has been further strengthened through 13,674 Local Groups covering more than 3.16 lakh mahila kisan in 14 States.



Organic outlet intervention at Karbi Anglong District in Assam

7.3 Value Chain Development interventions

Value chain development is an important farm livelihood intervention to support small and marginal rural producers to get better market access through aggregation, processing and marketing. The intervention covers promotion of the Producers Groups and Producers Enterprises. The Producers Groups are informal organizations to support the small & marginal producers at village level through aggregation and marketing in nearby markets whereas the producers' enterprises are formal organizations who support aggregation, processing, value addition and forward marketing. The institutional structure would be based on the opportunities and existing gaps in the value chain.

To facilitate States in implementation of the value chain development interventions through promotion of producers collectives various guidelines such as a) promotion of Producers' Enterprises (PEs), b) Financing of Producer Collectives under DAY-NRLM and c) Guidelines on value chain development through promotion of producer enterprise under NRETP, d) Guidelines for release of fund to Producers Enterprises and e) Promotion of Producers Groups under DAY-NRLM have been developed and circulated to the States.

To provide further support in further marketing, States have been requested to promote State Level Marketing Federations.

To provide technical support on value chain development under DAY-NRLM, NDDB Dairy Services (NDS) and FDRVC (Foundation for Development of Rural Value Chain) have been recognized as NSO (NRLM Support Organisation). The NDDB Dairy Services supports setting of larger sized women owned Producers Enterprise in the dairy sector whereas FDRVC supports for other Farm and Non-farm sectors. The Ministry in collaboration with the TATA Trust has set up the FDRVC (Foundation For Development of Rural Value chain) at national level.

As of December 2025, 1,360 women owned Producers Enterprise/FPOs (including those FPOs under the central sector scheme) have been promoted covering more than 18.25 lakh share holders by the SRLM.At village level, 2.06 lakhs producer groups have been promoted covering more than 43 lakh women producers.



Dal Processing Mill run by Mahila Kisan in Ladakh

The present commodity portfolio ranges from dairy, NTFP, mango, ginger, hill-broom, vegetables, sesame seed, pulses and maize to floriculture. The key intervention is the formation of Producer Collectives (producer groups and producer enterprises), based on the principle of mutual assistance, to ensure better economic returns to farmers for their farm produce through economies of scale, improved market reach, better access to funds, etc. Other intervention includes – primary & secondary processing of farm produce, direct market linkage, etc.

7.4. Partnerships

DAY-NRLM is building partnerships with various stakeholders for improving effectiveness of the implementation of the livelihood interventions. The partners are emerging as sector support organizations in diversified livelihood subsectors. These organizations are in a position to support the SRLMs in project formulation, providing implementation support and in training and capacity building of SRLM staff, CRP and community.

Table 2: : Partnerships for Farm livelihoods interventions under DAY-NRLM

Sector	Organization	Key Support areas
Livelihoods	Professional Assistance For Development Action (PRADAN)	Professional Assistance For Development Action (PRADAN) to support NRLM/SRLM on livelihoods promotion especially to study and preparation of best practices, Comprehensive Village Livelihoods Planning. Providing technical support to five SRLMs on farm livelihoods promotion (Bihar, Jharkhand, Odisha, Chhattisgarh, Madhya Pradesh). Supported NRLM for study and preparation of a compendium of best practices.Compendium of best practices for last two years have been published. Training of SMMU staff of five SRLMs (BR, JH, OD, CG, MP) on field study and preparation of best practices by staff themselves
Livelihoods	GIZ	The Indo-German bilateral initiative “Support to Agroecological Transformation Processes - SuATI” is

Sector	Organization	Key Support areas
		being implemented jointly by GIZ India and the Ministry of Rural Development, Government of India. The SuATI project actively provides technical support to DeendayalAntyodayaYojana - National Rural Livelihoods Mission (DAY-NRLM), Ministry of Rural Development for promotion of agroecological transformation for livelihood enhancement of women Self Help Group members in rural India through the value chain, farming cluster and community engagement.
TASAR Value Chain Development	Central Silk Board	Central Silk Board have come up with the idea of undertaking multi-state ventures to reach out to a large number of rural households and create impact on a significant scale both in terms of livelihood creation at the family level and unleashing sectoral growth in Tasarseri-culture. 1) To create sustainable livelihoods for marginalized households, in various activities of Tasar sericulture and farm based interventions, 2) To expand the scope of livelihoods through Tasar sericulture during and post-project period. 3) To mobilize families in new clusters of the project districts for building their capacities for self-management and supporting families to build their livelihood vision.
Dairy Value Chain Development	NDDB Dairy Services	NDDB Dairy Services(NDS) is associated with the Ministry of Rural Development to provide technical support in identification, proposal development and implementation of projects for the promotion of women milk producer Companies across the country. NDDB Dairy Services is recognized as NRLM Support Organization.
Tasar Value Chain development	Tasar Development Foundation	The Ministry of Rural Development has entered into an agreement with Tasar Development Foundation to provide technical support for the promotion of tasar based livelihoods for SHG members. Recognisation of Tasar Development Foundation as NRLM Support Organization.

Sector	Organization	Key Support areas
Value Chain Development	Foundation for Development of Rural Value Chain(FDRVC)	Foundation for Development of Rural Value Chain(FDRVC) works as DAY-NRLM Support Organization.They provide technical support to the Ministry and the States on farm and non-farm value chain development initiatives under DAY-NRLM. They provide support in identifying opportunities, prepare business plans for promotion of Producer Enterprises, provide implementation support to Producer Enterprises, facilitate capacity building activities and handholding support to Producer Enterprises and its members.
Livelihoods	Indian Council of Agricultural Research and Rapid Rural Community (ICAR)	Indian Council of Agricultural Research and Rapid Rural Community(ICAR) has joined hands with Ministry of Rural Development for Rural Economic Transformation (ICAR &RRCR) to provide support for implementation of Integrated Farming Cluster.
	Buddha Institute (BI)	The two Partners have decided to come together to build a model of Development Entrepreneurs in 100 districts of 12 States of India and impacting five million poor families. DAY-NRLM may support Mudra loans to Development Entrepreneurs. Help in seeking convergence for skill development/capacity building of development Entrepreneurs.Enhance participation of experts and mentors from Industry. Buddha Institute will conduct in depth study, develop scope for development Entrepreneurs working with existing value-chains of different commodities. Select high chance of success value chain(farm, non-farm , livestock) among the existing programs supported by DAY-NRLM and build them further and their market led interventions. Promote programs at various levels within the States to create greater enthusiasm and interest among rural communities for their participation and organize various kick-off meetings and promotional events.
Livelihoods	Intellecap Advisory Services Pvt. Ltd.	Ministry of Rural Development and Intellecap Advisory Services Pvt. Ltd joined hands to work as a

Sector	Organization	Key Support areas
		technical Support Agency to build business that can benefit the underserved segments across States. The Key area of collaboration will include. Building Skill and Knowledge : Data backed analysis to understand production ecosystems and market landscapes, design programs, build relevant partnerships and value-addition capabilities. Facilitate Access to Capital : Develop financial structures to facilitate suitable capital instruments such as debt, equity and grants, public and private financing for the Enterprises, Create partnership to promote access to credit for farm and Non-Farm sector. Scaling up and Stabilization : Support Farm and Non-Farm enterprises on collectivization, Improved access to finance, better market linkage for value addition, promotion and adoption of suitable technology for productive, sustainable and resilient value chains.
Millet based interventions	Indian Institute of Millet Research (IIMR)	Indian Institute of Millet Research(IIMR) has joined hands with the Ministry of Rural Development for Promotion of Millet to improve the incomes of small and marginal farmers. Association is also intended for Promotion of Millet value chain activities, Capacity building of farmers, Board of directors of FPOs, leaders of SHGs and their federations and staff of DAY-NRLM and State Rural Livelihoods Missions (SRLMs), Incubation of Millet based enterprises at IIMR and to undertake Millet Value chain studies to identify appropriate value chain interventions to enhance the income levels of small and marginal farmers.

7.5. Convergence

To leverage more support Memorandum of Understanding have been signed with another line department. Followings are the details of the MoU signed with different Ministries/ Organizations for farm livelihoods interventions.

I. Ministry of Animal Husbandry (DAHD):

Department of Rural Development has joined hands with Department of Animal Husbandry and Dairying (DAHD) for leveraging SHG platform for rural economic growth through Animal Husbandry and Dairying activities. DAHD is giving more employment and entrepreneurship opportunities to the Self Help Group

members through different interventions and flagship programs like Animal Husbandry Infrastructure Development Fund (AHIDF), Dairy Infrastructure Development Fund (DIDF), National Animal Disease Control Program (NADCP). As per the agreement, it is decided to use the services of Pashu Saki as primary service provider through a new accredited model named as "A-HELP" (Accredited Agent for Health and Extension of Livestock Production). This model will be implemented across the country by using the existing cadre developed under DAY-NRLM for livestock (Pashu Saki) by providing further training and accreditation as A-HELP worker.

II. **Ministry of Tribal Affairs (MoTA):** One of the important objectives of convergence with the Ministry of Tribal Affairs(MoTA) is substantial reduction in poverty and unemployment among tribal households through skill upgradation and other income generating opportunities.

They have identified priority districts to lay special focus on Tribal development needs.

Activities taken under these programmes are Agriculture ,Horticulture, Animal Husbandry, Fisheries ,Dairy and allied activities in Primary Sector.

III. **Ministry of Agriculture and Farmer's Welfare (MoA & FW):** Ministries of Agriculture & Farmers Welfare and Ministry of Rural Development, Government of India has joined the hands on 09-June-2018 and have made concerted efforts at the central level for convergence in their activities and programmes for the welfare of Self Help Group members. Self Help Groups, producer groups, KrishiSakhis will play a major role by getting involved in implementation of programmesof the Ministry of Agriculture.503 Drone have been circulated to Self Help Group members to improve technology and provide business opportunities in agriculture in rural areas. As part of the collaboration the mission in promotiong women owned producer companies under the cetnral sector scheme "Formation and Promotion of 10K FPOs". Around 70,000+ Krishi Sakhi have been trained & certified to promote natural farming initiative.

IV. **Department of Fisheries :** Ministry of Rural Development joined hands with the Ministry of Fisheries for providing support in fisheries activities to Self Help Groups Members through its Pradhan Mantri Matsya Sampad Yojna(PMMSY). The convergence is aimed at enhancement of production and productivity, Infrastructure, strengthening of safety and Security of Fishermen or women and providing extension and support system in the Fishery sector.

Joint Communication details the Plan of activities to be taken up by both departments to achieve the overall Convergence activity has been shared with States for the implementation of ground.

V. **Ministry of Earth Sciences :** India Meteorological Department, Ministry of Earth Sciences, joined hands with the Ministry of Rural Development, Government of India.

The Key objectives of the MoU promotion are as under.

- To offer weather -based advisories and knowledge to reduce risks and increase income for farmers.
- To promote weather services to enhance agricultural productivity and mitigate risks.
- To facilitate information exchange , innovation and skill development between and parties for effective agricultural management.
- The Parties may jointly organize training / workshops /seminars /scientific platforms focused on agrometeorological services and weather services to increase the resilience and responsiveness and the Parties will invite each other professional staff and other experts to participate.

VI. National Meat Research Institute (NMRI): ICAR, National Meat Research Institute (NMRI), Hyderabad joined hands with the Ministry of Rural Development, Govenment of India.

Priority has been given for livestock sector for creating better economic opportunities and to leverage technical support MoU has been signed between MoRD and NMRI with objectives to strengthen women led meat based livelihood enterprises by leveraging NMRI's scientific and institutional expertise, promote sustainable hygienic and value added meat production through Self Help groups and Producer Organisation, enhance food safety, quality assurance and market credibility of SHG let meat enterprises, build technical capacity of rural women, community cadres and producer groups in scientific animal husbandry and meat processing, and facilitate technology transfer and adoption of modern slaughtering, processing and cold chain solutions in rural contexts.

Key Advisories issued :

To facilitate State in implementing the desired interventions, the Ministry issues advisories/ guidelines as per the requirement and need of the States. Following are the guidelines/ advisories issued during the FY 2025-26.

- Guidelines on the implementation of the Livestock Cluster
- Advisory of Cattle Rearing
- Convergence with the Ministry of Fisheries.
- Operational guidelines on the implementation of the Integrated Farming Cluster
- Advisory on Fund Release Protocol for Integrated Farming Cluster
- Revised Guidelines on Mahila Kisan Sashakti Karan Pariyojana
- Guidance notes for Sub-sectors

8. Non-Farm Livelihood

Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) has been strengthening non-farm specific livelihoods by empowering the women and their family members to promote/strengthen their units (including SVEP umbrella, a sub-component of NRLM) under different sub-components of

SVEP umbrella. Detail of sub-components are mentioned below:

8.1 Start-up Village Entrepreneurship Programme

Start-up Village Entrepreneurship Programme (SVEP), a sub-scheme under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) programme supports the Self-Help Group (SHG) and their family members to set-up small enterprises in the non-farm sector.

SVEP develops an eco-system for enterprise development in rural areas which includes – (a) Community Enterprise Fund (CEF), a dedicated fund for providing loans to entrepreneurs (b) Cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) for providing Business Support Services (C) The services include identifying business ideas, preparation of business plans, providing trainings, accessing loans from banks, maintenance of accounts, marketing etc. (D) Dedicated center for providing information to entrepreneurs called Block Resource Centre (BRC) and (E) Trained human resources consisting of Block Programme Manager (BPM), Mentor and CRP-EP.

Block is the unit of implementation. In case of smaller blocks, more than one block can be combined into a single SVEP block. The scheme was announced by Government on 10th July, 2014. The Standing Finance Committee (SFC) approved the scheme on 3rd Feb 2015 and the scheme guidelines were approved on 15th June 2015.

SVEP is a demand-based programme. There is no State wise allocation of projects. States have to submit proposals through supplementary Annual Action Plans (AAP). Once approved, a Detailed Project Reports (DPR) has to be prepared for the block. The funds allocation for each block depends on the number of enterprises to be supported as per the DPR. The project duration is for a period of four years from the DPR approval.

The maximum project cost for one block is Rs 6.50 Crore inclusive of Govt of India and State share. Govt of India's share is 90% for North Eastern Region (NER) and hill states while it is 60% for the remaining States. A maximum of 2,400 enterprises can be supported in one block with the approved funds. Both existing enterprises and new enterprises are supported; the existing enterprises to be supported is limited to 25% of total enterprises to be supported in the block.

As on December, 2025, the proposal of 491 SVEP Blocks are approved in 31 States/UTs. Till Dec 2025, a total of 4.11 lakhs enterprises are supported across 29 States/UT.

Table 3 : No. of SVEP Block

No.	State	Total Enterprises Supported	No.
1	Andhra Pradesh	27692	1
2	Arunachal Pradesh	735	2
3	Assam	24082	3
4	Bihar	35899	4
5	Chhattisgarh	23403	5
6	Goa	2128	6
7	Gujarat	5940	7
8	Haryana	9854	8

No.	State	Total Enterprises Supported	No.
9	Himachal Pradesh	1507	9
10	Jammu&Kashmir (UT)	6026	10
11	Jharkhand	34481	11
12	Karnataka	4171	12
13	Kerala	50362	13
14	Madhya Pradesh	30065	14
15	Maharashtra	11925	15
16	Manipur	2521	16
17	Meghalaya	1983	17
18	Mizoram	2591	18
19	Nagaland	4503	19
20	Odisha	18441	20
21	Punjab	4296	21
22	Rajasthan	12086	22
23	Sikkim	1020	23
24	Tamil Nadu	6070	24
25	Telangana	19602	25
26	Tripura	2244	26
27	Uttar Pradesh	31863	27
28	Uttarakhand	4910	28
29	West Bengal	30871	29
	Total	**411271**	

8.2 One stop facility centre (OSF)

OSF is envisaged as a business facilitation-cum-incubation centres at the sub-district level to provide business development services to existing nano-enterprises on a growth track. It will also support a few new enterprises that have the potential to grow. Each OSF will support a minimum of two and maximum of four blocks. One district may support a maximum of two OSFs. The technical support provided by the OSF may include, but not limited to the following:

The non-negotiable support that has to be provided is:

- Business ideation for new enterprises and conceptualization for growth for existing enterprises
- Handholding support to initiate and grow businesses
- Business plan preparation
- Facilitating setting-up, running and growing an enterprise
- Entrepreneur training
- Market and business linkages
- Mentoring
- Facilitation support to access finance from formal institutions like banks

The following support shall be provided to the enterprises on need basis and as the capacity of the State Rural Livelihood Mission (SRLM) in managing the OSF is built up.

- Access to technology and skills
- Regulatory compliances
- Market intelligence
- Linkages with schemes of other Ministries and Departments
- Other inputs like packaging

Target Group

The OSF will support enterprises existing for a

minimum period of 12 months under the project. Enterprises existing for a period of less than 12 months may be considered only when they achieve the required age. A maximum of 10% of new enterprises may be supported by the OSF.

OSF NRETP is being implemented in 642 blocks of 17 States. Progress till December, 2025 is mentioned below:

Table 4: Progress of OSF

Sl.	States	Enterprises supported under OSF (NRETP + SVEP umbrella)
1	Assam	16950
2	Bihar	6925
3	Chhattisgarh	3946
4	Gujarat	2209
5	Jharkhand	12250
6	Karnataka	2872
7	Madhya Pradesh	3532
8	Maharashtra	13989
9	Odisha	6508
10	Rajasthan	11627
11	Tamil Nadu	8554
12	Uttar Pradesh	300
13	West Bengal	7846
14	Andhra Pradesh	985
15	Kerala	84
16	Manipur	48
17	Telangana	75
18	Uttar Pradesh	300
Total		**99000**

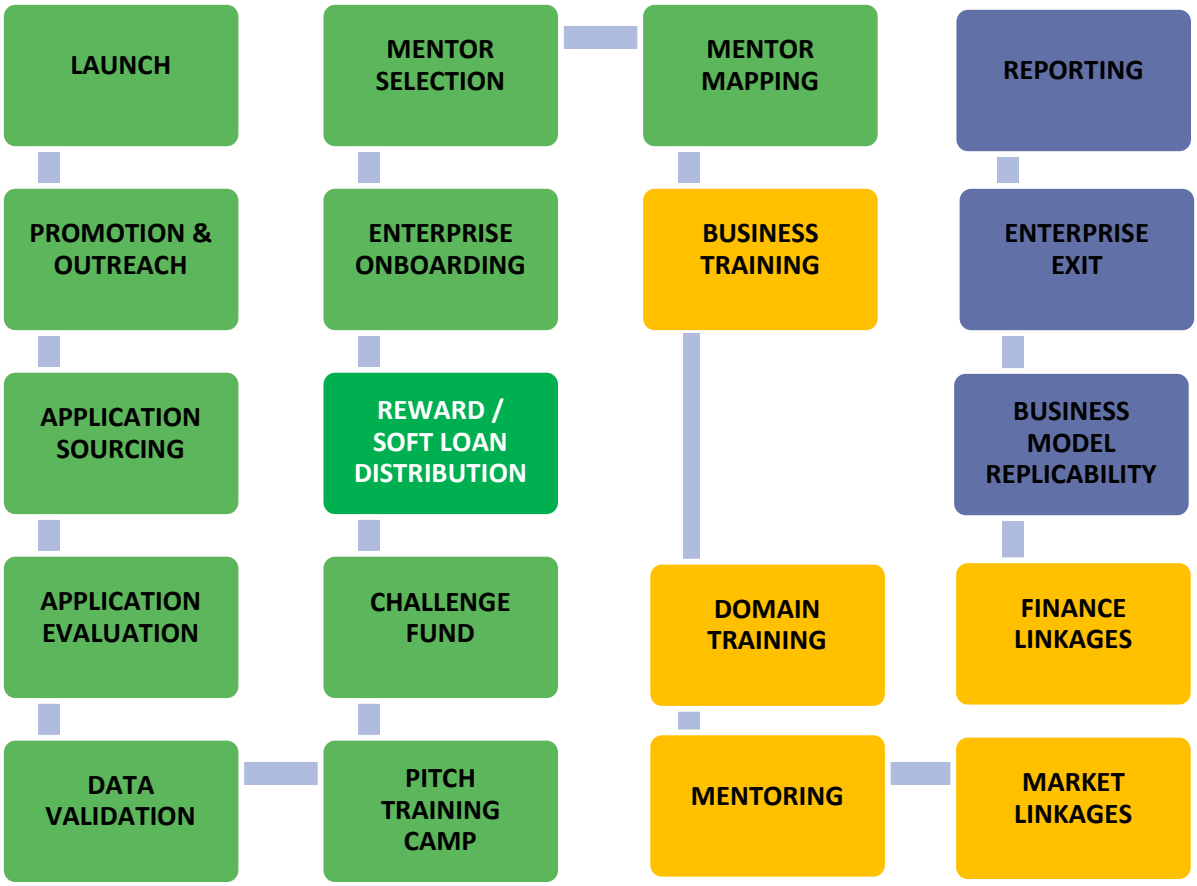


Enterprises under OSF

8.3 Incubators

Rural businesses in the manufacturing and services sectors, led by Self-Help Group (SHG) women, which have achieved higher turnovers, often required advanced technical services and mentoring to further expand their operations. As part of the Non-farm livelihood initiative, a distinct program called 'Supporting Growth-Oriented Micro Enterprises through Incubators is implemented in four states: Assam, Bihar, West Bengal, in collaboration with IIMCIP, and Karnataka, in partnership with IIMB NSRCEL.

The objective of the initiative is to scale up at least 150 existing women owned/ women-led growth-oriented enterprises in a State/UT and create models for replicability. The high intensity and specialized mentoring support, strategic business development support, securing financial linkages, developing market linkages etc are to be provided by leveraging existing Incubators working under various schemes of the Government. The enterprises supported will be in manufacturing and service sectors, which are hamstrung by various facets of market failure and information asymmetry. The total duration of the incubation component is for three years.



8.4 Micro Enterprise Development (MED)

MED supports the initial work in the block for creating enterprise promotion eco-system. Its focused approach regarding selection and training of CRP-EPs and awareness of CBOs supports the SHG members to understand the basics of entrepreneurship in their context. Through MED, focus is on supporting nano enterprises by enabling access to finance, skill development, and market linkages, creating a conducive environment for small-scale rural entrepreneurship.

A total of 69,100 enterprises are supported through around 2,800 CLFs and the scheme is operational in 675 blocks till December,2025.

8.5 Cluster Promotion

Promoting and strengthening non-farm clusters has been a key strategy for enhancing rural livelihoods under the DAY-NRLM. The cluster-based approach facilitates convergence of efforts, optimization of resources, and harnessing of synergies to enhance competitiveness while minimizing market-related risks. While several States have made commendable progress in promoting agricultural clusters, there remains substantial untapped potential secondary and tertiary sectors.

Recognizing that geographical concentration of enterprises alone does not guarantee the benefits of clustering, the cluster component under DAY-NRLM seeks to (i) map existing enterprise agglomerations, (ii) assess their economic potential, and (iii) extend targeted technical, capacity-building, marketing, governance, and infrastructure support to transform them into sustainable and remunerative clusters.

Cluster promotion activities under DAY-NRLM were initiated in FY 2019–20 as part of the National Rural Economic Transformation Project (NRETP) interventions and subsequently expanded under the Start-up Village Entrepreneurship Programme (SVEP) umbrella in FY 2023–24. At present, 21 clusters are being supported in 11 States till December, 2025.

8.6 Aajeevika Grameen Express Yojana (AGEY)

AGEY aims to enhance rural transport connectivity by providing safe, affordable, and community-monitored transport services in remote villages. The scheme enables SHG members or Community-Based Organisations (CBOs) to own and operate vehicles for rural transport. As of now, 2,297 vehicles are operational and another 1,805 vehicles are being deployed till December,2025

8.7 Prime Minister Formalization of Micro food processing Enterprises (PM FME) Scheme of the Ministry of Food Processing and Industries (MoFPI) was launched in July 2020. PM FME is being implemented jointly by MoFPI and MoRD through respective State Rural Livelihood Missions (SRLMs) for its Seed Capital Component. An amount upto the extent of Rs.40,000/- is being provided by MoFPI to the Self-Help Groups (SHGs)/ SHG members who are doing food processing activities. As on December 2025, 2,97,306 SHG entrepreneurs have been supported with seed capital of Rs. 995.83 crore.

8.8 Marketing under DAY-NRLM (FY 2025–26)

DAY-NRLM continued to focus on strengthening market access, brand visibility, and income generation opportunities for SHG women. The efforts were directed towards developing a structured and sustainable marketing ecosystem encompassing institutional strengthening, brand development, digital enablement, and market convergence. The overarching objective was to empower SHG entrepreneurs by integrating them into mainstream markets through physical and digital platforms. Special Trademarks as brands registered by the Ministry of Rural Development at National Level such as "Saras", "Saras Aajeevika" and "Aajeevika" for promotion of SHG products at National, Regional, State and District are being expanded.

Saras AAJEEVIKA
Crafts by rural women

Further, State Rural Livelihoods Missions (SRLMs) are undertaking focused branding initiatives and in process have developed more than 25 brands for SHG promotion have been created under DAY-NRLM for promotion of SHG products.



Many initiatives are undertaken by the Ministry for promotion of SHG products, one of these are Saras Melas. Saras Melas are flagship platform for showcasing the entrepreneurial spirit and craftsmanship of rural women SHGs. To enhance market linkages, a series of national, state, and district-level marketing events have been organized. Over 50 SARAS Melas are scheduled across the country every year, benefiting rural women SHG entrepreneurs. At the National Level 5 Saras Melas are organised/ participated every year i.e. Saras Mela Gurugram, Saras Mela Noida, Saras Food Festival and participated in India International Trade Fair and Suraj Kund Mela where in more than 2000 SHGs participate from all States & UTs. A major highlight of the year was the Delhi Saras Mela held at Major Dyan Chand Stadium held from 5th to 22nd September 2025 which witnessed participation for SHGs from all States & UTs. Several new innovations were introduced in the recent Delhi SARAS Aajeevika Mela like "Knowledge Pavilion"- served as a capacity-building and learning hub designed to empower rural women SHGs through skill development, "Experiential Pavilion" - provided hands-on learning and inspiration through live demonstrations of traditional crafts and food preparation, "Convergence Pavilion"- focused on integrating government schemes and support systems. Technologic interventions like a Mela App for SHG was designed for streamlines nominations, attendance etc, transitioning towards cashless transactions and digital payments. Additionally, several regional exhibitions and district-level melas are also facilitated to enhance local outreach and sales. This comprehensive platform empowers rural women entrepreneurs to expand their customer base, scale their businesses, and preserve traditional crafts and cultural heritage. The Saras Melas are focused completely on rural women's economic empowerment and enterprise promotion.

Further, a retail store- "Saras Aajeevika Gallery" is being operated in Central Delhi for sale of curated products of SHG members currently dealing in four categories i.e. handicrafts, handlooms, food items and beauty & personal care pro. Similarly, many SRLMs also operate retail outlets under the State brands. A dedicated eCommerce platform eSARAS for selling of curated SHG products has been set up and is being operated by MoRD.

In alignment with the growing emphasis on digital transformation, significant strides were made in promoting SHG products through other e-commerce platforms. Collaborations were nurtured with leading online marketplaces such as GeM, ONDC, Amazon, Flipkart, Jiopmart and Meesho to onboard SHG enterprises and enhance their digital presence. As on November 2025, more than 30,294 products are onboarded on eCommerce platforms.

Institutional strengthening remained a key focus during the year. Several States initiated the formation of dedicated State-level

Marketing/ Non-farm Federations to institutionalize marketing functions.

Several workshops and training programs on packaging, labelling, and logistics were organized to enhance SHG product presentation. Digital collaterals, product catalogues, and promotional toolkits were developed to create a consistent brand identity across fairs and online platforms.

Communication and visibility efforts were strengthened through digital and print media. National-level social media campaigns aligned with the Prime Minister's call for Vocal for Local, Swadeshi hi Pehno, and the overarching goal of building a Viksit Bharat resulting in substantial online engagement.

Overall, the marketing interventions under DAY-NRLM during 2025–26 led to enhanced market visibility and provided for stronger institutional mechanisms at the State and district levels. The initiatives contributed significantly to strengthening the entrepreneurial confidence of SHG women and improving their access to diverse markets advancing the Hon'ble Prime Minister's vision of creating 3 crore Lakhpati Didis across India.

9. Social Inclusion and Social Development

Inclusion of vulnerable communities and families is a priority under DAY-NRLM. Special efforts have been made for mobilizing marginalized households, Particularly Vulnerable Tribal Groups (PVTGs), single women and women-heads of households, trafficked survivors, the disabled, the elderly, the landless, the migrant labour and people living in isolated and remote villages and left-out households as per the Socio Economic and Caste Census (SECC) 2011. The states are encouraged to develop contextual Social Inclusion Operational Strategies for different vulnerable groups. Through participatory exercises like Vulnerability Mapping and Participatory Identification of Poor (PIP) a database is prepared at the VO level which is consolidated at various levels for follow-up. Vulnerability Reduction Planning is conducted to develop family as well as community level plans to address their vulnerabilities through VRF or convergence.

Eventually, these families are linked with all the provisions of DAY-NRLM and other entitlements as per their eligibilities through collective actions.

To support the SRLMs, a detailed and easy to learn and practice Manual has been developed and shared. Special projects are being implemented by Jharkhand, Bihar, Chhattisgarh, Uttar Pradesh and Kerala SRLM under the innovation fund of DAY-NRLM. About 25,156 SRLM staff are oriented on the concept of Social Inclusion in the entire country. So far, 2,70,065 Elderly groups, 49,132 PVTG SHGs and 175915 PwD SHGs are formed under DAY-NRLM. SI activities are being carried out in 23937 CLFs of 5358 Blocks of 598 Districts of all the states the country. There are 296 Transgender group in 18 states. Vulnerability Reduction Planning is conducted in more than 2 lakh Village Organizations (VOs) and 93840 VOs have been supported with VRF of Rs. 1127.18 Crores.

9.1 Gender mainstreaming in DAY-NRLM

The Gender Programme within the DAY NRLM has been operating with the mandate of mainstreaming gender into the program since

2016. Under this mandate the two-pronged strategy has been 1.) To integrate Gender into the programmes and operations of all verticals. 2) To strengthen institutional mechanisms in the community to respond to practical and strategic gender needs

The Programme builds capacity of SRLMs to integrate Gender in its operations and create an architecture of support at the community level for women's collectives to identify and take action on gender discriminatory practices. The program places women's institution at the centre of social economic and political empowerment and builds an ecosystem by 1) Building critical consciousness on issues of Gender 2) Strengthening gender responsive institutions and platforms 2) Collective agency 3) Linkages and convergence and 4) Women's leadership. The programme also advances advocacy by conducting National Level Gender Campaign across all states and multistakeholder dialogue through online Gender Samvaad.

As part of the institution building process at the community level, DAY NRLM has been building the critical consciousness of the women's groups, and establishing an architecture of support through its platforms at the village, panchayat and block. The institutional mechanism is a well-planned gender architecture which has been put in place at the community level comprising of platforms like Gender Forums and Social Action Committees (SAC), village organization (VO), and cluster level federation (CLF). These bodies primarily function on the premise of uplifting women's condition and position in society by identifying, acknowledging, and addressing issues of discrimination. These bodies capitalize on the strength of the collective to ensure, rights and entitlements, safety and security, and normative shifts in society to promote the cause of the marginalized. They strategize to create awareness of women's rights perspective and address issues through organic linkages with public institutions and advocacy. Series of training and perspective-building inputs are made in these platforms which are supported by Gender Point Person (GPP) and Gender CRPs. These trained point persons raise and anchor discussions at the SHG and VO level and escalate to the CLF or Gender Resource Centre (GRC) if not resolved at the point of origin. The GRC thus becomes a crucial body to take action and support the cause of the women by bridging the gap between the service providers and the women.

DAY- NRLM has trained more than 47,000 staff who are leading the gender intervention on ground across all states. The intervention is carried out intensively in more than 628 districts and 5000 Blocks. A community cadre of more than 1,07,070 community resource persons is functioning as gender champions at the local level. 30,792 CLF and 2,90,495 VO social action committee have been trained to address gender issues.

77,525 Panchayat level Gender Forums and 3,157 Block Level Gender forums are actively working on addressing gender issues through convergence with Line departments and frontline workers. A total of 5,530 Gender Resource Centers are facilitating linkages and referrals with line departments and Panchayat and Block level to facilitate resolution of cases of Gender Based Violence and access to rights and entitlements.

Nayi Chetna launched by DAY-NRLM have reached out to more than 13 cr people in 3 years

across the country around the cause of gender equality and women's empowerment focusing on gender-based violence. The campaign adopted a 'Jan Andolan' or people's movement approach, involving state governments, line ministries, grassroots organisations and communities groups. More than 27 lakh activities were reported across the country in the last 3 years and in its 4th year 11 Line Ministries will join for Nayi Chetna 4.0

Garima: Project at a glance

Goal: To make Jharkhand free from Witch Hunting and branding practices. The project period is for 3 years

- The Project Area: 2,068 revenue villages, 342 GPs 25 blocks, 7 districts
- Total estimated survivors to be benefitted: 5,000
- Total Project Cost estimated: Rs. 15 Crore

Output

- 2471 survivors of witch hunting and branding practices are identified and registered in the MIS
- In 1882 Vos protection committee is formed and trained
- 1907 VOs are covered under Campaign against Witch Hunting and Branding
- 2068 VO SAC are oriented and have built their vison to address the issue of Witch Hunting and Branding,
- 3023 Survivors of Witch Hunting are given Psychological Counselling
- 1165 Survivors are linked with VRF for their immediate support
- 2471 survivors have been linked with at least one entitlement
- 22 Blocks have organised at least one block level hearing out of 25 target blocks
- 2233 survivors having individual vulnerable plan and livelihood plan

GRC in Kerala

Progress of Gender Projects under Innovation Fund of DAY-NRLM

Model Gender Resource Centers

Objectives of the project: Developing 140 model gender resource centers across the state as a holistic center for support and care for women and children

Coverage – 14 districts, 140 LSGIs
Districts – 14
Panchayats - 140
No. of GRCs – 140

Objectives

- Enhancing the participation of women in governance process
- Engender Panchayaths by bringing women in local economic development and governance
- To act as a catalyst for making community safe for women through social legal and economic empowerment
- Prevention of violence against women &children and community participation or convergent actions.
- To impart skill for specific trades and to provide forward and backward linkages enabling women to be a part of productive work force

- Developing a system that is facilitating Women Component Plan of Grama Panchayat
- Identifying the vulnerabilities existing in the community and address them through convergent actions of GPs

Progress

- 140 GRCS set up
- 1400 Resource person trained
- Situational Analysis in 140 GPs

9.2 Food, Nutrition, Health, Sanitation and WASH (FNHW) interventions:

DAY-NRLM's adoption of the "Dashasutra Strategy" for holistic development of rural poor women and enhancing quality of life includes a focus on Food, Nutrition, Health and WASH aspects of the Self-Help Groups (SHG) members. Awareness generation and Behaviour change initiatives for adoption of recommended practices for better health outcomes and creation of demand for services is being promoted. This is done through integration of this agenda in the meetings of SHGs and their federations.

Topics discussed in these meetings include:

- 1000 Days window
- Diet Diversity
- Reducing Anaemia
- Menstrual Hygiene
- Diarrhoea
- Non- communicable
- Health & Nutrition care of elderly & differently abled
- WASH – Promoting toilet use, handwashing, waste management

The FNHW programme rollout hinges on 4 pillars: System Strengthening, Social Behavior Change Communication, Convergence, and Promotion of FNHW Enterprises. All 34 states and Union Territories have developed State Operational Strategies for FNHW. Since 2023-24, the focus is on universalising across all DAY-NRLM blocks. Selected intensive blocks are also being developed as immersion sites.

Progress during the year 2025-26

- FNHW activities have been initiated in 700 districts 6406 blocks across the country.
- Baseline studies are being conducted for immersion sites as well to measure impact of interventions.
- Two regional workshops were organized in engaging all SRLMs in the Months of June-July 2025. More than 300 participants from various states, academic institutes, foundations and agencies attended the workshop.
- An orientation of National Resource Persons was organized in Gaya, Bihar in April 2025.
- The focus was given on integration of FNHW activities in other verticals within the national mission. An advisory on the integrated model of Agri Nutrition Garden for promoting production and consumption of the produce was issued. A guidance note on addressing social determinants/gender issues for improved FNHW outcomes was issued and a Standard Operating Procedure on developing FNHW Enterprises was issued.
- Additional focus areas i.e. Adolescent Girls and Women Health Issues were included and related resource material including

facilitator guidebook, flipbook, and counselling cards were added in the toolkit for rolling out in the field.

- A key convergence activity is SHG participation in Jan Andolan activities under the Ministry of Women and Child Development-led Poshan Abhiyaan. Around 30 lakh activities were conducted in Poshan Maah 2025 by women collectives under DAY-NRLM.
- Support to other Jan Andolan Campaigns including Yoga Day, Swasth Nari Sashakt Parivaar Abhiyan, Swachhta Pakhwada etc., was extended to the host ministry.

10. MIS-Monitoring & Evaluation and KMC

DAY-NRLM's process-intensive work mechanism requires constant review, assessment and learnings from the qualitative and quantitative progress achieved, for which a robust Monitoring, Evaluation and Learning (MEL) system has been instituted in the program.

The objective of the Mission's Monitoring, Evaluation and Learning (MEL) system is to reinforce the culture of result-based management and provide the basis for evidence-based decision-making processes, of both strategic and operational nature, at all levels including community institutions. The MEL system is expected to play the role of a social observatory providing continuous feedback to the project management and other stakeholders on the progress and quality of implementation of Mission activities and facilitating strategic and operational decisions, mid-course corrections and adaptations. More importantly, the system is required to provide evidence-based information for assessing/evaluating the intermediate results, outcomes and impact of the Mission vis-à-vis its core objectives.

The comprehensive MEL system of NRLM is constituted of the following components-

(i) NRLM-MIS and LokOS

The NRLM program relies on two pivotal systems for data management: NRLM-MIS (Management Information System) and LokOS. While NRLM-MIS serves as a centralized platform for data entry at the block level, LokOS takes center stage as a transformative online MIS application.

Various modules are available in the NRLM-MIS, some of the key modules are-

- SHG Module
- Federation Module
- Fund Disbursement Module
- Community Cadre Profile Module
- Non-Farm LH Module etc.

Geographic/ LGD-mapping Module

- Aajeevika/SARAS Mela Module
- SAKSHAM Module
- HelpDesk Module

  Data sharing API Module: Daily basis or monthly basis data sharing with states or various ministries and division like DBT, CM Dashboard, NREGA, PRAYAS portal etc.
- **Monthly Progress Report Module:** A monthly progress report module is currently being used to capture progress of the Mission on different parameters at monthly intervals.

Information from the community institutions is collected and uploaded at the block level, using this module on a monthly basis. Information collected through this module as well as others are used to generate a series of reports that can be accessed from the Mission portal (nrlm.gov.in).

LokOS Annual Achievement Report

The National Rural Livelihoods Mission (NRLM) has made significant strides in its digital transformation initiatives in FY 2024-25. Key achievements include the nationwide rollout of the Profile Module, achieving over 10 crore social mobilizations, and piloting the Transactions Module across 34 states. Centralized user management with Keycloak, integration of Aadhar Verification with Digilocker API, and automated data sharing between LokOS and NRLM MIS has further enhanced system efficiency. Additionally, various LokOS use cases and applications for other key NRLM initiatives such as Lakhpati Didi have also been rolled out successfully. Integration of all NRLM applications in LokOS is under progress to ensure the objective of LokOS as the 'Single Source of Truth'.

I. **Profile Module** – Rolled out nationally with live entries in progress. Total social mobilization has reached 10 cr+.

II. **Transactions Module** – Pilot is successfully completed in one block in each of the 34 states and Model CLFs with live entries being done from the field. The Transaction Module is rolled out nationally after completion of pilot.

III. **Centralized Code Repository** - Established a centralized code repository, efficient version control, enabling collaboration and tracking changes seamlessly. Release management now becomes more structured, ensuring stable software releases with the Continuous Integration and Continuous Development enhances automation, streamlining testing and deployment processes

IV. **User Experience improvement** - Enhanced UI/UX development for the Profile & Transaction modules, along with the design and development of the new LokOS website

V. **New Cloud and Solution Architecture** - Create the blueprint for the new cloud and solution architecture, consolidating 36 state databases and applications into a unified system, integrating multiple security features. Design the system to seamlessly scale for nationwide implementation

VI. **Centralized User Management** – Designing and Implementing Keycloak for centralized user management for NRLM's software ecosystem. It will ensure consistent authentication and authorization across applications, fostering a seamless user experience with single sign-on capabilities

VII. Following LokOS Use cases rolled out to production – **Gender, LMS, Bank Loan, Bank linkage VPRP, Model CLF, Training Management, Cadre Management**

VIII. **Lakhpati Didi and Digital Aajeevika Register** - Pilot successfully completed and applications rolled out on the field.

End-to-end delivery of website and dashboard and all applications fully integrated with LokOS. Rolled out nationally with live entries in progress. Over 3 crore potential lakhpati didi identified by the States and their digital aajeevika register is done for more then 2 crore.

IX. **Integration of Aadhar Verification Service with the Digilocker API** – This has substantially reduced the aadhar verification failures as aadhar verification happens in real time now. NPCI API using for bank account validation Realtime.

X. **Auto sync of SHG and member data** in mobile app has expedited the mobilization of SHG members and CBOs.

XI. **NRLM MIS Transition** - Knowledge Transition for NRLM MIS applications and modules completed for takeover.

XII. **Data sharing between LokOS and NRLM MIS** – Data sharing mechanism for SHG members, SHG, VO and CLF automated.

XIII. **Financial Applications / Modules** - Knowledge Transition Completed and handover in progress for the following financial modules and applications – Funds Disbursement Module, eFMAS Funds Planning Tool, Bank Linkage.

(ii) Evaluation/ Assessment Studies conducted in the FY 2024-25:

i. Analysis of Enterprises supported with Seed Capital under PMFME

Prime Minister Formalisation of Micro food processing Enterprises (PM FME) Scheme of the Ministry of Food Processing and Industries (MoFPI) was launched in July 2020. PM FME is being implemented jointly by MoFPI and MoRD through respective State Rural Livelihood Missions (SRLMs) for its Seed

Capital Component. An amount upto the extent of Rs.40,000/- is being provided by MoFPI to the Self Help Groups (SHGs)/ SHG members who are doing food processing activities.

ii. Follow up Study on NRLM and NRETP

In 2018-19, MoRD engaged a consultant firm to collect data for Conducting a Multi-State Impact Evaluation Survey of Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM). The survey covered 9 states, 49 districts and 116 blocks where NRLP/NRLM was being implemented. It has been agreed that for the impact evaluation of NRETP, a fresh data collection to be carried out that will follow-up on households surveyed in the 2018-19 round.

An independent impact evaluation study of NRLM in nine states viz., Bihar, Jharkhand, Odisha, Madhya Pradesh, Maharashtra, Chhattisgarh, Rajasthan, Uttar Pradesh and West Bengal. The objective of the study is to evaluate the impact of NRLM by tracking changes in the socio-economic indicators of rural households in the villages targeted under the Mission. These indicators include assets, income, consumption, savings, access to loans, terms and conditions of loans, access to work/ employment (self or wage-based) opportunities, food security,

health status and nutrition, access to entitlements and public services, quality of life and women's empowerment.

While the baseline study (2019) assessed the impact of NRLM, the endline study (2024) measured the combined impact of NRLM and NRETP. To evaluate NRETP, outcomes in treatment villages (with NRETP interventions) were compared to control villages (without the program), whereas for NRLM, early blocks—exposed to the program since 2013—were compared with late blocks that joined around 2017, capturing the effect of an additional five years of exposure. This first large-scale impact evaluation commissioned by MoRD revealed several key findings. Under the Federation Impact (Core NRLM Phase), the expansion of SHG–VO–CLF federations resulted in a 10.5% rise in per capita household expenditure and a 9% increase in household income, primarily through improved access to small consumption loans, though the changes were largely consumption-driven with limited livelihood diversification and minimal shifts in women's occupational patterns.

- Under NRETP (Livelihood Interventions), household income increased by 27% between 2019 and 2024, accompanied by higher non-food expenditure, greater ownership of productive assets, increased enterprise-related borrowing, and enhanced male participation in non-farm labour (32% of the workforce by 2019).
- Model Cluster Level Federations (MCLFs) recorded the strongest performance, with income gains of 12–32% and consumption growth of 10–17%, compared to 6–11% and 4–10% respectively in non-MCLF clusters, underscoring that institutional strength, rather than higher funding, amplifies program impact.
- Socially, NRETP contributed to reducing regressive gender norms, expanding women's social networks, and strengthening NRLM's role in promoting women's economic and social empowerment.
- Evidence from Integrated Farming Clusters (IFCs) indicated that concentrated, cluster-based interventions involving 100 households across adjoining villages generated stronger market linkages and higher income gains, suggesting the effectiveness of a "big-push" approach.
- The study recommends enhancing staff and administrative capacities at CLF level, strengthening managerial and business skills across federations, promoting dynamic SHG membership by engaging younger and better-educated women, transitioning SHGs from credit-focused groups to income and knowledge hubs, and adopting cluster-based livelihood models like IFCs anchored around well-defined local markets for greater sustainability and impact.

iii Study on Mahila Kisans

In 2024, the Ministry of Rural Development (MoRD) commissioned a study to assess

the factors influencing Mahila Kisans in adopting sustainable agricultural practices under the Mahila Kisan Sashaktikaran Pariyojana (MKSP). The study also examined the role of families, communities, and government agencies in supporting women farmers and identified key challenges in program implementation. Covering 2,425 Mahila Kisans across 240 villages, 48 blocks, and 24 districts in six states—Arunachal Pradesh, Bihar, Madhya Pradesh, Maharashtra, Kerala, and Uttar Pradesh—the study employed a mixed-method approach combining qualitative and quantitative tools.

- Findings revealed that about 79% of Mahila Kisans adopted and continued sustainable practices promoted under MKSP, while 21% discontinued, reflecting strong adoption among rural women. Collectivization emerged as a key driver, with around 64% of women being part of producer collectives—47% in Producer Groups and 17% in FPOs or Producer Enterprises—while benefits such as home-grown food, family support, ease of managing domestic and farm duties, and preference for organic farming further encouraged adoption. Discontinuation was mainly due to low profitability (13.5%), inadequate training (9.3%), and inactive SHGs (7.3%).
- The programme significantly benefited rural households, with 48% of women reporting higher confidence, 32% better decision-making and reduced labour costs, 40% improved agricultural knowledge, and 52% higher grain yields, while 18% of households experienced an annual income increase of over ₹9,000.
- A generational shift was also noted, with many Mahila Kisans prioritizing education for their children over agriculture, reflecting evolving aspirations. Kitchen gardening emerged as the most popular sustainable practice (63%), followed by crop planning (56%) and double cropping (49%). Community cadres such as Krishi Sakhis and Pashu Sakhis played a crucial role in promoting sustainable practices, supporting 46% of participants, while over 60% received formal training on non-pesticide management, soil fertility, and vegetable cultivation.
- Institutional support from SRLMs, Technical Support Agencies (TSAs), and district-level officers was instrumental, with TSAs providing region-specific training and technical materials, and district officers facilitating convergence with government schemes; notably, 21.5% of women received assistance from SRLMs and 28.5% from agriculture officers.
- The study recommends continued implementation of MKSP with strengthened components, emphasizing enhanced capacity building of SRLMs, deployment of skilled professionals at all levels, maintaining an optimal CRP-to-SHG ratio of 1:8, and institutionalizing continuous training and refresher courses.
- Further, stronger convergence with

schemes such as MGNREGA and PM-KISAN is encouraged to optimize resources and improve service delivery, while involving family members—especially men—and engaging youth through modern agri-skills and agribusiness opportunities can help build long-term sustainability of rural livelihoods and ensure the continued empowerment of Mahila Kisans.

iv Study on SVEP

In 2024, the Ministry of Rural Development (MoRD) commissioned an evaluation of the Start-Up Village Entrepreneurship Programme (SVEP) to assess its effectiveness in promoting rural entrepreneurship and livelihood diversification. The study covered 1,159 sample enterprises supported under SVEP across 17 states, 33 districts, and 165 villages, along with 157 Community Resource Persons for Enterprise Promotion (CRPs-EP).

- Findings reveal that SVEP has achieved remarkable outreach and inclusivity, with the majority of entrepreneurs belonging to weaker sections (SC/ST/OBC) and diverse religious backgrounds, and notably, 71% of the enterprises being women-owned—underscoring its strong focus on empowering women and generating rural employment.
- The programme has been instrumental in creating alternative livelihoods, with 35% of entrepreneurs having no prior income-generating activity before SVEP, and about 74% now identifying their enterprises as the main source of household income. Most ventures began with personal or family savings, with a median investment of ₹40,000, and 72% availed post-SVEP loans—mainly Community Enterprise Fund (CEF) loans and SHG internal loans—for working capital and equipment purchases. Nearly all entrepreneurs (99%) now hold personal bank accounts due to SHG linkage, though only 20% maintain business-specific accounts.
- Over half of the enterprises operate in trading, followed by services, and about 23% are engaged in traditional arts and crafts like pottery and handicrafts, thereby promoting local economies. CRP-EPs played a critical role in fostering entrepreneurship—around 44% of enterprises identified new business opportunities based on their guidance, and three-fourths of entrepreneurs learned about SVEP through them. CRP-EPs provided end-to-end support in documentation, loan facilitation, business setup, bookkeeping, marketing, and bank linkages, supplemented by training in business management and marketing skills.
- The sustainability of SVEP enterprises is strong, with 96% operational at the time of the survey and nearly 80% reporting profits, many of whom are reinvesting earnings into raw materials, equipment, and marketing, indicating growth orientation and financial viability.
- The programme has also contributed to asset creation, from household goods to

vehicles, though some entrepreneurs still struggle with limited finances. Persistent challenges include restricted access to funds, market competition, business management gaps, and high input costs; however, SVEP's integrated approach—combining financial inclusion, mentoring, and enterprise support—has substantially strengthened the ecosystem for micro-enterprise development and demonstrated the potential of community-based entrepreneurship to drive sustainable rural livelihoods across India.

11. Procurement Division

The Procurement Division continued to play a pivotal role in ensuring transparent, efficient, and compliant procurement processes across the National Rural Livelihoods Promotion Society (NRLPS) and various State Rural Livelihoods Missions (SRLMs). The Division provided continuous technical assistance and capacity-building support to strengthen procurement systems at both national and state levels.

To enhance access to specialized expertise, the Division led the empanelment of Technical Support Agencies (TSAs), enabling States to efficiently engage qualified partners for assignments related to Value Chain and Market Linkages, Organic Farming and Certification, and Business Development Support Services.

The Division also managed all procurement-related requirements for SARAS Aajeevika Melas organized during the year at Gurugram, Connaught Place, IITF, and Noida, contributing to the successful participation of rural entrepreneurs and the seamless execution of events.

Throughout the year, NRLPS extended technical assistance to SRLMs in preparing and finalizing Terms of Reference (ToR) and in customizing standard bidding documents, including Expressions of Interest (EoIs), Requests for Proposals (RFPs), and National Competitive Bidding (NCB) documents for goods and services procurement. The Division also provided ongoing support in contract management, prior review approvals, and coordination with the World Bank to ensure compliance with procurement norms and guidelines.

A major focus area remained the capacity building of State procurement teams. Targeted and demand-driven training programs were organized covering procurement planning, preparation of bidding documents, evaluation methodologies, and contract management. These initiatives have contributed significantly to enhancing procurement competence and accountability at the State level.

In addition, the Division efficiently managed the procurement of specialized research and consulting agencies for conducting project evaluations, impact assessments, and thematic studies — generating valuable insights for evidence-based decision-making and program improvement.

To further strengthen procurement governance, the Division undertook the revision of the Procurement Manual and Guidelines, aligning them with Government of India norms and World Bank procedures. States were also supported in adopting e-Procurement systems

and standardized templates to promote transparency, efficiency, and uniformity in procurement operations.

Through these concerted efforts, the Procurement Division has continued to uphold the principles of efficiency, transparency, and accountability, thereby making a significant contribution to the successful implementation of NRLM and NRETP objectives.

Capacity Building of State Missions: The society provides targeted, and demand driven training and capacity building inputs & technical advice to various State Missions in the procurement management, finalization of bidding documents, technical evaluation and contract management etc.

12. Support to North-East SRLMs

Under Annual Action Plan NE SRLMs received budget approvals of Rs.1536.00 crores during FY 2025-26. The higher allocations have facilitated formation and strengthening of Primary Level Federations, initiating promotion of Secondary Level Federations, expansion of pool of thematic master trainers and community cadres, initiating farm as non-farm livelihoods promotion, CIF, VRF disbursal, partnerships with NROs, MKSP PIAs and other technical support agencies for livelihoods, value chain interventions and convergence support etc.

State wise Financial Progress including North East States under NRLM during 2025-26 is given at Annexure-IV and V.

As of dec 2025, 14.28 lakh women have been mobilized into 1.52 lakh SHGs in 435 blocks in the 7 North East States. 11,925 Village Organizations (VOs) or Primary Level Federations (PLFs) and 780 CLFs have also been promoted so far in the 7 states of, Nagaland, Mizoram, Tripura, Meghalaya, Sikkim, Manipur and Arunachal Pradesh.

Under DAY-NRLM so far, a total of Rs. 5686.19 crore has been received by SHGs as capatalisation support (RF and CIF) for meeting their consumption needs and for investing in their existing livelihoods.

As of 30th November, 2025, 7,904 women SHG Members were deployed as Business Correspondent agents (BCAs). A total of Rs 5569.74 crore has been disbursed to 1,58,679 SHGs during the financial year 2025-26 (up to Sept., 2025). Further, 39.34 lakh SHG members have accessed Pradhan Mantri Suraksha Bima Yojana (PMSBY), 33.87 lakh members have accessed Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), over 48.64 lakh members accessed Pradhan Mantri Jan Arogya Yojana (PMJAY), and 8.61 lakh accessed the Atal Pension Yojana (APY).

Table 5: Financial Performance of NRLM in NE – 2025-26 (As on Dec 2025)

(Rs. in Lakhs)

Sl. No.	State/UT	Central Allocation	Central Release*	Expenditure**
1	Arunachal Pradesh	10076.47	5038.24	6809.45
2	Assam	51535.06	25767.53	21550.71
3	Manipur	17552.57	8776.29	4044.91
4	Meghalaya	19665.38	9832.70	12581.21
5	Mizoram	4550.69	2275.36	2422.72
6	Nagaland	13489.47	6744.74	8943.64
7	Sikkim	5038.24	2519.10	1667.42
8	Tripura	31692.12	15846.06	11354.43
	Total	**1,53,600.00**	**76800.02**	**69374.49**

*Including Mother Sanction issued

**-Expenditure against Total Available Fund which include Opening Balance, Central share, State share, Other Receipts etc.

Table 6: Physical Performance of NRLM: 2025-26

As on December ,2025

State	Districts	Intensive Blocks	SHG	VO	CLF	HH	RF to SHG	RF Amount (in lakh)
Arunachal Pradesh	25	128	11906	1216	60	93308	11011	3167.90
Manipur	16	67	11659	949	17	118734	10918	2737.50
Meghalaya	12	46	45312	4963	341	444264	44858	6843.48
Mizoram	11	28	10291	753	84	85934	9887	1722.50
Nagaland	11	74	15419	1243	85	135261	15367	3077.45
Sikkim	6	34	5915	452	34	56675	5747	1071.99
Tripura	8	58	51841	2452	175	494675	50502	10364.75

13. Special Initiatives in 2025-26

Institution Building and Capacity Building Initiatives:

- ***Development of Model CLFs:*** A total of 1128 cluster level federations (CLFs) or secondary level federations have been promoted so far across all 8 states out of which 856 CLFs are being developed as Model CLFs under Model CLF strategy wherein onsite long-term technical support is being provided to SRLMs by NMMU, NRPs and resource agencies. As on September 2025, this includes 135 in Assam, 170 in Tripura, 287 in Meghalaya, 85 in Nagaland, 82 in Mizoram, 33 in Sikkim 47 in Arunachal Pradesh and 17 in Manipur. These Model CLFs will be developed as training–cum-demonstration sites for the states in NER which are following this strategy.
- A good progress has been made in 3 year old MCLFs with offices been set up, vision document and annual business plans of the CLFs developed, SOPs operationalized, CLF EC trained on byelaws and SOPs, accountants and managers employed by the CLFs and registration completed in Tripura and Assam.
- A training on financial Management for staff supporting Model CLF was provided to all the States.
- ToT of resource person for grading of SHG/VO and CLF was conducted
- Till date there are 57 Community Managed Training Centres established at 7 States (Arunachal Pradesh – 5, Assam- 5, Manipur-3 Meghalaya-5, Mizoram 7 Nagaland-16 and Tripura-16).
- 20 MCLFs in Assam, 27 in Arunachal Pradesh, 6 in Manipur, 72 in Meghalaya, 44 in Mizoram, 45 in Nagaland, 10 in Sikkim and 119 in Tripura have been provided Viability Gap Fund
- SISD interventions including PRI-CBO convergence, FNHW, Gender and social inclusion of vulnerable and poorest of poor especially the disabled and elderly have also been initiated in selected MCLFs.

Social Inclusion & Social Development (SISD) Initiatives

Social Inclusion: All NE states have planned to undertake interventions in at least 2 blocks for piloting inclusion of PwDs and elderly among other vulnerable groups under DAY-NRLM. The states have identified specific issues and vulnerable communities they would work with and an online orientation of mission staff and resource persons has been completed with support of National Resource Persons and HelpAge India. All the North Eastern states have initiated the mobilization of PwD and elderly into the special SHGs after initial orientation of the mission staff. There are currently more than 1000 PwD groups and over 3000 Elderly Groups in the NE states. The CRPs from selected blocks of Manipur, Mizoram, Tripura, Assam, Nagaland and Arunachal Pradesh have received immersion training in the Helpage immersion sites of Tamil Nadu and West Bengal. Action Groups aimed at Social Reconstruction (AGRSAR) programme is being implemented by MOSJE and MORD and SRLMs of Assam and Tripura and financial assistance

has been released to groups. The programme focuses on inclusion of the elderly with special focus on livelihoods and social development.

Vulnerability Reduction Plans have been prepared by most of the mature VOs of Tripura, Meghalaya, Mizoram, Nagaland, Manipur, Sikkim and Assam which led to identification of poorest and vulnerable households in their villages and draw plan to support them through inclusion in SHGs, convergence for accessing entitlements. Identified vulnerable members in these states have also been provided support of a through Vulnerability Reduction Fund (VRF) through the VOs to support their immediate needs as well as livelihoods investment needs.

FNHW: Given the need to take preventive action against COVID-19, states took up activities to promote the third precaution dose, promote dietary diversity and rolled out a module for health seeking and immunity building measures.

PRI-CBO convergence initiatives:

PRI CBO convergence project so far has been implemented with partnership support from NRO Kudumbashree in 4 NE states of Assam, Tripura, Manipur and Mizoram till 2021-22.

In 2022-23, 3 out of 4 states continued to take support for expansion and deepening of the project activities and building internal capital for the state to take up expansion to the rest of the blocks. Arunachal Pradesh and Meghalaya have also initiated intensive pilots in their states during 2022-23. Through the project, mission staff, resource persons and community cadres of all intensive blocks have been trained to facilitate VPRP preparation and presentation in Gram Sabhas for ensuring integration in GPDP. These trained persons further facilitated the VPRP preparation in a more intensive and structured manner.

In the year 2023-2024 the PRI-CBO convergence project has been universalized in 7 States Manipur, Meghalaya, Mizoram, Tripura, Arunachal Pradesh, Nagaland and Assam. Out of these 7 States NRO is supporting as a knowledge partner in 6 States (except Assam) and all the States have signed the MoU. All the resources developed during the pilot phase will be utilized as Local Resource Person /Block Resource Person/ District Resource Person at Gram Panchayat/Block/ District level respectively for the effective implementation of the Project.

All SHGs and VOs across NER have initiated the VPRP preparation for presentation in GPDP Gram Sabhas from 2nd October 2023 to 31st March 2024 as part of People's Plan campaign of FY 2023-24. This year too all the NE States have initiated prepared VPRP as a part of People's Plan campaign of FY 2025-26.

MKSP (Mahila Kisan Sashaktikaran Pariyojana):

Under MKSP, 9 (nine) projects have been sanctioned to Assam (2), Meghalaya (1), Mizoram (2), Nagaland (1) and Arunachal Pradesh (3) for farm livelihoods interventions through promotion of sustainable agriculture & value Chain development by covering around 76,000 Mahila Kisan households in 59 blocks of 18 districts. A total of Rs.59.39 crores have been approved for these projects. Out of these three projects, One project in Mizoram and 2 projects in Arunachal Pradesh is being sanctioned to promote the value chain development activities.

Creation of Comprehensive Capacity Building

Architecture:

Under Capacity Building initiative, 794 no. of SRPs (State Resource Persons), 433 in Sustainable Agriculture and 361 in Livestock have been developed in Eight States namely Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Sikkim, Tripura and Nagaland. These SRPs are trained by the National Resource Person through 8 days training modules & graded by NIRDPR Guwahati, Assam. A total of 18,476 Krishi Sakhi (Agriculture CRP) and 12,543 Pashu Sakhi (Livestock CRP) promoted by SRLMs have been trained.

Non-Farm Livelihoods

Start-up Village Entrepreneurship Programme (SVEP), the sub-scheme under DAY-NRLM supports the SHG and their family members to set-up small enterprises in the non-farm sector. SVEP develops an eco-system for enterprise development in the rural areas which consists of Community Enterprise Fund (CEF) for enterprise financing, Cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) for providing Business Support Services comprising of preparation of business plans, trainings, market linkages etc., dedicated Block Resource Centre (BRC) for providing all necessary information to entrepreneurs. The Block is the unit of implementation.

CHAPTER 4

DEEN DAYAL UPADHYAYA GRAMEEN KAUSHALYA YOJANA (DDU-GKY)

With an ambitious agenda to benchmark wage placement-linked programs to global standards, Ministry of Rural Development (MoRD) revamped the Placement linked skill development program under National Rural Livelihood Mission as Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) on the 25th September, 2014. In doing so the Ministry has used its knowledge gained over 15 years of experience in implementing skill training programs.

Since April 1999, the Ministry of Rural Development (MoRD) has been implementing skills and placement initiatives, starting with the Swaranjayanti Gram Swarozgar Yojana (SGSY) as a placement linked wage and self-employment program. It was then redesigned and launched as 'Aajeevika Skills' in September 2013, with revised focus on placement driven wage employment for the rural youth in the age of 18-35 entailing an assured minimum placement of 70% and a salary not lower than the minimum wages. The focus was now more on retention and career progression than garnering new candidates for training, it promoted higher numbers of retained employees hence pushing forth the dreams of countless rural youth.

DDU-GKY is a critical component of the National Skill Development Policy with a unique focus on the rural poor youth. It is now a demand driven placement-linked skilling initiative of Government of India. It seeks to enable poor rural youth to benefit from international opportunities arising due to a global deficit in the working population, thereby making rural India, the preferred skilled resource pool for the world.

DDU-GKY has evolved out of a need to diversify incomes of the rural poor and to cater to the occupational aspirations of rural youth. The skilling courses are undertaken by Project Implementing Agency (PIA) in a PPP mode. It is mandatory for every PIA to give placement to 70% of the trained candidates. DDU-GKY projects are funded by Central and State Government in the ratio of 60:40 in all States, excepting North-East states and Himalayan states where the funding ratio is 90:10. Himayat, a special scheme for Jammu and Kashmir provides for 100% funding by Central Government.

DDU-GKY is a nationwide placement-linked skill training program funded by the Ministry of Rural Development (MoRD), Government of India (GOI). It aims to contribute to the Prime Minister's 'Make in India' campaign to position India as the globally preferred manufacturing hub, while dovetailing its efforts to significantly contribute in other flagship programs of the nation.

DDU-GKY is critical to the national skill agenda and to the 430 million (Census 2011) young people in the country in the age group of 15-35 years, close to 70% of whom live in rural areas. DDU-GKY has great potential to transforming the nation's demographic surplus to the much needed "demographic dividend' through building the productive capabilities of the rural youth.

MISSION:

To reduce poverty by enabling the poor

households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor.

GUIDING PRINCIPLE:

- Poor have a strong desire to come out of poverty, and they have innate capabilities.
- Social mobilization and building strong institutions of the poor is critical for unleashing the innate capabilities of the poor.
- An external dedicated and sensitive support structure is required to induce the social mobilization, institution building and empowerment process.

VALUES:

- Inclusion of the poorest, and meaningful role to the poorest in all the processes.
- Transparency and accountability of all processes and institutions.
- Ownership and key role of the poor and their institutions in all stages – planning, implementation, and, monitoring.
- Facilitating knowledge dissemination, skill building, access to credit, access to marketing, and access to other livelihoods services underpins this upward mobility.

Key Features of DDU-GKY:

- Market-led, placement-linked training programme for rural youth undertaken in a PPP mode.
- Mandatory assured placement to 70% of the trained candidates.
- Focus on rural youth from poor families in the age group of 15 to 35 years belonging to:
  - MGNREGA worker household, if any person from the household has completed 15 days of work,
  - Rashtriya Swasthya Bima Yojna (RSBY) household,
  - Antyodaya Anna Yojana card household,
  - BPL PDS card households,
  - NRLM-SHG household
  - households covered under auto inclusion parameters of SECC, 2011.
  - Social inclusion of candidates through mandatory coverage of socially disadvantaged groups, i.e for SC/ST-50%, Minorities- 15%, and Women 33%)
- Salary to the placed candidates is given as per the Minimum wages or above
- Post-placement support to candidates.
- Career progression support to training partners.
- In allocation of skills projects, primacy given to Training Partners, who can train and support overseas placement and captive placements.
- Partnership with Ministry of Shipping for providing skill development in coastal & port areas through SAGARMALA initiative.
- Regional inclusion of candidates is enabled through:
  - A special sub-scheme for the youth of Jammu & Kashmir called Himayat : It

was launched in Srinagar on 21st August 2011 for giving training and placement to one lakh youth in Jammu & Kashmir over a period of 5 years. Taking into account the successful implementation of wage-employment linked skilling courses in J&K, the Government has increased the outlay for Himayat, with a demand-based allocation and target, and to continue with 100% Central funding for the program.

- A special initiative for the rural youth of poor families in 27 most-affected Left-wing Extremism (LWE) districts across nine States called Roshni: It was launched by Ministry of Rural Development on 10th June 2013 in a bid to further reach out to rural youth` in the country's 27 most critical Left-Wing-Extremism-affected districts.

DDU-GKY and National Scope:

DDU-GKY is applicable to the entire country. DDU-GKY is currently being implemented in 27 States and 4 Union Territories. As on 31st December 2025, DDU-GKY has over 2369 (611 operational) Training Centres in partnership with over 466 Project Implementing Agencies conducting training through 606 Projects across 37 sectors and over 816 job-roles. By training holistic, job-ready candidates to simultaneously meet our objectives of economic growth and poverty alleviation under the DDU-GKY strategy, helping industries prosper and grow, not just nationally but on a global level.

- Transparency and accountability through:
  - Geo-tagged, time-stamped, biometric attendance based on unique ID for trainers and trainees.
  - Online check of inventory available for training in every Training Centre.
  - CCTV and audio recording of all classroom and lab sessions.
  - Mapping of Project Implementing Agencies on the Public Financial Management System for tracking payments.
  - Reporting of performance on real-time basis.
  - Concurrent monitoring process for reliability and validity of the monitoring process.
  - Independent mechanisms for project appraisal and project monitoring, apart from State level monitoring, through designated Technical Support Agencies, i.e. the National Institute of Rural Development and the NABCONS.

Implementation Architecture:

DDU-GKY follows a 3-tier implementation model. The DDU-GKY National Unit (NU) at MoRD functions as the policy-making, technical support and, funding and facilitation agency. The DDU-GKY State Skill Missions (DDU-GKY SSMs) provide co-funding and implementation support. Various Project Implementing Agencies (PIAs) implement the programme by undertaking skilling and placement projects.

Currently, all the States have achieved status of Action Plan States (APS), as they have the capacity to implement the DDU-GKY targets for the state independently, based on the

approval of their Action Plans by MoRD.

DDU-GKY promotes a decentralized approach by providing a pivotal role to the states in its implementation framework. It also enables choice for and accountability to the rural youth through multiple PIAs and a focus on placement outcomes for the youth.

The States Governments prepare and submit Action Plans to MoRD. These are then considered by the Empowered Committee of National Rural Livelihood Mission in the Ministry, and if approved, funds are released to the State Government through PFMS. The State Government, are required to sanction and manage the program implementation, including fund releases to PIAs on the basis of performance of the PIAs evaluated through a standard operating procedure.

The process for sanction of DDU-GKY projects is as follows:

i. All Project Implementing Agencies (PIAs) are required to register themselves online at DDU-GKY website (http://ddugky.gov.in).

ii. All registered PIAs may then apply for a skilling project through an online application form (with in-built validations) available in the DDU-GKY website. All DDU-GKY Project applications, including Roshni projects, are required to be filed online (at http://ddugky.gov.in). The application form allows for a process to shortlist applications based on inter-se priority based on category of applicant and proposed project design (upto to a maximum score of 1400) and technical criteria (upto a maximum score of 99 marks).

iii. The proposal follows the four stage appraisal process as mentioned below:-

Stage no	Stages in Appraisal process	To be undertaken by
I	Initial Screening of project applications	SRLMs/State Skill Mission or their designated Technical Support Agency
II	Qualitative Appraisal	SRLMs/State Skill Mission or their designated Technical Support Agency
III	CTSA feedback	CTSAs designated
IV	Consideration and disposal of application by Competent Authority	Project Approval Committee in State Government concerned

iv. In case projects are approved by the EC or PAC, sanction is issued for fund release on the Public Financial Management System (PFMS) to the Project Implementing Agency (PIA) only after executing a MoU between State Skills Mission and PIA.

v. The PIA is required to undertake a Training Centre inspection by its internal Quality Team (Q-Team) and file the report with State Skill Mission and the CTSA before commencing mobilization of candidates for the project. This step marks the commencement of the skilling project.

vi. Subsequent to commencement, the project is concurrently monitored by the Q-Team of PIA, State Skills Mission, and the CTSA. Based on performance further funds are

released or recovered, as the case may be till project closure.

DDU-GKY follows a three-tier level of monitoring. At the first level, every PIA is required to set up an internal Quality Team (Q-Team) for monitoring of each Training Center for physical performance as well as quality of training. At the second level, based on the reports of the Q-Team of the PIA, the State Government shall undertake monitoring of the outputs of the projects (this is critical for further fund release to the PIA). At the third level, the Central Technical Support Agencies shall monitor the project implementation relying on the State reports and data available through MIS. This system shall be supplemented through on-ground inspections by Q-Team, State Government and the CTSA.

Programmatic Funding

DDU-GKY is a Centrally Sponsored Scheme (CSS) and follows the funding pattern as given below:

All States (Excluding North-East & Himalayan states)	Central Share – 60%	State Share – 40%
For all North East States including Sikkim	Central Share – 90%	State Share – 10%
For Himalayan states (Himachal Pradesh and Uttarakhand)	Central Share – 90%	State Share – 10%
Jammu & Kashmir	Central Share – 100%	State Share -Nil

PIAs and DDU-GKY Project Implementation

DDU-GKY is implemented in PPP mode with the help of a Project Implementing Agency (PIA). At present, an organization that is a registered legal entity in India can partner with DDU-GKY as a Project Implementing Agency (PIA), subject to other essential conditions of eligibility. These include:

i. Entities registered under the Companies Act of India 2013 (including Section 25 companies), the Indian Trusts Act, 1882, Societies Registration Act, 1860, the Cooperative Societies Act, 1912, State Cooperative Societies Acts, State Trust Acts, State Societies Acts, Multi-State Cooperatives Act 2002, Limited Liability Partnership Act 2008 and Government agencies.

ii. Existence as an operational legal entity, in India, for more than three years at the time of application under DDU-GKY (this condition is not applicable to NSDC partners).

iii. Positive net worth in at least two of the last three years (this condition is not applicable to NSDC Partners)

iv. Average three years turnover that is at least 25% of the size of the project cost

v. Consortium of two PIAs can apply subject to conditions

PIA Assessment Criteria

Priority:

- Overseas Placement of Poor Rural Youth
- Projects for Captive Employment
- Projects by 'Champion Employers'
- Educational Institution of High Repute

Mandatory:

- Alignment of organisational values with DDU-GKY
- Prior relevant skilling and placement experience
- Inability to place a minimum of 70% of the trained candidates at a minimum remuneration of Rs. 6000 or minimum wages whichever is higher on placement will lead to refund of funding support.
- Organizations' leadership and team capacity
- Proposed plan and readiness to implement the project
- Financial strength of the agency
- Capacity of the organization for effective, transparent and accountable management of the projects

DDU-GKY provides funding support for placement linked skilling projects ranging from Rs. 40,088 per person to over Rs.1.91 lakhs, depending on the duration of the project and whether the project is residential or non-residential. The Ministry has aligned to Common Cost Norms for Skill Development schemes issued by Government vide Notification no. 25/2016. DDU-GKY funds projects of different duration, ranging from 576 hours to 2304 hours and allows for On-the-Job Training (OJT) subject to ceiling. Funding components include support for training costs, boarding and lodging (residential programmes), transportation costs, post-placement support costs, career progression and retention support costs.

Table : Project grant for Skilling and placement #

Sl. No.	Item	3 months (576 hr)	6 months (1152 hr)	9 month (1728 hr)	12 month (2304 hr)
	Common Costs for Residential / Non Residential courses				
1	**Total Training Cost per candidate**				
A	Category I @ Rs. 49.00 per hour	28,224.00	56,448.00	84,672.00	1,12,896.00
B	Category II @ Rs. 42.00 per hour	24,192.00	48,384.00	72,576.00	96,768.00
C	Category III @ Rs. 35.10 per hour	20,217.60	40,435.20	60,652.80	80,870.40
2	**Special Area allowances @ additional 10% of S. No. 1, in case training centre is located in Special Areas.**				
	Special Areas is defined as:				
	(i) North- Eastern states (Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Sikkim, Tripura,				
	(ii) Jammu & Kashmir, Himachal Pradesh, Uttarakhand				
	(iii) Andaman & Nicobar Islands, Lakshadweep Islands				
	(iv) Districts affected by Left Wing Extremism (LWE) as identified by M/o Home Affairs for Integrated Action Plan				
A	Category I @ Rs. 49.00 per hour	2,822.40	5,644.80	8,467.20	11,289.60
B	Category II @ Rs. 42.00 per hour	2,419.20	4,838.40	7,257.60	9,676.80
C	Category III @ Rs. 35.10 per hour	2,021.76	4,043.52	6,065.28	8,087.04
3	**Uniform (1 set for trainings less than or equal to 6 months and 2 sets for more months)**	1,270	1,270	2,540	2,540

Sl. No.	Item	3 months (576 hr)	6 months (1152 hr)	9 month (1728 hr)	12 month (2304 hr)
4	**Post Placement Support (provided to Candidates through PIAs)**				
A	Within District of Domicile (Rs 1270 per month for 2 months)	2,540	2,540	2,540	2,540
B	Within State of Domicile (Rs 1270 per month for 3 months)	3,810	3,810	3,810	3,810
C	Outside State of Domicile (Rs 1270 per month for 6 months)	7,620	7,620	7,620	7,620
5	**Boarding & Lodging cost for Residential Courses**				
A	X category cities @ Rs.375 per day	33,750	67,500	1,01,250	1,35,000
B	Y category cities @ Rs.315 per day	28,350	56,700	85,050	1,13,400
C	Z category cities @ Rs.250 per day	22,500	45,000	67,500	90,000
D	Other places (includes all Rural areas) @ Rs.220 per day	19,800	39,600	59,400	79,200
6	**Food and Transport cost per candidate for Non Residential Courses**	11,700	23,400	35,100	46,800
7	**One-time Travel Cost upto a maximum Rs.4500 per candidate or as per actual, whichever is lower.**	4,500	4,500	4,500	4,500
8	**Additional incentives to PIA**				
A	Retention support (for every candidate employed continuously for 365 days with a break of maximum 60 days)	3,000	3,000	3,000	3,000
B	Career Progression (for every candidate who gets Rs 15,000 per month and holds the job for 3 months within 1 year of training)	5,000	5,000	5,000	5,000
C	Counselling support including medical check-up for candidates placed in Foreign countries (per candidate)	10,000	10,000	10,000	10,000
9	**Incentive for placement**				
A	for placements between 70%- 85%	3,000	3,000	3,000	3,000
B	for placements above 85%	5,000	5,000	5,000	5,000
10	**Assessment & Certification**	1,500	1,500	1,500	1,500
11	**Mobile tracking**	600	600	600	600
	Summary of DDU-GKY Funding Components:				
	For Residential				
	(i) Minimum Cost per candidate (1c+3+4a+5d+ 10+11)	45,928	85,945	1,27,233	1,67,250
	(ii) Maximum Cost per candidate including additional incentives to PIA (1a+2a+3+4c+5a+7+8a+8b+8c+9b+10+11)	1,03,286	1,68,083	2,34,149	2,98,946
	For Non -Residential				
	(iii) Minimum Cost per candidate (1c+3+4a+6+ 10+11)	37,828	69,745	1,02,933	1,34,850
	(iv) Maximum Cost per candidate including additional incentives to PIA (1a+2a+3+4c+6+7+8a+8b+8c+9b+10+11)	81,236	1,23,983	1,67,999	2,10,746
	Minimum Remuneration for Placements				
1	Minimum Remuneration per candidate per month within India	6,000	8,000	12,000	15,000
2	Minimum Remuneration per candidate per month abroad	25,000	25,000	25,000	25,000

Grant-in-Aid for industry internships:

S.No.	Items	Total
1	Boarding & Lodging cost (Rs 11,250 per month for a period of one year)	1,35,000
2	One-time Travel Cost	5000

Fund release to PIAs under DDU-GKY is scheduled in four installments as follows:

Installment	Value	When sanctioned
1st installment	25% of project cost	• On signing of MoU and Identification of Training Center.
2nd installment	25% of project cost	• On Spending 60% fund disbursed as 1st installment as visible on website; • Achieving 20% of Training target completion & Assessment and with 7 % verified Placement. • Submitting Audited expenditure statement like P&L Statement, balance sheet etc, with respect of previous year for cases after 30th September.
3rd installment	25% of project cost	• On Spending 90% fund disbursed as 1st & 2nd Installments as visible in website. • Achieving 60% of training targets competition and assessment and with 25% verified placement. • Submitting Audited expenditure statement like P&L Statement, balance sheet etc, with respect of previous year for cases after 30th September.
4th installment	25% of project cost	• On Achieving 100% of training targets competition and assessment (inclusive of sub-targets such as SC/ST, Minorities etc) and with 70% verified placement. • Submission of Project Closure documents as well as signed check list.

Training, Quality Assurance & Certification of the Beneficiary

DDU-GKY mandates two types of training in every course (i) Generic Training on Soft Skills, English and Information Technology (ii) Trade Specific Skill training for different durations ranging from 576 hours to 2304 hours. The training plan may also provide for on-the-job training (OJT) as part of the training module.

The training content is currently required to be aligned with earlier National Council for Vocational Education & Training (NCVET) or Sector Skill Council (SSC) Standards or Non-NCVET/SSC i.e own certification in cases of established brands can be used provided it has been approved by MoRD in advance.

Initiatives taken to achieve quality in Training courses include:

a. Online Inspection of Training centers for all round quality assurance.

b. Skilling curriculum aligned to NSQF only.

c. Pioneering in delivering dedicated courses for imparting soft skills, English and foundation in IT.

d. Emphasis on standards-led infrastructure in terms of Training Centre, Computer Labs, e-learning and Residential facilities.

e. Provision of a tablet for every learner.

f. Sets aspirational norms for skills in the society and amongst stakeholders.

Assessment and Certification:

DDU-GKY mandates independent third party certification of every trainee to assess the skill, knowledge and attitude of each trainee. Such third party certification shall be undertaken by the PIAs only through those agencies empaneled by NCVET or Sector Skill Councils.

DDU-GKY and Employer Engagement:

DDU-GKY is a strategic partner in many industries, in designing and planning their HR strategy for sustainable HRM practices through access to skilled labour as well as funding support by DDU-GKY that adds value to recruitment and training for workforce for corporates.

DDU-GKY also envisions a large and important role for industries through diverse opportunities: as skilling and placement partners, industry internships, in providing decent work opportunities to trainees of DDU-GKY including opportunities for career progression.

Captive Employment under DDU GKY:

To train trainees in such a way that they are industry ready from day one, it is inevitable to develop/utilize a model in which training too is provided by the skilled labour absorbing enterprise, which provides the Captive employment to the skilled manpower.

Since every effort is made to skill the candidates as per the industry standards, the absorption rate of candidates trained by PIA is still low in the market, as each industry/employment has different level of needs and that too changes over a period of time. The skilling for performing a particular job requires trainees to accustom with relevant job operations being conducted at actual locations. Also, it becomes quite challenging for the industry, which requires large number of human resource to set up separate skilling infrastructure other than industry as per standards of govt. schemes, when they already have the readily available infrastructure for providing skilling candidates which in-turn also provide them real work life environment to learn skills on the job.

In order to encourage the participation of Industry and tailor made the candidates as per the industry requirement, DDU-GKY facilitating Captive Employment model of skilling. This Ministry vide Notification No. 18/2020 dated 6th October 2020 issued the 'Captive Employment Guidelines under DDU GKY'. The model will allow industry to source trainees as per their requirement with active support from states and train them as per the requirement of their own organizational/

industry/subsidiaries/operational need and provide candidates assured placement.

Industry Internships

DDU-GKY looks at the Industry Internship Program as a valuable approach promoting employability and providing a valuable future ready work force, and occupies a place of pride under Category 'A' PIAs. Under the Industry Internship program, a potential PIA is eligible for:

1. Grant-in-aid to support the cost of boarding & lodging of interns at the rate of Rs. 9000 per candidate for a period of one year.
2. A one-time travel cost for candidate from the residence to the internship training center on actual basis with a cap of Rs. 5000
3. The PIA shall pay a stipend of Rs. 3000 per month to each candidate during the period of internship.
4. The PIA shall also be required to give captive placement in a job with a salary of minimum Rs. 10000 per month after completion of internship.
5. Industry Internships can continue for over a year but the Grant-in-aid support from MoRD shall be limited to a period of one year.

Key Performance Highlights

So far, from the year 2014-15 till 31st December 2025:

i. A total of 18,14,341 candidates have been trained and a total of 11,73,628 candidates have been given placement.

ii. In North Eastern States a total of 1,33,531 candidates have been trained and a total of 81,308 candidates have been placed.

iii. In Jammu & Kashmir (under Himayat Program which commenced in 2011), a total of 1,10,907 candidates have been trained and 72,357 candidates are placed.

iv. In LWE areas (under Roshni initiative which started in 2013), a total of 91658 candidates are trained and 54386 candidates are placed.

Category-wise details of candidates is given below:

Break up of categories:-

Category	Trained
Women	933789
SC	572560
ST	315639
Minorities	298024

Key Achievements of DDU-GKY in FY 2025-26 till December'25 in DDU-GKY :

- Against the annual target of training of 2.0 Lakhs candidates during the Financial Year 2024-25, a total of 1,00,883 candidates have been trained and a total of 84,946 candidates have been placed in regular jobs till 31.03.2025.
- During FY 2025-26 a total of 80,223 candidates have been trained and a total of 29,638 candidates have been placed, and Rs. 172.21 crores have been released to States this year till 31st December 2025.
- Currently, DDUGKY projects are being implemented by 466 PIAs under 606 projects in 2369 (611 operational) training centres across the country.

- A total of Rs. 374.98 Cr. has been released for implementation of projects under DDU-GKY during 2024-25.
- All states projects details are available on KAUSHAL BHARAT/KAUSHAL PRAGATI (MPR) system.
- Public Financial Management System (PFMS) has been implemented in DDU-GKY for financial monitoring. All States have been registered on PFMS.
- KAUSHAL PANJEE system has been upgraded with new features like candidates dashboards to edit, update profile, employer registration etc.



Training at Himayat Skill Centre of ABM Enterprises Pvt. Ltd, Jammu, J&K



DDU-GKY Alumni meet, Dehradun, Uttarakhand

Rural Self Employment and Training Institutes (RSETIs)

The Rural Self Employment Training Institute (RSETI) Programme, anchored by the Ministry of Rural Development (MoRD), Government of India, is a unique Public–Private Partnership (PPP) initiative implemented through sponsor banks in collaboration with State Governments.

Inspired by the successful RUDSETI model pioneered in 1982 by Canara Bank, Syndicate Bank, and SDME Trust Dharmasthala, the RSETI initiative was institutionalized in 2009 to promote entrepreneurship and self-employment among rural youth, particularly from the Below Poverty Line (BPL) and Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) households.

At present, 630 RSETIs are operational across 617 districts in 27 States and 6 Union Territories, supported by 25 sponsor banks, forming a pan-India network of skill development and livelihood promotion centres that complement national efforts toward Atmanirbhar Bharat.

2. Objectives

- To provide free, residential, demand-driven skill training to rural unemployed youth (18–50 years).
- To enable trained candidates to start self-employment ventures through entrepreneurship and credit linkage with banks.
- To ensure sustainable livelihoods through 1–2 years of post-training handholding.
- To ensure convergence with national programmes such as NRLM, PMAY-G, MGNREGS-UNNATI, DDU-GKY, SVEP, and MKSP.

3. Implementation Structure

- MoRD: 100% centrally sponsored; provides infrastructure grants (₹2 crore per RSETI), guidelines, SOPs, and training reimbursements.
- Sponsor Banks: Establish, operate, and manage RSETIs; ensure settlement and credit linkage.
- State Governments/SRLMs: Provide land, monitor progress, and ensure convergence with State livelihood missions.
- NAR/NACER: Handle curriculum design, assessment, certification, and quality assurance.

4. Key Features

- Residential & Free of Cost: Boarding, lodging, and training provided at no cost.
- Inclusive Coverage: Priority to SC/ST, women, minorities, BPL families, SHG members.
- Course Diversity: 70+ NSQF-aligned courses across agriculture, manufacturing, and services.
- Robust Monitoring: Aadhaar-based attendance, Kaushal Panji registration, IP-enabled CCTV.
- Sustained Support: Post-training follow-up for 2 years to ensure settlement.

5. Achievements (as on December 2025)

- 59.56 lakh candidates trained since inception.
- 43.05 lakh candidates settled in self/wage employment (~72% settlement).

6. Policy Reforms – RSETI 2.0

- Enhanced credit linkage (35%→50%,

targeting 70%).

- Courses under process to be added : 25 new courses have been identified, out of this 22 courses have been developed so far. Industry validation process is ongoing. Another 22 emerging courses have been identified for adoption from National Qualifications Register (NQR). MoRD has identified 257 new courses under the RSETI Programme which are already mapped with National Qualification Register (NQR). These courses cover key emerging sectors. such as Renewable Energy
- Strengthened convergence with PMAY-G, MGNREGS-UNNATI, and NRLM.
- Upgraded monitoring: SOPs, LMS-based digital content, CCTV-linked review.
- Proposed expansion into uncovered districts.

Physical Performance under RSETI for NE region

State wise - Training vs Achievement with %

FY 2025-26 (from 01-04-2025 to 31-12-2025)

Sl. No.	Name of the State	No. of RSETIs	AAP Target FY 2025-26 (Candidates)	ACHIEVEMENT (01-04-2025 to 31-12-2025)	
1	Mizoram	3	2150	948	44%
2	Meghalaya	5	4750	2016	42%
3	Assam	28	29931	17042	57%
4	Tripura	5	3940	2558	65%
5	Arunachal Pradesh	2	1355	657	48%
6	Nagaland	1	800	500	63%
7	Sikkim	1	1150	702	61%
8	Manipur	4	2020	1566	78%
TOTAL		**49**	**46096**	**25989**	**56%**





Physical Performance under RSETI for all the State/UT 2025-26 up-to December 2025

State wise - Training vs Achievement with %

FY 2025-26 (from 01-04-2025 to 31-12-2025)

Sl. No.	Name of the State	No. of RSETIs	AAP Target FY 2025-26 (Candidates)	ACHIEVEMENT (01-04-2025 to 31-12-2025)	
1	UT Ladakh	2	1130	632	56%
2	Uttarakhand	13	14950	5739	38%
3	Mizoram	3	2150	948	44%
4	Meghalaya	5	4750	2016	42%
5	Himachal Pradesh	10	11500	5754	50%
6	D & N Haveli	1	960	438	46%
7	Assam	28	29931	17042	57%
8	Tripura	5	3940	2558	65%
9	Haryana	21	24345	12247	50%
10	Odisha	30	34570	19232	56%
11	Gujarat	29	32200	17235	54%
12	Madhya Pradesh	53	59185	36287	61%
13	Punjab	18	20700	10966	53%
14	West Bengal	19	21850	13942	64%
15	Telangana	17	12650	8308	66%
16	Arunachal Pradesh	2	1355	657	48%
17	Chattisgarh	28	23270	15090	65%
18	Pondicherry	1	1150	754	66%
19	Rajasthan	35	40250	22847	57%
20	Uttar Pradesh	78	89700	52478	59%
21	Andaman and Nicobar Islands	1	807	492	61%
22	Jharkhand	25	28750	16339	57%
23	Maharashtra	36	41450	25244	61%
24	Nagaland	1	800	500	63%
25	Bihar	38	43700	26797	61%
26	Kerala	14	16100	10245	64%
27	Lakshadweep	1	650	392	60%
28	Karnataka	32	35810	23245	65%
29	Andhra Pradesh	22	19550	12879	66%
30	Sikkim	1	1150	702	61%
31	Jammu & Kashmir	20	13564	9445	70%
32	Tamil Nadu	37	42624	31190	73%
33	Manipur	4	2020	1566	78%
TOTAL		**630**	**677511**	**404206**	**60%**

Physical Performance under RSETI for all the State/UT since inception till December 2025

State / UT	Trained	Settled
Andaman and Nicobar Islands	5709	4473
Andhra Pradesh	187626	138548
Arunachal Pradesh	4759	2768
Assam	193561	126754
Bihar	387938	277789
Chattisgarh	171836	122419
D & N Haveli	9022	5954
Goa	368	57
Gujarat	355045	251207
Haryana	196766	130923
Himachal Pradesh	86105	59818
Jammu & Kashmir	121736	89195
Jharkhand	244601	168438
Karnataka	435510	317568
Kerala	163488	125371
Lakshadweep	2539	1506
Madhya Pradesh	464222	325879
Maharashtra	342088	253346
Manipur	9545	6542
Meghalaya	24829	14079
Mizoram	9718	8143
Nagaland	5150	3480
Odisha	304629	237004
Pondicherry	11575	8617
Punjab	160805	110645
Rajasthan	450428	332794
Sikkim	6080	4366
Tamil Nadu	351844	263989
Telangana	106695	82249
Tripura	41212	26941
UT Ladakh	5945	3939
Uttar Pradesh	792645	582305
Uttarakhand	105681	76312
West Bengal	196962	142439
Total	**5956662**	**4305857**

CHAPTER 5

PRADHAN MANTRI GRAM SADAK YOJANA (PMGSY)

1. Background and Introduction of PMGSY

1.1 With more than 70% of the 1.4 billion of India's population living in rural areas, the economic growth and development of the country hinges on the development of rural areas to a large extent. The access of rural populations to the drivers of development is severely limited in the absence of proper rural connectivity. Rural roads not only provide physical connectivity to villages but also open up enormous possibilities by increasing access to economic growth centres, healthcare facilities, educational institutes and other drivers of development. Thus, Rural Connectivity is a key factor in ensuring sustainable poverty reduction and integration of rural areas into the mainstream economic growth and development.

Overall progress of the PMGSY Scheme

1.2 The Government of India, as part of its poverty-reduction strategy, is implementing the Pradhan Mantri Gram Sadak Yojana (PMGSY) as a Centrally Sponsored Scheme to assist States in providing all-weather road connectivity to eligible unconnected habitations identified in the Core Network. The eligibility norm is population 500+ in plain areas. For Special Category States/UTs—Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Himachal Pradesh, Jammu & Kashmir, Ladakh and Uttarakhand—along with Desert Areas, Schedule-V Tribal Areas, and Selected Tribal and Backward Districts (as identified by MHA and Planning Commission), the objective is to connect eligible habitations with a population of 250+ (Census 2001).

1.3 Since inception up to 31st December, 2025, a total of 1,56,690 habitations in the 250+, 500+, and 1000+ categories and 6,063 habitations in the 100–249 population category have been provided all-weather connectivity.

Under various interventions of the Scheme, a cumulative 7,87,874 km of road length has been completed with an expenditure of ₹3,50,186 crore (including State share).

1.4 Out of 1,78,184 eligible habitations in the 250+ and 500+ population categories identified for coverage under PMGSY:

- 16,166 habitations have been provided connectivity by States from their own resources.
- 5,328 habitations have been dropped or found infeasible.
- Of the 1,57,054 habitations sanctioned under PMGSY, 1,56,690 have already been covered.

State-wise details are in Annexure-XIII.

1.5 Under the 100–249 population category (LWE areas), 6,242 habitations were sanctioned for all-weather connectivity, of which 6,063 habitations have been saturated up to 31 December, 2025.

State-wise details are at Annexure-XIV.

1.6 A total of 6,44,735 km of road length has been sanctioned under new connectivity and upgradation components of PMGSY-I, of which 6,25,114 km has been completed up to 31 December, 2025.

Details are at Annexure-XV.

PMGSY-II

1.7 With the programme's expansion, the need for consolidation of the existing rural road network emerged, both to improve transport efficiency and to enhance its role in social and economic development. Accordingly, PMGSY-II was launched in 2013 for the upgradation of selected Through Routes and Major Rural Links (MRLs), with a target of 50,000 km.

A total of 49,794 km has been sanctioned, and 49,087 km has been completed as on 31 December, 2025. State-wise details are at Annexure-XVI.

Road Connectivity Project for Left Wing Extremism Areas (RCPLWEA)

1.8 RCPLWEA, approved in 2016, aims to improve road connectivity in 44 worst-affected LWE districts and adjoining districts across nine States—Andhra Pradesh, Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Telangana and Uttar Pradesh. The scheme seeks to (i) facilitate seamless anti-LWE operations and (ii) enable socio-economic development in affected areas.

1.9 A total of 1,344 roads of 12,212 km and 701 LSBs have been sanctioned. As of 31 December, 2025, 9,771 km of road length has been completed.

State-wise details are at Annexure-XVII.

PMGSY-III

1.10 PMGSY-III, approved in July 2019, focuses on the consolidation of 1,25,000 km of Through Routes and Major Rural Links connecting habitations to Gramin Agricultural Markets, Higher Secondary Schools, and Hospitals. The implementation period is up to March 2026.

A total of 122,376 km has been sanctioned across 32 States, and 102,575 km has been completed up to 31 December, 2025.

Details are at Annexure-XIX State-wise allocation is at Annexure-XVIII.

PMGSY-IV

The Union Cabinet approved PMGSY-IV for FY 2024-25 to 2028-29 with a total outlay of ₹70,125 crore (Central Share: ₹49,087.50 crore; State Share: ₹21,037.50 crore) for providing new connectivity through 62,500 km of all-weather roads and required bridges to 25,000 unconnected habitations (500+ in plains, 250+ in NE/Hill States and special category areas, and 100+ in LWE-affected districts as per Census 2011). PMGSY-IV also adopts sustainable construction technologies and uses the PM Gati Shakti portal for alignment planning. Till date 8,655 Km road length has been sanctioned to Chhattisgarh, Jammu & Kashmir, Rajasthan and Uttarakhand respectively.

Vibrant Village Programme (VVP)

1.11 Government of India has approved Vibrant Villages Programme (VVP) as a Centrally Sponsored Scheme on 15th February, 2023 for comprehensive development of the select villages in 46 blocks in 19 districts of abutting northern border in the States of Arunachal Pradesh, Himachal Pradesh, Sikkim, Uttarakhand and UT of Ladakh.

1.12 The programme envisages focused areas of interventions in the select villages for creation

of opportunities for livelihood generation through promotion of tourism & cultural heritage, skill development & entrepreneurship and development of cooperative societies including agriculture/horticulture, cultivation of medicinal plants/herbs etc. the interventions also include providing road connectivity to unconnected villages, housing & village infrastructures, energy including renewable energy, television & telecom connectivity. The objective of the programme is to create sufficient incentives for people to stay on in the selected villages.

1.13 Under this programme, habitation data has been integrated into a GIS platform to streamline the process for field engineers to verify the connectivity status of these habitations. Under VVP, a total of 1,085 Km Road length and 08 bridges have already been sanctioned to Arunachal Pradesh, Sikkim and Uttarakhand as per the details given below:

S. No.	State	Roads sanctioned	Road length sanctioned (In Km)	Bridges sanctioned
1	Arunachal Pradesh	105	1022.36	-
2	Sikkim	03	18.73	08
3	Uttarakhand	05	43.96	-
	Total:	**113**	**1085.05**	**08**

Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN)

1.14 During Budget Speech 2023-24, it was announced to improve socio-economic conditions of the Particularly Vulnerable Tribal Groups (PVTGs). Subsequently, Pradhan Mantri PVTG Development Mission was launched with an aim to saturate PVTG families and habitations with basic facilities such as safe housing, clean drinking water and sanitation, improved access to education, health and nutrition, road and telecom connectivity, and sustainable livelihood opportunities.

1.15 The Union Cabinet approved Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) with outlay of Rs. 24,104 crore to focus on 11 critical interventions through 9-line Ministries/ Departments. Hon'ble Prime Minister launched the PM JANMAN Mission on Janjatiya Gaurav Divas on 15th November, 2023 with a resolve to reach out to tribal groups and primitive tribes most of whom still dwell in the forests.

1.16 Under PM - JANMAN : Road Connectivity component Road length targeted is 8000 Km with cost norms of Rs. 1.00 crore/ km. Timeline for completion of all the activities is 2025-26. However, Provision of funds from DAPST for continuation of the scheme under PMGSY is till March 2028. Till now, Ministry of Tribal Affairs has shared data of 1,868 habitations with the Ministry of Rural Development to address the issues related to road connectivity of these habitations. Under this programme, habitation data has been integrated into a GIS platform to streamlines the process for field engineers to verify the connectivity status of these habitations. The mandate to connect the habitations under PM- JANMAN: Road

Connectivity component is given below:

2495 roads covering a length of 7323.96 Km length and 163 Bridges have been sanctioned to the states under PM JANMAN till 31.12.25. Details are as under:

State	No of roads sanctioned	No of bridges sanctioned	Length sanctioned (in km)	Total Cost (in Cr)
Andhra Pradesh	303	33	865.954	914.4392
Chhattisgarh	807	123	2,901.946	2476.319
Gujarat	2	0	1.550	1.2429
Jharkhand	300	1	914.143	812.4598
Karnataka	40	2	63.756	55.62272
Madhya Pradesh	783	0	1,835.001	1344.504
Maharashtra	27	0	50.135	50.35816
Manipur	8	0	35.220	40.0378
Odisha	66	4	211.141	219.3982
Rajasthan	38	0	98.687	68.8659
Tamil Nadu	4	0	10.960	9.07093
Telangana	25	0	66.975	66.858
Tripura	92	0	268.492	259.4579
Grand Total	**2,495**	**163**	**7,323.960**	**6318.635**

1.17 Recently, Government of India has approved Pradhan Mantri Gram Sadak Yojana - IV (PMGSY-IV) to provide all-weather connectivity to eligible unconnected habitations of designated population size (500+ in plain areas, 250+ in North Eastern & Hilly Sates/UTs, special category areas (Tribal Schedule V, Aspirational Districts/Blocks, Desert areas) and 100+ in LWE affected Districts), as per 2011 census. The scheme will be implemented from financial year 2024-25 to 2028-29 with a total outlay of Rs.70,125 crore with a target to provide connectivity to 25,000 habitations by constructing 62,500 km all-weather roads.

The guidelines for PMGSY-IV have been finalized by the Ministry on 24.12.2024 and have been shared with State/UT Governments for compliance during planning, execution and monitoring of the scheme. Under PMGSY-IV, to identify the eligible unconnected habitations and alignment thereto, surveys are underway using a mobile application called the "Gram Sadak Survey App", specifically designed for digital mapping of PMGSY-IV unconnected habitations. The app provides evidence-based verification of unconnected habitations reported by States/UTs. The app was launched on 08.10.2024 by Hon'ble Minister (Rural Development). Survey of habitations under PMGSY-IV has been conducted across country to capture eligible habitation.

2,490 roads covering a length of 8,655 Km have been sanctioned to the States of Chhattisgarh, Jammu & Kashmir, Rajasthan and Uttarakhand under PMGSY-IV till 31.12.25

Sr. No	State	No of Road Works	No of Bridge Works	Total Road Length (in KM)	Total Cost (in Cr)
1	Chhattisgarh	774	0	2,426.875	2,225.43
2	Jammu And Kashmir	316	0	1,781.334	4,224.37
3	Rajasthan	1,216	1	3,218.971	2,089.36
4	Uttarakhand	184	0	1,228.198	1,706.93
Total		**2,490**	**1**	**8,655**	**10,246.09**

2. Funding of the Scheme

2.1 The PMGSY was launched as 100% Centrally Sponsored Scheme. However, subsequently, on the basis of the recommendations of the Sub-Group of Chief Ministers on Rationalization of Centrally Sponsored Schemes the fund sharing pattern of PMGSY was changed in the ratio of 60:40 between the Centre and States for all States except for 8 North Eastern and 3 Himalayan States for which it is 90:10 with effect from 2015-16.

2.2 The position of year wise release of funds for the Programme to the States since the inception is at Annexure-XX. The expenditure incurred for implementation of the programme since 2017-18 is given at Annexure-XXI. The Statement of State/UT-wise release of funds since 2017-18 to 2025-26 is given at Annexure-XXII.

2.3 Road Safety Week:

Road Safety awareness is an important activity to aware the road users on safe use of the road infrastructure. In this context, the Road Safety Week, the initiative typically observed in January, is organized by the Ministry of Road Transport and Highways (MoRTH) to raise awareness about traffic rules and promote safe road behavior. A Road Safety Week was celebrated in the month of January 2025 in various states on the request of NRIDA.

This initiative aimed to promote knowledge sharing and awareness about road safety within rural communities and officials dealing with rural sectors across the country and reduce road accidents in rural regions.

3. Salient Features of PMGSY

3.1 Decentralized Planning: The Programme draws upon the model of decentralized network planning for rural roads. The District Rural Roads Plans (DRRPs) have been developed for all the districts of the country and Core Network has been drawn out of the DRRP to provide for at least a single connectivity to each target habitation under PMGSY. For prioritization of the annual project proposals, the Comprehensive New Connectivity Priority List (CNCPL) and Comprehensive Upgradation Priority List (CUPL) are used. The CNCPL and CUPL have been developed from the

Core Network data. This planning exercise has been carried out with full involvement of the three-tier Panchayati Raj Institutions, as well as Members of Legislative Assemblies and Parliament.

3.2 Standards and Specifications: As envisaged in the Programme guidelines, a Manual on Geometric Standards, Design, Construction and Maintenance of Rural Roads was published by the Indian Roads Congress (IRC) at the special intervention of Ministry of Rural Development as Rural Roads Manual IRC SP: 20. Subsequently, IRC has prepared and published the following codes, which help in design of low volume rural roads:

i. Guidelines for the Design and Construction of Cement Concrete Pavement for Rural Roads (IRC:SP:62-2014)

ii. Guidelines for the Use of Interlocking Concrete Block Pavement (IRC:SP:63-2004),

iii. Guidelines for Construction of Roller Compacted Concrete Pavements (IRC:SP:68-2005),

iv. Guidelines for the Design of Flexible Pavements for Low Volume Rural Roads (IRC:SP: 72-2015), and

v. Manual for Design Construction & Maintenance of Gravel Roads (IRC: SP:77-2008).

vi. Guidelines on Tree Plantation Along Rural Roads (IRC: SP: 103:2014).

vii. Guidelines for the use of Waste Plastic in Hot Bituminous Mixes (Dry Process) in Wearing courses (IRC: SP:98-2013).Use of Cold Mix Technology in Construction and Maintenance of Roads using Bitumen Emulsion (IRC: SP:100-2014).

3.2.1 A Standard Data Book to enable the States to prepare Schedules of Rates based on specifications has also been developed by IRC. The specifications form the part of the contract agreement and the Schedule of Rates developed by States on the basis of prescribed Standard Data Book is being used for preparation of bill of quantities in a uniform manner.

3.2.2 The road geometrics in hill States as well as plain and rolling terrains has been finalized on the basis of the recommendati1ons made by the Expert Committee constituted to review the Standards, Specifications and Design of Rural Roads under PMGSY and communicated to all the States.

3.3 Operations Manual and Programme Monitoring: Programme guidelines have been issued separately for all the ongoing interventions/verticals of the scheme. All the operations under the programme have been systematically laid down in the "Operations Manual" which was published in the year 2005. Operational Manual is intended for day to day use as a comprehensive supplement to the PMGSY Guidelines on procedural aspects of the programme. This manual provides for details of all the processes encompassing Institutional Structures, Planning, Design, Project Preparation, Procurement, Quality, Technical Agencies, Monitoring, Management of Maintenance, Road Safety, Implementation Responsibility etc.

3.4 Institutional Arrangements: Ministry of Rural Development (MoRD) is the Nodal Ministry for implementation of the scheme (PMGSY) at Central level. National Rural Infrastructure Development Agency (NRIDA) has been constituted to provide technical and managerial support for implementation of the programme at the central level. The State Governments have identified State Nodal Departments and State Rural Roads Development Agencies (SRRDAs) have been constituted for the programme implementation at the State level. Depending upon the workload, Programme Implementation Units (PIUs) are constituted by the States.

3.5 Procurement Process: Based on best national and international practices, a Standard Bidding Document (SBD) has been developed for procurement of works under the PMGSY. All the works under the Programme are being procured and managed on the basis of provisions of the SBD. To ensure transparency and harness various advantages of electronic tendering, entire bidding for procurement of works under the programme is being carried out only through e-procurement process. The States are advised to use www.pmgsytenders.gov.in (GePNIC website) to streamline and create a single database for tendering of all PMGSY works. Revision of Specifications for Rural Roads and Standard Data-book for Analysis of Rates has also been accomplished by IRC.

3.6 Detailed Project Reports (DPRs) and Scrutiny: As an important step to achieve quality output for each road under the Programme, proper survey and adequate investigations are stipulated. A Detailed Project Report (DPR) is a pre-requisite for project clearance. Independent scrutiny of the project proposals to ensure that the project has been formulated as per the guidelines is carried out by the prominent institutions of Engineering and Technology in the country, identified as State Technical Agencies (STAs). Ministry has also identified reputed Technical and Research Institutions such as the Indian Institutes of Technology (IITs) as Principal Technical Agency (PTAs) for various groups of States, which scrutinizes at least 10% of the STA scrutinized proposals on sample basis.

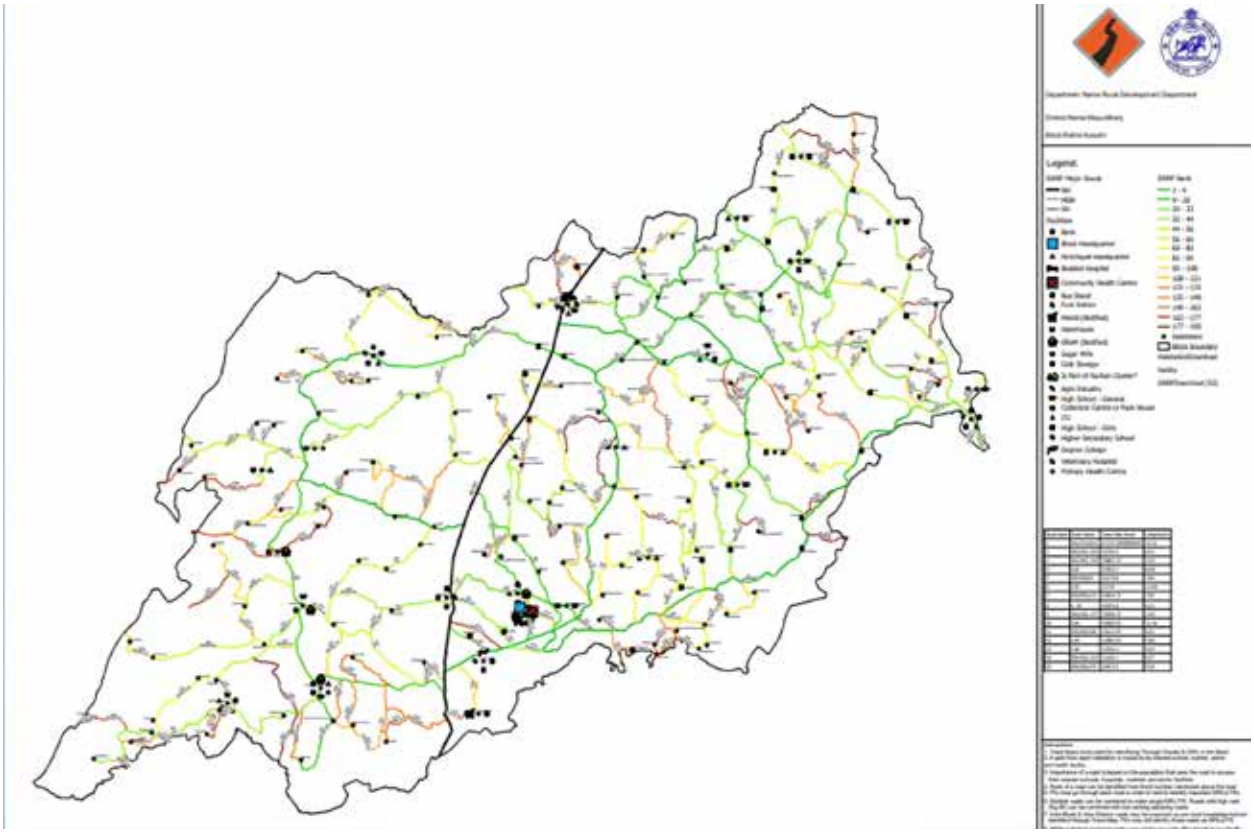
3.6.1 The proposals are thereafter scrutinized by the technical experts in NRIDA. The proposals are then submitted for scrutiny in a Pre-Empowered Committee Meeting chaired by the Director General, NRIDA and attended by representatives of the State Government. In case all required documents are complete and there is no major capacity or institutional deficiency, and data in **Online Management, Monitoring and Accounting System (OMMAS)** has been found to be satisfactory, the proposal is placed before the Empowered Committee chaired by the Secretary, Department of Rural Development. The recommendations of the Empowered Committee are submitted to the Minister of Rural Development and in case the proposals meet the programme requirements, the same is sanctioned.

3.6.2 Thus, the proposals submitted by the State Government are scrutinized at every level with due diligence and only those proposals, which are technically correct and meet the programme

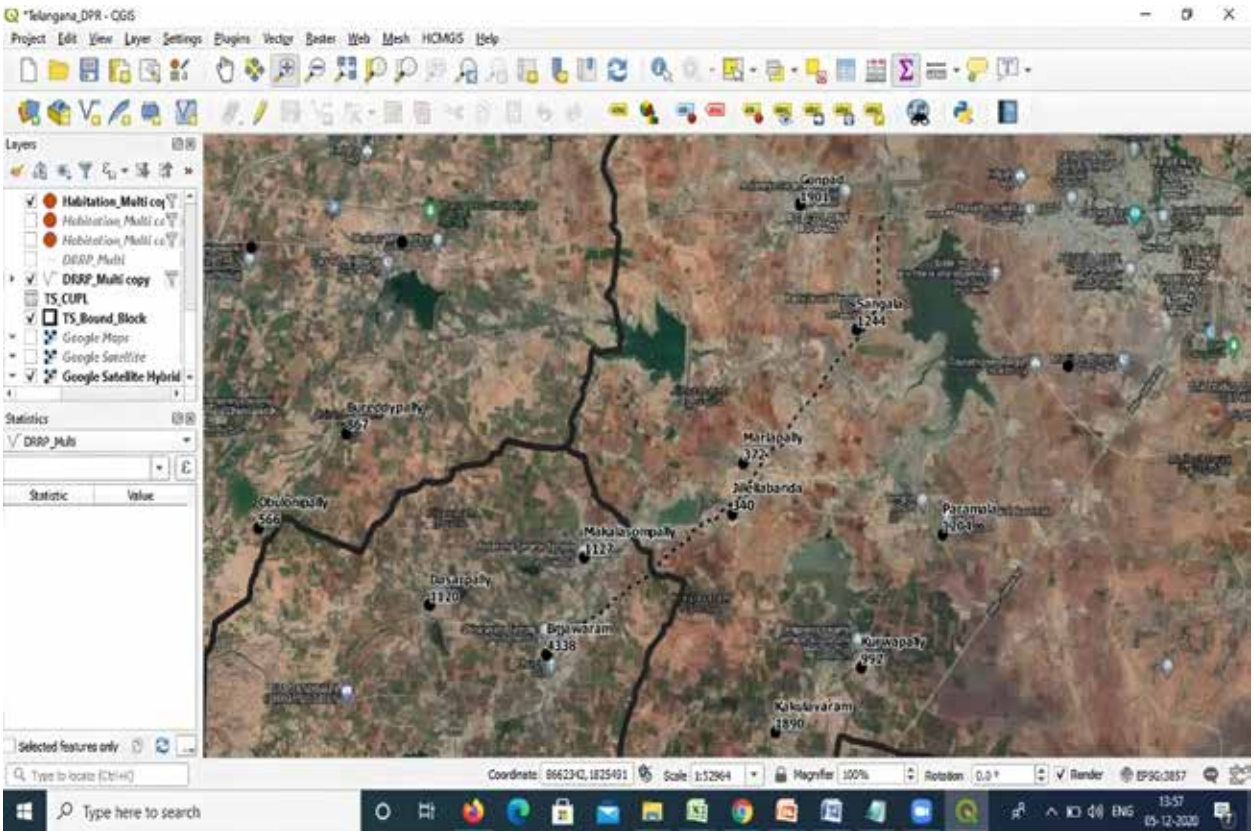
requirements are sanctioned.

3.7 PMGSY-III heavily relied on technology for planning and selection of roads. The initial survey of rural facilities is conducted through the GEO-PMGSY app where geo-tagged photographs of facilities such as schools, hospitals are captured. The facilities data combined with the GIS based DRRP is then used to create "Trace Maps" which highlight routes which are commonly used by villages to access their basic necessities of agriculture, health, education and administration. "Trace Maps" is a custom algorithm developed by NRIDA which traces the shortest paths from each village to its nearest rural facilities. The algorithm utilizes existing GIS data, facility data and open source tools such as Quantum Geographic Information System (QGIS) & Geographic Resources Analysis Support System (GRASS). These maps are to be used as a suggestive tool for the District PIUs to identify the most suitable roads for upgradation in PMGSY-III.

A trace map of Kusumi block of Mayurbhanj district in Odisha used for planning of PMGSY-III proposals is given below as an example.



An image showing planning Audit of Proposals using Satellite Imagery in QGIS for Telangana given below.



4. Role of Public Representative in Planning and Selection of roads (Ministry may decide to retain or delete, as PMGSY-III is over. Role of public representative in PMGSY-IV is detailed out in Para 8.5.1 below where project preparation under PMGSY-IV is elaborated)

4.1 PMGSY Guidelines provides key role to the public representatives and Hon'ble Members of Parliament in the implementation of the programme including selection and construction of roads. Consultation with Members of Parliament is provisioned at both the DRRP finalization and Annual Proposals stages. In addition, at the stage of preparing DPRs, the DPIU conducts a transect walk along the road alignment, involving the local panchayat. State Governments are required to arrange joint inspection of ongoing as well as completed works under PMGSY by Hon'ble MPs, Hon'ble MLAs and representatives of Panchayati Raj Institutions.

4.2 Some important provisions of PMGSY

guidelines, which provide detailed procedure for consultation with the Members of Parliament during the process of planning and selection of roads, are detailed below:

Para 3.6 The suggestions given by the Members of Parliament are to be given full consideration while finalizing the District Rural Roads Plan (DRRP).

Para 5.5 The Annual proposals will be based on the CUCPL following the Order of Priority (subject to PCI). However, it is possible that there are inadvertent errors or omissions, particularly in the selection of Through Routes. Accordingly, it is desirable to also associate public representatives while finalizing the selection of road works in the annual proposals. The proposals of the Members of Parliament are required to be given full consideration, for this purpose:

(i) The CUCPL should be sent to concerned MPs with the request that their proposals on the selection of works out of the CUCPL should be sent to the District Panchayat. It is suggested that at least 15 clear days may be given for the purpose.

(ii) In order to ensure that the prioritization has some reference to the funding available, the size of proposals expected may also be indicated to the Members of Parliament while forwarding the CUCPL list to them. District wise allocation may be indicated to enable choice with the requisite geographical spread. It is expected that such proposals of Members of Parliament which adhere to the Order of Priority would be invariably accepted subject to consideration of equitable allocation of funds and need for upgradation.

(iii) The proposals received from the Members of Parliament by the stipulated date would be given full consideration in the District Panchayat which would record the reason in each case of non-inclusion. Such proposals that cannot be included would be communicated in writing to the Members of Parliament with reasons for non-inclusion of such proposals in each case. It would be preferable if the communication is issued from the Nodal Department at a senior level.

Para 7.1 After approval by the District Panchayat, the proposals would be forwarded by the PIU to the SRRDA. The PIU will at that time prepare the details of proposals forwarded by the Members of Parliament, and action taken thereon, in Proforma MP-I and MP–II and send it along with the proposals. In all cases where the proposal of an MP has not been included, cogent reasons shall be given based on the reasons given by the District Panchayat.

Para 7.3 The State Level Standing Committee (SLSC) would scrutinize the proposals to see that they are in accordance with the Guidelines and that the proposals of the Members of Parliament have been given full consideration.

4.3 In order to ensure that the State Government give due attention towards this aspect of the guidelines while submitting the proposals to the Ministry of Rural Development for sanction, the Ministry has issued a fresh advisory to the States on 2ndJune, 2020. The State Governments have been advised, inter-alia, to communicate the final list of proposals in the order of priority to the Member of Parliament with the reasons for non-inclusion of certain roads in the proposals and incorporate their recommendations with the proposals sent to NRIDA/Ministry for approval.

5. Outcome Targets and Achievements (P I)

5.1 In 2005–06, the Outcome Budget introduced quantifiable targets for PMGSY in terms of the number of habitations connected and road length completed (in km). The year-wise targets and achievements since then are presented below:

Year	Annual Target		Achievement	
	No. of Habitations to be connected	Road length (km)	No. of Habitations connected	Road length (km)
2005-06	7895	17454	8202	22891
2006-07	9435	27250	10801	30710
2007-08	12100	39500	11336	41231
2008-09	18100	64440	14475	52405
2009-10	13000	55000	7877	60117
2010-11	4000	34090	7584	45109
2011-12	4000	30566	6537	30995
2012-13	4000	30000	6864	24161
2013-14	3500	27000	6560	25316
2014-15	4688	21775	10799	36337
2015-16	10177	33649	7658	36449
2016-17	15000	48812	11980	47447
2017-18	15000	51000	11546	48719
2018-19	15000	57700	10482	49042
2019-20	9721	500097	4156	27302
2020-21	3273	46164	2588	36674
2021-22	2025	50000	1215	42003
2022-23	1736	47171	620	29738
2023-24	1074	38000	231	26,099
2024-25	-	50754	158	18,110
2025-26 (31.12.2025)	-	**31572**	**32**	**9,363**

6. Quality Management Mechanism under PMGSY (P-III)

6.1 PMGSY envisages a **three tier Quality Assurance Mechanism** to ensure quality of road works during construction. The first two tiers of the structure are the responsibility of the respective State Governments and under the third tier, NRIDA engages independent National Quality Monitors (NQMs) for inspections at random, of the road works under the programme.

6.2 Ensuring the quality of road works is primarily the responsibility of the State Governments who are implementing the programme. NRIDA has issued general guidelines and prescribed quality assurance handbooks to regulate the quality control process at works level. Guidelines have also been issued for inspections of works by independent monitors under the second and third tier of the quality assurance mechanism. To make the inspections trustworthy, it is being ensured that independent monitors at the second and the third tier take at least 10 digital photographs including one of the field laboratories for ongoing works, for each work and upload it on OMMAS website to facilitate public viewing of quality of road works executed under the programme. Based on the experience gained, these guidelines have been reviewed and revised from time to time.

6.3 Under the **1st tier of quality control** mechanism, the quality standards are enforced through in-house mechanism by establishing field laboratories and carrying out mandatory tests. In addition, to augment the field laboratories for non-frequent tests, State and district laboratories have been promoted in all States. As per the Programme Guidelines, a site quality control laboratory has to be set up by the contractor for each package. Payments are not made to the contractors unless quality control laboratory has been set up and all relevant tests have been found satisfactory.

6.4 Under the **second tier**, independent monitoring of quality at the State level has been prescribed under the control of SRRDA. The SRRDA is required to monitor the quality of works by deploying State Quality Monitors (SQMs), independent of the implementing units and upload the abstract of quality grading along with photographs in OMMAS. These quality monitors check the establishment of field laboratories also. As per guidelines, each road work is inspected by the State Quality Monitors at three different stages. The first two inspections of every work should be carried out during the execution of work spaced at least three months apart and the last inspection should be carried out on the completion of every work, as soon as possible but preferably within 4 months of completion of the work.

6.5 The **third tier** of the quality mechanism is an independent monitoring system at the central level. Under this tier, retired senior engineers termed as National Quality Monitors (NQMs) are engaged for inspections of road and bridge works. Works for inspection are selected through Auto Schedule Module. The basic objective of this tier is to identify issues in quality assurance mechanism of the State. Also, these provide on-site guidance to field staff for better understanding of specifications and good construction practices. State-wise number of NQM and SQM

Inspections conducted during from January, 2025 – December, 2025 are given at Annexure – XXIII.

6.6 The NQM grades the work inspected in three categories viz. Satisfactory(S), Satisfactory Requiring Improvement (SRI) and Unsatisfactory (U). The States are required to send Action Taken Reports (ATRs) in respect of works graded as 'Satisfactory Requiring Improvement' and 'Unsatisfactory' by the NQMs during their field inspections. Unsatisfactory % based on NQM and SQM Inspections during January, 2025 – December, 2025 are given at Annexure – XXV(A) and XXV(B) respectively. These ATRs are further processed at NRIDA and a decision about grade improvement is taken based on documentary proof including photographs of road work and recommendation of the SRRDAs. The entire exercise of submission of ATRs by the States and taking of action on these ATRs has now been facilitated in the form of an "online process" on OMMAS.

7. Management of Rural Roads

7.1 A mandatory five-year post-construction maintenance contract has been an integral part of PMGSY since 2003 to ensure sustainability of rural road assets. To reinforce State accountability, the Ministry has linked release of programme funds to the States with their compliance in releasing maintenance funds to the SRRDAs. A dedicated provision in OMMAS monitors State-wise credit of maintenance funds and expenditure at the road level. States have been advised to adopt State-specific Rural Roads Maintenance Policies (RRMPs) based on the Policy Framework and Guidance Note prepared by NRIDA in collaboration with ILO. As on 31st Oct. 2025, all States/UTs—with the exception of Goa, Andaman & Nicobar Islands, Puducherry and Ladakh—have notified their RRMPs.

7.1.1 Roads are being constructed, maintained & repaired as per the specification laid down in MoRD Specifications for Roads & Bridges published by IRC 2014. As a measure of further enhancing the focus on maintenance of roads during the defect liability period and also streamlining the delivery of routine maintenance of PMGSY roads, MoRD has implemented the Electronic Maintenance of Rural Roads under PMGSY (eMARG) in all States.

7.2 Dedicated Maintenance Funds and Their Management

States are expected to establish dedicated maintenance funds by transferring resources from various sources, including the State Government budget, grants recommended by the Finance Commission, and additional revenue instruments such as cess on agricultural produce, mining levies, and supplementary sales tax on petrol and high-speed diesel.

7.3 Planning of maintenance works

A simplified maintenance planning and management system is to be instituted by each State for carrying out inventory and visual condition surveys of the entire rural road network. Database is available on OMMAS and to be shifted on GIS platform also. The concept of Pavement Condition Index (PCI) and annual recording of PCI values has already been introduced for PMGSY roads.

8. National Rural Infrastructure Development Agency (NRIDA)

The National Rural Infrastructure Development Agency (erstwhile National Rural Roads Development Agency) was set up on 14th January, 2002 under the Society's Registration Act, 1860 (Act XXI of 1860) as an Autonomous Body under the aegis of the Ministry of Rural Development. The Agency is fully funded by the Government of India. The basic objective of the Agency is to extend technical and managerial support to the Government of India in implementation of Central Sector Schemes; namely Pradhan Mantri Gram Sadak Yojana (PMGSY) and Pradhan Mantri Awaas Yojana (Gramin), NRIDA contribution to PMGSY Scheme through giving advice on technical specifications, projects appraisal, appointment of part time quality control monitors, management of monitoring systems and submission of periodic reports to the Ministry of Rural Development. It is a compact, professional and multi-disciplinary body. NRIDA is governed by its Memorandum of Association, Rules & Regulations and Bye – Laws. Hon'ble Minister of Rural Development is the Chairperson of the General Body of NRIDA. NRIDA is a purely technical organization as mentioned above having personnel from various specialized fields like Engineering, Accounting, quality control etc. Various technical institutes like IITs are also assisting in implementation of PMGSY as PTA/STAs.

8.1 Some of the important objectives of NRIDA, as per its MoA are as under

(I) For Rural Roads

a. To discuss with different Technical Agencies and arrive at appropriate Designs and Specifications of Rural Roads and, thereafter, to assist the Ministry of Rural Development in prescribing the Designs and Specifications of Rural Roads, including Bridges and Culverts.

b. To determine the tasks to be performed by the Principal Technical Agencies and State Technical Agencies.

c. To appoint reputed Technical Institutions as Principal Technical Agencies and State Technical Agencies to perform the tasks to be entrusted to them.

d. To render assistance to States or Union Territories in preparing District Rural Roads Plans.

e. To scrutinize or arrange to scrutinize the proposals received from States and Union Territories for consideration by the Ministry of Rural Development.

(II) For Rural Housing

a. To act as Special purpose Vehicle for receiving financial assistance from NABARD and distributing it to the States based on the fund gap vis-à-vis the target communicated by the Ministry.

b. Assist States in development of Annual Action Plan and follow-up on the decisions taken during the meeting of Empowered Committee to finalize the Annual Action Plan.

c. Working with agencies such as UNDP, IIT, etc. and also assist States for the development of State wise housing design typologies including Plan, Elevation, and

Estimates appropriate to different regions.

d. Assist the centre and States in implementing masons' training programme.

e. Support the States in identifying State Technical Support Agencies and conduct orientation and refresher training for them and other State level technical personnel.

8.2 PMAY–G funding and multilateral funding for PMGSY

NRIDA is also the Nodal agency on behalf of the MoRD to avail loan from NABARD under PMAY-G as per the approval of Union Cabinet. In addition, NRIDA is MoRD's vehicle for availing funding from multilateral bodies like Asian Development Bank and World Bank for the purpose of funding the PMGSY programme.

8.3 PMGSY Project monitoring

NRIDA has the extensive technical role in implementation of PMGSY scheme across the country. It provides technical support, rural roads technology development, R&D in roads construction, selection and use of environmental friendly road construction technology, sustainability of rural road technical design etc. NRIDA is closely involved in monitoring thousands of road works sanctioned through various IT tools like GIS, development/updation of rural core network and various activities. Such technical solutions and development requires a dedicated agency at apex level. While sanctioning road works and bridges, NRIDA team consisting of engineers analyzes proposals in detail and, as can be seen from the past records, NRIDA team with due technical diligence contributed immensely in saving crores of rupees by rationalizing the design as well as selecting roads as per technical evaluation of traffic, importance of facilities connected, the importance of road in terms of facilities it is connecting etc. This has been possible with the team NRIDA dedicatedly working for such IT solutions in consultation with States and giving each State extensive training and knowledge for such solutions.

8.4 Quality Monitoring

NRIDA has role in monitoring third tier of Quality control through National Quality Monitors. The first tier of quality control and second tier of State Quality monitoring by States is overseen by NRIDA to ensure that the quality control mechanism is working at the site and quality assurance system is established.

8.5 Project Scrutiny and Clearance

8.5.1 The objective of the PMGSY-IV is to provide all-weather road connectivity to the eligible unconnected Habitations. A habitation that was earlier provided all-weather connectivity would not be eligible even if the present road condition is bad.

A mobile application, named "PMGSY Gram Sadak Survey App", has been developed to identify possible alignments of roads to unconnected eligible habitations. PM Gati Shakti portal with a wider database is available for detailed analysis of data received from the transect walk and will facilitate developing the preliminary DPR. The data captured will be verified at the State level before uploading on Geo Sadak. The SRRDA will ensure that the vetted proposals meet the objectives of PMGSY-IV. The

unconnected habitations to be covered under PMGSY-IV will be prioritized for providing new connectivity on the basis of earmarking/ prioritization under GoI convergence schemes and thereafter on the basis of guidelines of PMGSY-I.

Priority No.	Population Size
I (a)	**Under Dharti Aaba Janjatiya Gram Utkarsh Abhiyan** -500 or more population and 50% or more ST population as per census 2011 - 50 or more ST population in 250 + population category in Aspirational Districts as per census 2011
I (b)	**Under Pradhan Mantri Anusuchit Jaati Abhyuday Yojna (PM-AJAY)** -500 or more population and 40% or more SC population as per census 2011
II	Eligible population size as per PMGSY-IV and under convergence schemes of Central Government with rural road component (as specified by DoRD from time-to-time)
II	1000+
III	500-999
IV	250-499
V	100-249

After the CNCPL is prepared and verified it shall be placed before the district Panchayat. The Member of Parliament/ MLAs shall be given a copy of the CNCPL and their suggestions and the suggestions of lower level Panchayati Raj institutions shall be given fullest consideration by the district panchayat while according its approval.

After approval by the District Panchayat, the proposals would be forwarded by the Project Implementation Unit (PIU) tothe SRRDA. The PIU will, at that time, prepare the details of proposals forwarded by the Members of Parliament in Proforma MP-I with the consent of the concerned MP, and action taken thereon in Proforma MP–II indicating the prioritization and other details, and send it along with the proposals. In all cases where the proposal of an MP has not been included, cogent reasons shall be given based on the reasons given by the District Panchayat in MP-II format itself.

The SRRDA shall vet the proposals to ensure that they are in accordance with the Guidelines and shall place them before the State-level Standing Committee along with the MP-I and MP-II Statements.

The State Level Standing Committee (SLSC) would scrutinize the proposals to see that they are in accordance with the Guidelines and that the proposals of the Members of Parliament (MP) have been given full consideration. In all cases where the proposal of an MP has not been included, cogent reasons shall be given to the concerned MP and these shall be recorded in the proceedings of the SLSC.

The DPRs for the roads under PMGSY-IV will incorporate measures for meticulously ensuring road safety and accessibility standards, including accessibility to specially-abled road users, as laid down under the programme by NRIDA. Use of green technologies, including locally available material with appropriate

sustainable technology, shall be used in rural road construction to promote cost-effective and fast construction. Special care shall be taken for the utilization of suitable material obtained by formation cutting, etc. Further, while preparing the DPR of PMGSY-IV, will incorporate international benchmarks and best practices under road construction such as cold mix technology, use of waste plastic in the roads, panelled cement concrete, cell-filled concrete technologies and stabilization techniques, etc. The use of construction waste and other waste, such as fly ash, steel slag, etc., shall also be encouraged. However, it shall be ensured that the new/alternate technologies are cost effective, sustainable and objective based. For adoption of any new technology in road construction, at DPR stage the objective of choosing a particular technology is to be clearly spelt out including the benefits using the technology. After the construction, the technology evaluation is to be done to study the extent to which the objective as mentioned for technology adoption has been achieved.

All the roads under PMGSY shall be linked to LGD codes of the concerned revenue village. At present, the roads under PMGSY have a unique ID for identification along with details of start and end of the road. The State/UT is encouraged to adopt this ID for managing rural road network. The construction of Culverts/ Causeways and Bridges will be allowed only on the roads approved under this programme. The proposal for Long Span Bridges (LSBs) (maximum length of 150 m in normal areas and 200 m in special areas) shall be covered under this programme. However, the cost of the length of the bridge over and above this threshold shall be borne by the State /UT. Separate DPRs shall be prepared for these long-span bridges and will be submitted for approval along with the DPR of the road itself. While preparing DPRs for bridges and other cross-drainage works, the current Schedule of Rates (SoR) prevalent in the State/UT shall be used.

Under PMGSY-IV, the scrutiny of project proposals will be made 100% on-line at all levels. The projects shall be uploaded on OMMAS by the executing agencies for scrutiny at STA level with all details including estimates and drawings. STAs shall scrutinize the projects on-line and will recommend the projects on-line itself. STAs may also give remarks, if any on the proposal. PTAs would further scrutinize at least 10% of the STA scrutinized proposals on sample basis, though this will be done parallel to the approval process and used mainly to improve quality of DPRs. The NRIDA shall scrutinize 15% of DPRs on a representative basis, conduct field visits wherever required and prepare list of scrutinized DPRs with detailed technical scrutiny note.

8.6 Field visit of NRIDA Team

Detailed Proposals uploaded are analyzed from the proposals analysis sheet downloaded from OMMAS. Sample DPRs, 15% for scrutiny at NRIDA and 10% DPRs for scrutiny by PTA are shortlisted which are found to be outliers using smart software developed by NRIDA. After technical scrutiny of such DPRs, States are advised to correct/ revise the DPRs to economize the provisions wherever it is felt necessary. Also, NRIDA technical team along with NQMs visit the State to further verifying the DPRs by making field visits to check the provisions in the high-cost proposals and suggest for modifications, if required to economize the cost. Due to such exercise, the cost of the proposal is revised by the State

as a result of which substantial savings in cost has been achieved.

After above compliances, the proposals are placed before the Pre-Empowered committee. After submission of substantial compliance to the observations of Pre EC by State Governments, these scrutinized proposals are placed before the Empowered Committee for consideration.

The details of the saving done in PMGSY-III projects are given below:

Sanctioned Year	No of Roads sanctioned	Total Road Length sanctioned (in km)	Total Savings (Cr)
2019-20	1,573	12,577.97	2,125.95
2020-21	5,822	43,930.13	2,882.71
2021-22	3,339	25,437.71	582.10
2022-23	2,426	19,622.28	1,220.54
2023-24	1,958	14,572.36	961.05
2024- 25	985	7,293.31	281.27
TOTAL	**16,103**	**1,23,434**	**8053**

The details of the saving done in PMGSY-IV projects are given below:

Sanctioned Year	No of Roads sanctioned	Total Road Length Sanctioned (in km)	Total Savings (Cr)
2025-26 (till 31.12.25)	2490	8655	117.52

Apart from this, considerable amount of savings have also been made in clearance of PMGSY-I and RCPLWEA projects.

9. Capacity Building

9.1 Training/Seminar/Webinar/Workshop:

NRIDA has been entrusted with a role for capacity building to States/UTs implementing PMGSY. For which NRIDA is continuously engaged with educational institutions, technical bodies like IRC, CRRI, IITs, NITs, other engineering colleges, domain experts etc. The training are conducted in the forms of Seminar/ Webinar/Workshop/Online/Residentials training etc. The extensive training support on technical designs, project management, contracting, contract management has resulted in optimizing efforts at all levels, ensuring standardization across the country and development of technical expertise. However, due fund constraint on account of training head, no such new activity was conducted after 1st April 2025. The details of training from 1 Jan 2025 to 31st March 2025 are attached to Annexure- XXIV.

The training programmes are now being organized, and accordingly, institutes have been approached to submit course content and related

details for conducting training programmes. The states have also been requested to send the nominations. It is targeted to conduct 10 training programs in upcoming quarter.

9.2 On boarding to iGoT-Karmayogi Platform

The *National Programme for Civil Services Capacity Building (NPCSCB) – Mission Karmayogi* seeks to build a competent, citizen-centric civil service grounded in Indian ethos, capable of effective and efficient public service delivery. It emphasizes developing behavioral, functional, and domain competencies to enhance government–citizen interactions, promote ease of living, and support ease of doing business. Under this mission, Karmayogi Bharat, the SPV, has established the iGOT Karmayogi platform. The National Rural Infrastructure Development Agency (NRIDA), under the Ministry of Rural Development, is contributing by developing course modules related to PMGSY schemes. As per CBC guidelines, work orders were issued to empanelled firms, and four modules—**Cell Filled Concrete, Panelled Cement Concrete, Full Depth Reclamation for Rehabilitation of Low Volume Roads & Cement Treated Base/ Sub base** have been completed and successfully uploaded on the platform.

Impact Evaluation Study of PMGSY:

The Impact Evaluation of the Pradhan Mantri Gram Sadak Yojana (PMGSY), awarded to the National Council of Applied Economic Research (NCAER), aims to evaluate PMGSY's impact on the rural economy, poverty reduction, livelihoods, and access to essential services, as well as its contribution to the Sustainable Development Goals (SDGs), across six states — Andhra Pradesh, Assam, Jammu & Kashmir, Jharkhand, Madhya Pradesh, and Maharashtra. The draft report of study has been received, and the key outcomes are as follows:

- The construction of the PMGSY road has drastically improved connectivity and accessibility, reducing travel time and enhancing villagers' access to schools, markets, and hospitals, thereby improving their overall quality of life.
- The PMGSY roads have empowered women by improving safety, mobility, and access to opportunities, enabling them to travel freely, access services, and actively participate in social, economic, and community activities.

The construction of PMGSY roads has greatly improved access to healthcare, enabling ambulances to reach villages and reducing maternal and child mortality. However, challenges like poor lighting and potholes during monsoons still hinder safe movement in some areas.

10. New and Green Technology

10.1 In order to promote cost-effective and fast construction technologies in the construction of rural roads, using New materials/Waste materials/Locally available materials, NRIDA has issued 'Guidelines on Technology Initiatives', in May 2013. The States were asked to propose at least 10% of the length of annual proposals using any of the new technologies, for which specifications of Indian Roads Congress (IRC) are already available and an additional length of 5% of annual proposals with any of the new technologies for which specifications of Indian Roads Congress are not available, including materials accredited by IRC.

10.2 Vision Document on New Technology Initiatives & Guidelines-2022

In order to promote further on large scale adoption of New/ Green Technology in rural roads in a much systematic manner, NRIDA has revised the above guidelines and brought **"Vision Document on New technology initiatives guidelines-2022".**

Under New Technology Vision (NTV) 2022, the following guidelines shall be applicable under PMGSY for surface course:

a) Compulsory use of waste plastic in at least 70% length out of the eligible proposed length involving Hot Mix process.

b) Universal use of Mechanized Surface Dressing (MSD) in T-1 to T-5 category of roads. From T-6 to T-8 category of roads, minimum 50% of length shall be taken under MSD. Surface Dressing can also be done with cold mix technology.

c) Cold Mix Technology shall be used in minimum 25% of the total eligible proposed length. The use of cold mix technology shall be prioritized in climatically suitable areas.

Following guidelines shall be applicable for base course, sub-base course and sub-grade

a) At least 50% of length of the proposal shall be constructed utilizing new/green technologies/materials.

b) Each State shall promote two new innovations.

c) 100% proposed length under Cement Concrete shall be constructed using thin White topping (Paneled cement concrete) or Cell Filled Concrete. Only in exceptional cases Pavement Quality Concrete (PQC) shall be used.

d) In cases where pavement cost is high due to factors, such as non-availability of aggregate, leading to high transportation cost or unacceptable quality parameters of aggregate, FDR shall be preferred as methodology of construction with advanced equipment and machineries by using stabilization technology so as to attain cost economy, better compaction, quality and durability

e) In areas near thermal power plants, fly ash shall be used in Cement Treated Base (CTB) and embankments in adequate quantity.

f) In areas near steel plants, slag shall be used in subbase course, base course and embankments in adequate quantity.

g) Construction and demolition (C&D) waste, duly processed, shall be used in subbase/base course in at least 10% of the proposals.

h) Jute -Geo textile/Coir and similar such locally available materials shall be used for slope protection in hilly areas and other areas, where improvement of characteristics of sub-grade, embankments, shoulders etc. may be required

10.3 Initiatives under New Technology

Following initiatives have also been taken up earlier by Ministry to promote the use of new technologies:

i. After reviewing the progress of implementation of New Technologies and non-conventional materials in the

construction of PMGSY roads, Ministry has set the annual targets of 18,000 km among the States during 2025-26. A road length 10,117 km (till 31st December, 2025) has been constructed using new technologies against the targeted length of 18,000 km. These Technologies are environment friendly and either they do not need additional costs or require very little additional cost over and above sanctioned cost.

ii. States may send proposals for switching over from conventional methods to waste plastic /cold mix technology or any other new technologies for the already sanctioned proposals as per the guidelines of NTV 2022.

iii. States are requested to adopt soil stabilization techniques where CBR is below 3 and STAs ensure that appropriate soil stabilization techniques have been proposed as per the guidelines of NTV 2022.

iv. The States have been advised to take up pilot projects using any of the materials/ technologies accredited by IRC, in their annual proposals as per the guidelines of NTV 2022.

v. Some of the STAs have been requested to conduct life cycle Performance assessment of roads constructed using Waste Plastic /Cold Mix technology.IIT, Chennai has been identified as a Principal Agency to oversee the study with partner organizations. The study has been concluded and the preparation of guidelines based on the outcomes of the study has been prepared by the Experts and the same will be shared with the SRRDAs, PIUs and all the stake holders involved in PMGSY.

vi. On the basis of IRC:SP-72:2015 clause 7.3.3 Surface Dressing is both suitable and economical for low traffic volume conditions, as borne out by its popularity in several countries abroad. In all cases of Traffic categories T1 to T5, surface dressing should be preferred as Bituminous surfacing. States are requested to adopt Surface Dressing as Bituminous surfacing.

10.4 MoRD has introduced in the Uttar Pradesh, one of the latest methodologies in the field of road construction called as Full Depth Reclamation (FDR). FDR involves recycling existing bituminous pavement and its underlying layers into a new base layer through a prescribed process which is pulverizing existing pavement (wearing course, base, and sub-base), blending with cementitious agent, water, corrective aggregates (if needed) as per mix design to produce a cementitious stabilized base. It is a sustainable technology for pavement rehabilitation, least cost alternative, and thinner surface course. It increases the structural capacity of new pavement by providing a stronger and more consistent base. Ministry has sanctioned a total of 10,194 km length to the State of Arunachal Pradesh, Assam, Bihar, Himachal Pradesh, Jharkhand, Kerala, Maharashtra, Madhya Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Punjab, Tripura and Uttar Pradesh under FDR. Many other States including NE States are also proposing road length for construction by FDR technology. Moreover, a detailed guideline has been issued by Ministry regarding use of FDR for rehabilitation of low volume rural roads under PMGSY. The Details of overall Road length sanctioned using FDR Technology is given as under:

Road length sanctioned and completed using FDR Technology (till 31.12.25) are given as under:

Sl No	State	Road length sanctioned (in km)	Road length Completed (in km)
1	Arunachal Pradesh	40	12
2	Assam	446	
3	Bihar	242	
4	Chhattisgarh	3	
4	Himachal Pradesh	652	10
5	Jharkhand	1010	257
6	Kerala	318	47
7	Madhya Pradesh	21	
8	Maharashtra	152	118
9	Manipur	5	
10	Meghalaya	109	38
11	Mizoram	165	
12	Nagaland	461	
13	Odisha	75	10
14	Punjab	410	
15	Tripura	237	
16	Uttar Pradesh	5848	4826
TOTAL		**10194**	**5318**

10.5 Technology wise cumulative road length sanction and completion till 31.12.2025 is given as under:

Technology	Length Sanctioned In km	Length completed km
Waste Plastic	61755	45957
Cold mix	30572	25712
FDR	10194	5318
Panelled CC/ White topping	8687	6095
CC Block	3921	3631
Cell filled concrete/Cell filled concrete with ICBP	3808	3341
Cement / without FDR/(cement stabilization)/ Bio Engineering/ Commercial Chemical stabilizers	22508	19650
Coir /Jute/Geotextile	1865	1621
RCCP/ RCCP With Fly Ash	1177	1281
Iron/Steel/Copper Slag/ Processed steel slag/Gravel with slag	1343	975
Gabion Wall	1299	825
Subgrade stabilization with- Lime/ Fly ash embankment/ fly ash subgrade/ Marble slurry	2199	1995
Bitumen stabilization/ Mechanical stabilization/barium carbide	1114	1042
Surface dressing/ MSD	11461	8436
Mixed Seal Surface/ Bituminous concrete	8075	1776
Road marking (Automark thermoplast/ cold plastic road marking)/ SDBC/OGPC/Others	2739	2283
TOTAL	**172717**	**1,29,938**

11. Executing Machinery

The projects under the Programme are executed by the State Governments through their agencies i.e. SRRDA for monitoring, financial management and coordination at the State Level and PIUs for programme implementation at the district level. Further, in five States viz. Bihar, Jharkhand, Odisha, West Bengal and Tripura, Nominated Executing Agencies (NEAs) were also engaged to augment the execution capacity of the States. However, the Government of Bihar, with the approval of the State Cabinet decided to take over the construction as well as maintenance of the balance pending road works/ongoing maintenance constructed/ maintained by NEAs. The details of institutional arrangements as envisaged in the Programme Guidelines are as under:-

i. A SRRDA or similar body with distinct legal status, to receive PMGSY funds and act as nodal point for rural road sector policy and management.

ii. Implementation arrangements overseen at State Level by officers of the SRRDA including Chief Executive Officer (CEO), State Quality Coordinator (SQC), Financial Controller, Empowered Officer, Information Technology Nodal Officer (ITNO), etc.

iii. PIUs at Division/District Level for Managing the Programme are accountable to the SRRDA.

iv. Arrangements for effective management includes: -

- Online Management, Monitoring and Accounting System (OMMAS)
- Quality Management
- Transparent tendering using Standard Bidding Document

v. Single Nodal Bank Account (SNBA) for 'Programme', 'Administrative' and Maintenance (incentive money only), to be managed centrally by the agency and operated by the PIUs. A separate bank account for Maintenance (except incentive) is to be operated. Also Two separate bank accounts for statuary deduction i.e Holding of Account and Security deposit Account are also to be opened.

vi. State Level Standing Committee including all the main stakeholders of the Programme viz., Secretaries of the Departments of Rural Development, Panchayat, PWD, Forests, Finance, Revenue and Transport, State Technical Agencies, State Informatics Officer etc. to monitor progress, quality etc.

12. Monitoring Mechanism under PMGSY

12.1 Online Management, Monitoring and Accounting System (OMMAS)

An Online Management, Monitoring and Accounting System (OMMAS) for the PMGSY is in place to effectively monitor the entire Programme and bring about greater efficiency, accountability and transparency in implementation. The system is available at the website URL https://omms.nic.in.

The OMMAS facilitates the operational requirements of planning, scheduling, monitoring, tracking, execution and accounting

in implementing the PMGSY scheme. OMMAS is intended to serve the requirement of decision-making authorities at various levels, quality monitors, DPIU's, NRIDA and MoRD.

12.2 Features of OMMAS:

12.2.1 OMMAS 2.0 is an integrated digital platform supporting planning, procurement, monitoring, quality management, and financial governance for PMGSY. Its key components are as follows:

12.2.2 PMIS – Project Monitoring Information System

Module for activity-wise project planning and milestone tracking. PIUs record progress against predefined timelines using Gantt charts and structured reports, enabling early detection of delays and timely corrective action.

12.2.3 Quality Monitoring Mobile Application

A standardised mobile platform for NQMs and SQMs with geotagged start/end point photographs, laboratory photographs, time-stamping and an integrated ticketing system. These features enhance traceability, consistency and accountability in field inspections.

12.2.4 Digital Quality Inspection E-Form (NQM/SQM/PIU)

A paperless inspection system capturing technical parameters such as earthwork, subgrade, CD structures and field laboratory details. Real-time uploads strengthen accuracy, data integrity, and analytical assessment of road quality.

12.2.5 Digitised Standard Bidding Document (SBD) Module

A system for online generation of PMGSY bid documents.

Key features:

i. Automatic insertion of State-specific contract data,

ii. Standardisation and version control of SBD clauses,

iii. Elimination of manual compilation, and

iv. Seamless integration with the PMGSY e-tendering system (GePNIC)

This ensures uniformity, accuracy and transparency in procurement.

12.2.6 State Brief & District Brief Dashboards

Public-facing dashboards presenting sanctioned works, physical and financial progress, habitation coverage, DLP maintenance expenditure, and quality observations. These dashboards, available in the Citizen Section of OMMAS, provide transparent and accessible information for Hon'ble MPs and the public.

12.2.7 PFMS Integration – SNA SPARSH

All programme, administrative and maintenance (incentive) payments are processed through PFMS integrated with the SNA–SPARSH framework, ensuring:

i. Real-time reconciliation of Central and State share,

ii. Automated fund tracking from SNA to agencies

iii. Complete audit trail, and

iv. Improved financial discipline across States.

12.2.8 Integration with Key Government Platforms: OMMAS is integrated with:

i. GePNIC for e-procurement of PMGSY works,

ii. NeSL for issuance and verification of electronic Bank Guarantees (e-BG),

iii. Gati Shakti GIS systems for alignment verification, planning and DPR preparation.

These integrations strengthen end-to-end digital governance.

12.2.9 Delta Report Analytics Module

An analytics engine providing:

automatic identification of delayed works,

i. contractor performance diagnostics,

ii. activity-wise delay mapping,

iii. early-warning alerts for slow packages, and

iv. State- and scheme-level exception reports.

This strengthens performance oversight and timely intervention.

12.2.10 SoR Digitisation Module

A centralised digital repository for State Schedule of Rates enabling:

i. uploading in machine-readable formats,

ii. automated comparison with Standard Data Book norms,

iii. version-controlled updates, and

iv. uniformity checks in DPR costing and tender items.

This supports cost optimisation and transparency in project appraisal.

12.3 Inspection of PMGSY works by Public Representatives

State Governments have been advised to arrange joint inspection of ongoing as well as completed works under PMGSY by Hon'ble MPs, Hon'ble MLAs and representatives of Panchayati Raj Institutions.

12.4 "Meri Sadak" App for grievance redressal (ICT)

12.4.1 MoRD launched a Mobile App for PMGSY roads, "Meri Sadak" on 20th July 2015 and integrated into OMMAS for user friendly and transparent Citizen Feedback and complaint redressal system. The citizens can attach up to 3 photographs of the road as well as complaint/feedback with maximum of 1000 characters. This application can be downloaded free of cost from Google Play Store and the OMMAS website (https://pmgsy.dord.gov.in/).

12.4.2 Meri Sadak mobile application has been localized in Indian Languages and available in Hindi, English, and Odia.

During 2024-25 (from 01.01.2025 to 31.12.2025), a total 7,521 PMGSY complaint/ feedback received through "Meri Sadak" Mobile App. During this period, final reply for 6,795 complaints and interim reply for 723 complaints have been provided to the complainants. The State wise details of the complaints received and disposed off are given at Annexure-XXVI.

12.5 Centralized Public Grievance Redressal and Monitoring System (CPGRAMS)

12.5.1 Centralized Public Grievance Redressal and Monitoring System (CPGRAMS), which is accessible through http://pgportal.gov.in is an important tool of Government to strengthen the two-way communication with citizens for effective and time-bound monitoring and implementation of programme & schemes at the ground level.

12.5.2 At the start of the year 2024-25, 207 grievances were pending and during the period from January 2024 to November 2024, 3,975 grievances were received through CPGRAMS portal. Out of a total of 4,182 grievances, 4024 were disposed of till 31.12.2024 on the basis of action taken reports (ATRs) received from the respective States.

12.6 Monitoring through Review Meetings, etc

The progress of PMGSY is monitored through Regional and State-level Review Meetings, PRC Meetings, and Pre-Empowered/Empowered Committee Meetings, where planning, project preparation, procurement, contract management, and quality issues are examined in detail. Quality remains a priority, with dedicated sessions held for its review. The Secretary (RD) uses Empowered Committee meetings for comprehensive assessment of State performance, while the Minister (RD) also reviews planning, implementation progress, quality, maintenance, and fund availability at regular intervals. At the district level, the DISHA Committee monitors implementation of PMGSY along with other Central schemes. In addition, monthly and special review meetings are held by the Secretary, Additional Secretary, and Joint Secretary with Chief Secretaries, Principal Secretaries, and CEOs of SRRDAs to track programme progress.

13. IT Initiatives under PMGSY

13.1 Application of Space Technology in Rural Road Projects under PMGSY (Use of Satellite imageries in the monitoring of PMGSY)

13.1.1 The project "Use of Geo-informatics in Rural Roads under PMGSY" aims to identify and verify the length of roads constructed under the scheme and the habitations connected. NRIDA, MoRD entered into an agreement with the National Remote Sensing Centre (NRSC), the Centre for Geo-Informatics Application in Rural Development (CGARD), School of Science, Technology & Knowledge Systems, and the National Institute of Rural Development & Panchayati Raj (NIRD&PR) for project implementation. The project, initially scheduled for two years up to March 2019, was subsequently extended to 31 December 2022.

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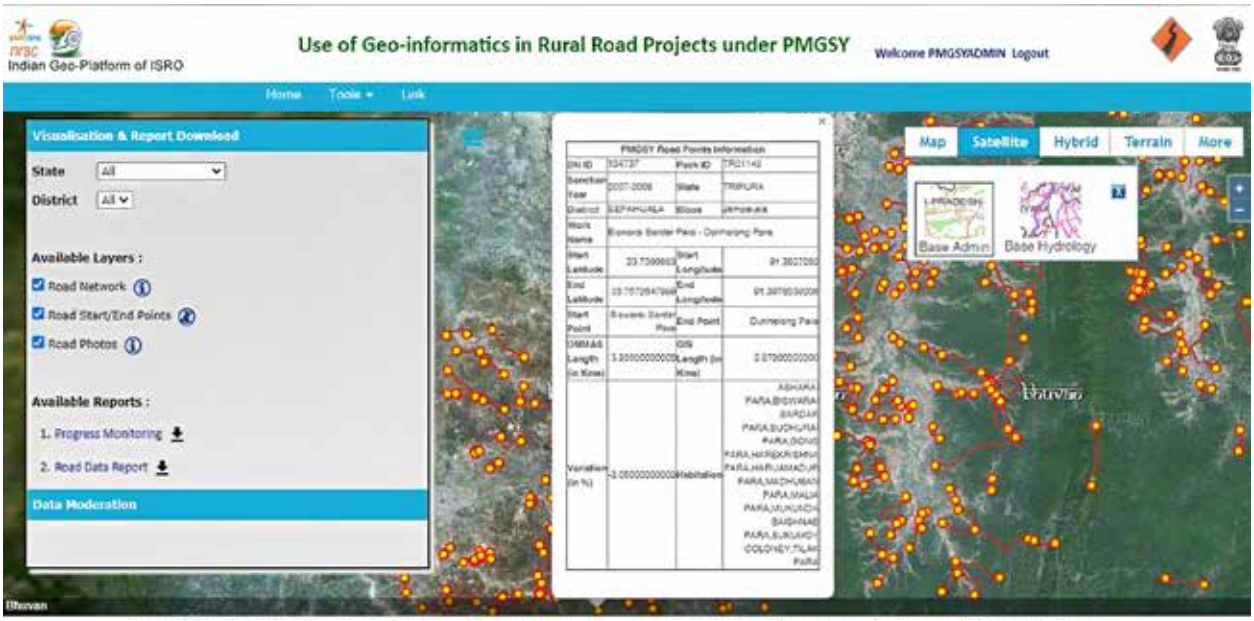
13.2 Implementation of eMARG

13.2.1 PMGSY roads are constructed, maintained, and repaired as per the MoRD Specifications for Roads & Bridges (IRC, 2014). To strengthen maintenance during the Defect Liability Period (DLP) and streamline routine maintenance, the Ministry implemented the Electronic Maintenance of Rural Roads (eMARG) across all States from 1 February 2019. Conceptualized on Performance-Based Maintenance Contracts (PBMC), eMARG provides a smart IT-enabled contract management framework wherein contractor payments are linked to compliance with prescribed performance standards for road conditions, cross-drainage structures, and traffic assets, rather than item-wise measurements.

13.2.2 eMARG is a GIS-based enterprise e-governance platform offering end-to-end, role-based, secure online access for officials, contractors, banks, and the public.

13.2.3 eMARG is a GIS-based enterprise e-governance platform offering end-to-end, role-based, secure online access for officials,



Verification of completed length and connected habitation of PMGSY Roads through satellite imagery

contractors, banks, and the public.

13.2.4 The system ensures performance-based evaluation of PMGSY roads under DLP for maintenance payments. All States are onboard. As of 31 December, 2025, eMARG is being used by 22,519 district PIUs and 16,470 contractors for conducting inspections, generating and approving single-click bills, and processing payments. A total of 37,27,284 bi-monthly routine inspections have been carried out on 78,075 road works, and 24,08,954 bills amounting to ₹4,704.88 crore have been paid through the platform.

13.2.5 Savings made through eMARG since inception

Due to evidence based objective marking system of performance of roads during 5-year maintenance period, there has been a saving of Rs. 934.82 crore as on 31st December, 2025 since the implementation of e-MARG in 2019-20. This saving is due to the performance of roads assessed in between 80% to 100%. In the absence of an objective marking system, payment would have been made 100%. In addition, the long pending bills of contractors that were not timely submitted by the contractors were made zero through eMARG system that would lead to a saving of Rs. . 1,105.03 crore to public exchequer. Thus, total indirect saving of Rs. 2,039.86 crore was made through eMARG since inception.

13.2.6. Implementation of Post 5 Year DLP Module on eMARG:

After the successful implementation of the eMARG system for the Pre-5-year Defect Liability Period (DLP), a Post-DLP eMARG module has been developed. To address various issues raised by States regarding onboarding to the post-5-year Module of eMARG, several video conferences were held with the States and Union Territories (UTs). Some States have complied with the Standard Operating Procedure (SoP) for the Post-5-year Module and have concluded their Post-5-year contracts. These contracts cover components such as Initial Rehabilitation (IR), Renewal, Pre-renewal and post-renewal routine maintenance for five years, and emergency repair works as per the SoP.

As on date, 20 States were onboarded on the Post-5-year DLP Module of eMARG, with 15 of these States having incurred expenditure for the maintenance of rural roads through this module. A total of Rs. 2,130.44 crore has been spent under Post 5-year DLP Module. Additionally, 9,97,172 Routine Inspections (RI), have been conducted, covering 31,756 roads with a combined length of 1,14,234 kilometers. (As on date: 31-12-2025)

Details of Awards received for e-MARG

S.No	Award Description	Award	Year
1	SKOCH Award	Gold	2020
2	National Award for e-Governance	Silver	2021
3	19th CSU SIG e-Governance	Award of Appreciation	
4	Government Data Center and Infrastructure Summit Award 2023	Champion	2023
5	ET Government PSU Award 2024	Silver	2024
6	SKOCH Platinum Award	Platinum	2024

13.3 CPGRAMS Integration with Meri Sadak

The Mobile application 'Meri Sadak' has also been enabled to register citizen feedback/ complaints about Non-PMGSY roads. To streamline this process, CPGRAMS has been integrated with the Meri Sadak app. Such complaints are forwarded to Centralized Public Grievance Redressal and Monitoring System (CPGRAMS) for further necessary action.

Now, the status of grievances received via Meri Sadak is regularly reviewed at NRIDA and then forwarded to the respective State Rural Road Development Agency (SRRDA) to ensure a prompt and quality-driven resolution without compromising on effectiveness.

13.4 PM Gati Shakti :

Prime Minister launched PM Gati Shakti - National Master Plan for Multi-modal Connectivity, essentially a digital platform to bring 16 Ministries including Railways and Roadways together for integrated planning and coordinated implementation of infrastructure connectivity projects. The multi-modal connectivity will provide integrated and seamless connectivity for movement of people, goods and services from one mode of transport to another. It will facilitate the last mile connectivity of infrastructure and also reduce travel time for people.

wherein NRIDA shared PMGSY GIS layers, including rural facilities, habitations, DRRP and road alignments from PMGSY-I, II, III, and RCPLWEA data, which are regularly updated. A total of approximately 7 lakh facilities related to:

- **Agriculture**
- **Education**
- **Medical services**
- **Transport**
- **Administration**

Additionally, the DRRP roads, bridges, and GSS (Gram Sadak Survey) tracks have been uploaded to the portal.

13.5 GPS VTS- System

The GPS VTS is implemented to monitor road construction projects under PMGSY-III by ensuring that projects maintain the required standards and quality levels. This system uses GPS technology to track the movement of vehicles and equipment involved in road construction, enabling project managers to maintain real-time oversight of construction activities.

This monitoring system helps in maintaining construction timelines, assessing resource use, and upholding quality standards across PMGSY projects.

13.6 Gram Sadak Survey App :

NRIDA has developed a mobile application named "PMGSY Gram Sadak Survey App", has been developed to identify possible alignments of roads to unconnected eligible habitations. PM Gati Shakti portal with a wider database is available for detailed analysis of data received from the transect walk and will facilitate developing the preliminary DPR. The data captured will be verified at the State level before uploading on Geo Sadak. The SRRDA will ensure that the vetted proposals meet the objectives of PMGSY-IV.

Salient features of the app are:

- **Habitation Mapping:** Enables geo-tagging of unconnected habitations with latitude–longitude inputs for start, waypoint, and end points.
- **Photo Documentation:** Allows capturing geo-tagged photos of habitations, mid-route households, and key facilities such as schools, PHCs, mandis, and banks.
- **Waypoint & Route Details:** Supports multiple waypoints for detailed route tracking and better mapping accuracy.
- **Population & Connectivity:** Records Census 2011 and current population data, along with all-weather connectivity status.
- **Land Details:** Captures land type (State Govt., Forest, Private, etc.) with remarks for ownership clarity.
- **Maker–Checker System:** Surveyors (Maker) capture data, while designated officials (Checker) verify and approve it.
- **User-Friendly & Offline:** Simple interface with offline capability for remote-area mapping.

LGD Code Integration: Ensures administrative consistency through mandatory LGD code submission.

13.7 Gati Shakti DPR Tool

BISAG has developed a Geo-Spatial AI Tool for DPR planning based on NRIDA's requirements and under the direction of DPIIT. This tool enables PIU users to generate chainage, 3D profiles, and perform tasks such as cutting, filling, and land acquisition.

- The platform offers numerous advantages, including 3D models, simulations, situational reports, spatial decision support systems, and disaster management features.
- It will assist PIU users in improving DPR planning and allow NRIDA to thoroughly review DPRs at the NRIDA level.

Additionally, the tool incorporates several GIS layers, such as groundwater, river drainage, water bodies, canals, soil types, minor and major mining areas, among others, for a comprehensive understanding of the geographical structure.

13.8 E-Form for NQM/SQM

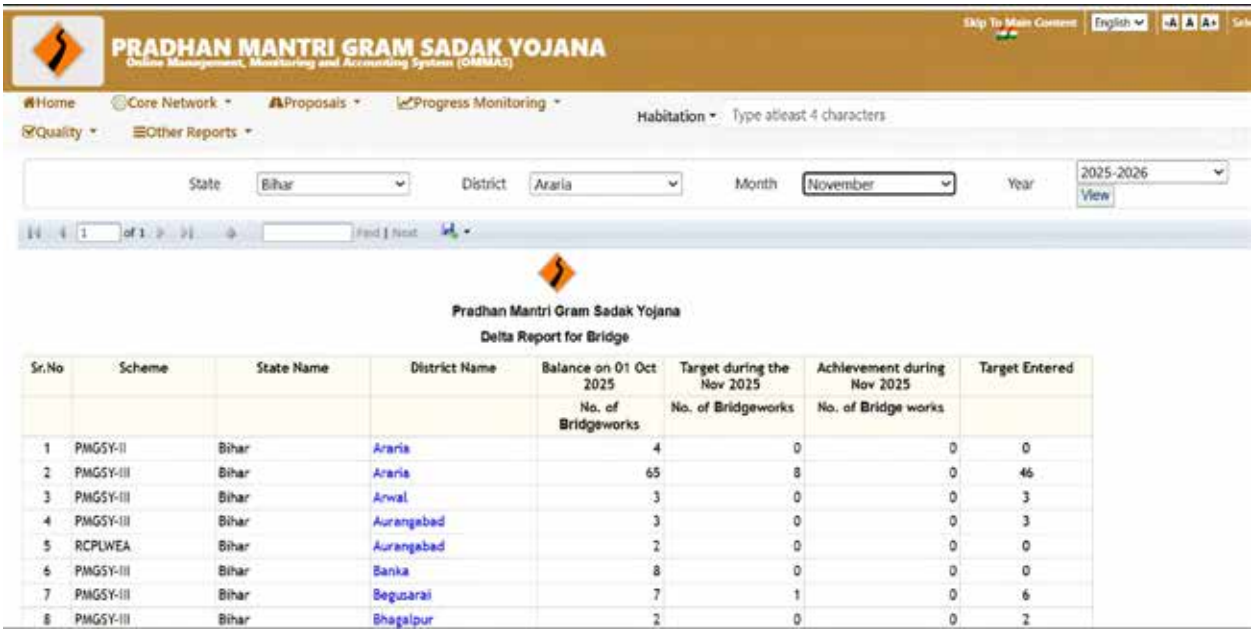
This digital form streamlines the inspection process for **National Quality Monitors (NQM)** and **State Quality Monitors (SQM),** who oversee the quality of PMGSY roads.

Project Implementation Units (PIUs) and quality monitors can use this e-form to record inspections, which digitizes and centralizes inspection data, making the process paperless and more accessible. This leads to more efficient tracking of road quality and facilitates consistent standards across different inspection levels.

13.9 QMS App

The Quality Monitoring Mobile Application has been revamped to support inspections for both national and state-level quality monitors.

New features include capturing start and end point photographs, lab photographs, and other critical parameters to ensure comprehensive quality assessments. This application aims to enhance transparency and accuracy in monitoring by providing visual and data-driven



Sr.No	Scheme	State Name	District Name	Balance on 01 Oct 2025	Target during the Nov 2025	Achievement during Nov 2025	Target Entered
				No. of Bridgeworks	No. of Bridgeworks	No. of Bridge works	
1	PMGSY-II	Bihar	Araria	4	0	0	0
2	PMGSY-III	Bihar	Araria	65	8	0	46
3	PMGSY-III	Bihar	Arwal	3	0	0	3
4	PMGSY-III	Bihar	Aurangabad	3	0	0	3
5	RCPLWEA	Bihar	Aurangabad	2	0	0	0
6	PMGSY-III	Bihar	Banka	8	0	0	0
7	PMGSY-III	Bihar	Begusarai	7	1	0	6
8	PMGSY-III	Bihar	Bhagalpur	2	0	0	2

records of the construction and maintenance processes.

13.10 Dashboard for Real-Time Monitoring

Dashboard serves as a real-time monitoring tool for all PMGSY projects, offering higher-level management access to up-to-date project data.

With real-time analytics, competent authorities can efficiently evaluate project progress and make data-informed decisions that keep projects on track. The dashboard improves accountability and helps ensure that project goals are met in a timely manner.

13.11 Delta Report Analytics:

The Delta Report Analytics Module serves as a comprehensive analytics engine that enhances monitoring and decision-making under PMGSY. It automatically identifies delayed works, provides contractor performance diagnostics, and maps delays activity-wise to pinpoint the root causes. The system also generates early-warning alerts for slow-moving packages and offers state- and scheme-level exception reports. Together, these features significantly strengthen performance oversight and enable timely intervention.

13.12 PFMS (SNA Sparsh Model):

All programme, administrative, and maintenance (incentive) payments under PMGSY are routed through PFMS, fully integrated with the SNA–SPARSH framework to ensure efficient and transparent financial management. This integration enables real-time reconciliation of Central and State shares, automated tracking of funds from the SNA to implementing agencies, and maintains a complete audit trail of all transactions. Together, these features significantly strengthen financial discipline and accountability across States.



13.13 Quality First App:

The app is used by the PIU, the payment and quality-certifying authority under PMGSY. PIUs must test and certify the quality of all eligible work stages and generate stage-passing certificates to proceed to the next stage and enable payment for the completed layer. Senior officials such as SEs, CEs, and SQCs can also conduct routine inspections through the app.

13.14 Digital Performa C:

It is an abstract summary of the entire DPR for a specific project, containing existing and proposed designs along with cost-related details. It has been digitized to enable efficient analysis of high-volume project data.

13.15 PMIS (Project Management Information System):

The module is aimed at bringing in a project management methodology to the construction/ upgradation of roads under PMGSY for a disciplined tracking and monitoring.

Key Steps in the Process:

- **Project Planning:** Initially, the Project Implementation Unit (PIU) staff is responsible for defining a comprehensive project plan for each awarded work. This includes setting clear timelines for every stage of the road construction or upgrade, enabling better resource allocation and setting a roadmap for the project's lifecycle.
- **Continuous Progress Reporting:** After the project plan is finalized, PIU staff are required to report progress on a regular basis. This continuous monitoring helps in assessing how well the project adheres to the planned schedule.
- **Tracking Through Gantt Charts and Reports:** The module provides tools such as Gantt charts and detailed reports to visualize and track progress in a structured way. Gantt charts offer a clear timeline view, illustrating the sequence and duration of tasks, while reports offer in-depth insights into various project aspects.
- **Proactive Corrections:** By consistently comparing actual progress with the original plan, the module allows for early identification of any delays or deviations. This proactive tracking helps PIU staff take timely corrective actions, if needed, to keep the project on schedule and avoid potential delays.

13.16 SoR Module (PMGSY):

The SoR Digitisation Module functions as a centralised digital repository of State Schedule of Rates, ensuring accuracy, transparency, and consistency in PMGSY project costing. It enables states to upload SoR data in machine-readable formats, facilitates automated comparison with Standard Data Book norms, and supports version-controlled updates for improved traceability. The module also performs uniformity checks across DPR costing and tender items. Overall, it strengthens cost optimisation, enhances transparency, and improves the quality of project appraisal.

13.17 Digitised Standard Bidding Document (SBD) Module:

The Digitised SBD Module enables the complete online generation of PMGSY bid documents, streamlining and standardising the procurement process. It automatically inserts State-specific contract data, maintains version-controlled Standard Bidding Document clauses, and eliminates the need for manual compilation. The module is seamlessly integrated with the PMGSY e-tendering platform (GePNIC), ensuring uniformity, accuracy, and enhanced transparency in procurement across all States.

14. Financial Management initiatives under PMGSY (F&A)

14.1 Verification of the amount of interest credited by Banks

Tripartite MoUs were executed between the respective SRRDAs, Banks, and NRIDA for the management of PMGSY funds and the interest accrued thereon. NRIDA had issued instructions to all SRRDAs to verify, on a quarterly basis, the interest earned in the bank accounts of the Programme, Administrative, and Maintenance Funds. Further, SRRDAs were directed to submit an annual interest verification certificate duly signed by the Empowered Officer and the Financial Controller.

This matter has been vigorously pursued by NRIDA, and as a result, a short interest amount of ₹708.13 crore has been detected by the States/ UTs so far (interest verification is still under process), out of which ₹ 560.47 crore has been recovered from the banks managing PMGSY funds up to 31.12.2025.

14.2 Digital Initiatives for Bid Security, Tender Fee and Electronic Bank Guarantees

In furtherance of the Digital India Mission, and to promote transparency and ease of doing business, PMGSY has adopted an online system for deposit of Bid Security and Tender Fee through the PMGSY e-procurement portal (pmgsytenders.gov.in). An MoU was signed with SBI on 02.07.2020 for online EMD collection. As on 31.03.2023, the facility for online collection of EMD and Tender Fee has been enabled in 27 States and 4 UTs.

Further, the digital initiative has been expanded to include Electronic Bank Guarantees (e-BG) through integration with the National e-Governance Services Ltd. (NeSL). The technical integration has been completed and pilot implementation is currently underway in select States. It is proposed to implement the e-BG system for all upcoming works to be awarded under PMGSY-IV, thereby eliminating physical bank guarantees and significantly strengthening transparency, security and ease of doing business for contractors.

14.3 Implementation of SNA SPARSH for release of funds under Centrally Sponsored Schemes (CSS) and monitoring mechanism for utilization of funds.

The Department of Expenditure notified **SNA-SPARSH** vide OM dated 13.07.2023 to enhance efficiency in cash management and to achieve the objective of "just-in-time" fund flow from both the Central and State Consolidated Funds through an integrated network comprising State IFMIS, RBI's e-Kuber, and PFMS. The new system, named **SNA-SPARSH Real-time**

System for Integrated Quick Transfers), provides that the Central share is released only upon actual expenditure by the beneficiary and submission of a corresponding claim.

In compliance to the above-mentioned DoE OM dated 13.07.2023, all PMGSY-implementing States/UTs have been onboarded onto the SNA-SPARSH platform. All States, except Bihar, Jharkhand and Puducherry have commenced expenditure under PMGSY through SNA-SPARSH.

14.4 Closure Status of SNA Accounts:

As per the instructions contained in the aforementioned OM dated 13.07.2023, post onboarding onto SNA SPRASH platform, the existing SNA accounts of respective stotes are required to be closed and unutilized amount lying therein is to be refunded to Consolidated Fund of India(CFI)/ Consolidated Fund of State (CFS).

This matter has been vigorously pursued by NRIDA, and as a result SNA accounts of 10 States/UTs who have either closed SNA or have nil balance in SNA. Out of ₹ 6513.00 Crore unutilized amount lying as on 1st Sept. 2025 in SNA of SRRDAs, ₹ 4,735.58 Crore has been refunded to CFI/CFS under PMGSY up to 05.01.2026.

15. North-Eastern States- Special Considerations

This Ministry has taken a number of initiatives under PMGSY to take into account special concerns of the North-Eastern States. Following dispensations have been provided to the North-Eastern States: -

i. As against project cost sharing of 60:40 between centre and States in plain areas, the sharing pattern is 90:10 for States of North-Eastern region.

ii. On road portions subjected to heavy snow fall or landslides, where regular snow or debris clearance is done over long period to keep the road open to traffic, roadway width may be increased by 1.5 m upto 7.5 m.

iii. States provide adequate length of cement concrete drains along slopes to reduce the damage to roads.

iv. States provide requisite number of protection structures and CD works keeping in view the terrain, snow fall and deposition of snow in high altitudes areas.

v. The Ministry shares the cost of bridges upto 100 mtrs length, as against 75 m in plain areas. Under PMGSY-III, the limit has been extended to 200m, against 150m for plain areas.

16. Gender and SC/ST budgeting under PMGSY

PMGSY is a Centrally Sponsored Scheme with the objective to provide single all-weather road connectivity to all eligible unconnected habitations including the habitations inhabited by Scheduled Castes/ Scheduled Tribes existing in the Core Network in rural areas of the country. The programme envisages connecting habitations with a population of 250 persons and above (as per 2001 Census) in Special Category States (Arunachal Pradesh, Assam, Manipur,

Meghalaya, Mizoram, Nagaland, Sikkim, Tripura Himachal Pradesh, Jammu &Kashmir and Uttarakhand), Tribal (Schedule-V) areas, the Desert Areas (as identified in Desert Development Programme) and in Selected Tribal and Backward Districts (as identified by the Ministry of Home Affairs/Planning Commission).

17. Rainwater Conservation Initiative: Provision of Bridge-cum-Bandhara

The Ministry has issued a circular wherein the States have been encouraged to design the bridges so as to serve as Bridge-cum-Bandhara for conserving the rainwater.

18. Tree plantation along completed PMGSY roads

The provision has been made for Planting of fruit bearing and other suitable trees, on both sides of the roads taken up by the State Governments / Union Territories by using funds under Mahatma Gandhi National Rural Employment Guarantee Scheme and other Central and State Schemes. Guidelines on Tree Plantation along Rural Roads (IRC:SP:103-2014), published by Indian Roads Congress shall be followed for plantation of trees along the roads constructed under PMGSY-IV.


प्रधान मंत्री आवास योजना
ग्रामीण

CHAPTER 6

PRADHAN MANTRI AWAAS YOJANA – GRAMIN (PMAY-G)



I. Pradhan Mantri Awaas Yojana- Gramin (PMAY-G)

The Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) is one of the flagship schemes with Government's commitment to provide "Housing for All". The scheme Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) came into effect from 1st April 2016. The aim of PMAY-G is to provide a pucca house with basic amenities to all houseless households and households living in kutcha/ dilapidated houses in rural areas of the country. Initially, a target of 2.95 crore was set to provide pucca houses with essential amenities to eligible houseless households. However, realizing the growing housing needs in rural areas, Union Cabinet granted an extension to the scheme on 9th August 2024 to construct additional 2 crore rural houses during FY 2024-25 to FY 2028-29, over and above the previous target of 2.95 crore. Out of the cumulative target of 4.95 crore houses, a total of 4.14 crore houses have been allocated among States/UTs out of which 3.86 crore houses have been sanctioned by States/UTs and 2.93 crore have been completed as on 31st December 2025. The total financial outlay for this initiative is ₹ 3,06,137 crore, allocated for the period from FY 2024-25 to FY 2028-29.

The identification of beneficiaries in the scheme is based on the housing deprivation parameters as per Socio Economic Caste Census – 2011. Further, to provide benefit of the scheme to the left out eligible households, the Ministry decided to identify such households, and Awaas+ survey was conducted by States/UTs on directions of the Ministry in 2018. As a result of the exercise of allocation of targets, the SECC 2011 based Permanent Wait List (PWL) and the finalized



Awaas + 2018 lists of 29 States and UTs are saturated. To meet the additional requirement of houses in States/UTs as well as achieve the target of construction of 2 crore more houses, the Awaas+ list is being updated via the Awaas+ 2024 survey. The identification of additional eligible rural houses through survey has been completed and it is expected that targets would be allocated on the basis of the number of eligible beneficiaries identified during from Awaas + 2024 Survey very soon as per the revised exclusion criteria of the PMAY-G.

As per the Union Cabinet approval, the provisions with regard to mechanised two-wheelers, mechanised fishing boats, landline phones and refrigerators have been deleted. Further, the income criteria has also been enhanced from Rs 10000 per month to Rs 15000, and the land-related criteria have been simplified.

The details of revised automatic exclusion criteria under the new phase of the PMAY-G are as under:-

Step 1: Exclusion of pucca houses-All households living in houses with pucca roof and/or pucca wall and households living in houses with more than 2 rooms are filtered out.

Step 2: Automatic Exclusion criteria– From the remaining set of households, all households fulfilling any one of the 10 parameters listed below are automatically excluded:-

i. Motorised three/four-wheeler

ii. Mechanised three/ four-wheeler agricultural equipment

iii. Kisan Credit Card with credit limit of

Rs. 50,000 or above

iv. Household with any member as a Government employee

v. Households with non-agricultural enterprises registered with the Government

vi. Any member of the family earning more than Rs.15,000 per month

vii. Paying income tax

viii. Paying professional tax

ix. Own 2.5 acres or more of irrigated land

x. Own 5 acres or more of unirrigated land

Key Features of PMAY-G

i. Providing assistance for construction of 2 crore houses in rural areas over the period 2024-25 to 2028-29.

ii. The minimum unit (house) size under the PMAY-G is 25 sq. mt, including a dedicated area for hygienic cooking.

iii. Unit assistance of Rs. 1.20 lakh in the plains and Rs. 1.30 lakh in North Eastern States, and 2 Hill States of Uttrakhand and Himachal Pradesh and Union Territories of Jammu & Kashmir and Ladakh.

iv. The cost of unit (house) assistance is shared between Central and State Governments in the ratio 60:40 in plain areas and 90:10 for North-Eastern and 2 Hill States of Himachal Pradesh and Uttarakhand and UT of Jammu and Kashmir. In respect of other Union Territories, 100% cost is borne by the Government of India.

v. Provision of assistance (Rs.12,000/-) for toilets through convergence with Swachh Bharat Mission – Gramin (SBM-G), MGNREGS or any other dedicated source of funding.

vi. Provision of 90/95 person days of un-skilled wage labour under MGNREGS for construction of house, over and above the unit assistance.

vii. Identification and selection of beneficiaries, based on the finalised Awaas+ (2018) list (after updation), and verified by the respective Gram Sabhas as per the revised exclusion criteria of the PMAY-G.

viii. The beneficiaries of PMAY-G, in addition to being provided financial assistance, are also offered technical assistance in the construction of quality house.

ix. If the beneficiary so chooses, he/she will be facilitated to avail loan of up to Rs.70,000/- from Financial Institutions.

x. For Special Projects, 5% of the targets are retained at the Central Level as reserve funds.

xi. Convergence with other Government schemes for provision of basic amenities viz., toilet, drinking water, electricity, clean & efficient cooking fuel, treatment of solid and liquid waste etc.

xii. All Payments/Transfer of assistance to beneficiaries to be done only electronically to their Bank/Post office accounts that are linked to Aadhaar with consent. The Ministry would ensure that payment of assistance to the beneficiaries is using 100% Aadhaar Payments Bridge from

01.04.2024 onwards.

xiii. Sensitization of the beneficiaries on PMAY-G.

xiv. Focus on construction of quality houses by the beneficiaries, encouraging use of locally available construction materials and appropriate house design typologies and trained rural masons.

xv. Adoption of saturation approach - Gram Panchayat, Block or District as unit, wherever possible.

xvi. Orienting PMAY-G beneficiaries towards the processes, financial assistance mechanism, appropriate house designs, suitable construction materials, green technologies, and convergence with other schemes.

xvii. To ensure quality of houses constructed, pan India training and certification programmes for rural mason.

xviii. Bouquet of house design options with disaster resilience features according to local conditions, using appropriate technology suitable to their region are made available to the beneficiaries.

xix. The programme is being implemented and monitored through end-to-end e-governance solutions, viz. AwaasSoft and AwaasApp.

xx. Under PMAY-G, as per the provisions contained in the Rights for Persons with Disabilities Act, 2016 (RoPwD Act, 2016), it is ensured that 5% of the beneficiaries at the State/UT level are from among the persons with benchmark disabilities with priority to women with benchmark disabilities subject to the availability of such cases in the PWL.

II. Physical & Financial Achievements of the Programme (as on 31stDecember 2025)

Parameter	Target allocated	Sanctions	1st instalment	2nd instalment	3rd instalment	Completed
Status	4,14,53,959	3,86,39,499	3,63,13,307	3,22,00,511	2,96,08,640	2,93,46,103

(Source: As per AwaasSoft as on 31.10.2025)

In FY 2024-25, 13,73,547 houses have been constructed at the rate of 3,753 houses per day.

Year	Fund release (Rs. In Cr.)	Houses completed	Average daily rate of House completion
2024-25	26626.0	13,73,547	3,753
2025-26 (till 31.12.2025)	12177.19	20,32,539	5,568

III. Monitoring Mechanism under PMAY-G

The PMAY-G envisages transparency in implementation of the scheme through identification of beneficiaries on the basis of objective parameters from the Socio Economic and Caste Census (SECC), direct transfer of assistance electronically to beneficiaries bank accounts through the AwaasSoft-PFMS platform and evidence based monitoring of construction of the house through capturedGeo-referenced, date and time-stamped photographs of the houses before, during and after construction. The Ministry of Rural Development has also introduced a "Self-survey option", significantly broadening the outreach and ensuring the inclusion of all beneficiaries so that no eligible beneficiary is left behind to get the benefits of the scheme. The app works in online as well as offline mode.

Robust monitoring mechanism has been incorporated into the scheme of PMAY-G with special emphasis on quality and timely completion of construction. The physical and financial progress is monitored closely both electronically viz., MIS-AwaasSoft and physically through visits by National Level Monitors, Area Officers of Ministry and officials of the Project Management Unit set up at the State, District and Block Level. Social Audit had also been introduced involving a mandatory review of all aspects of the scheme.

AwaasSoft is a bi-lingual (Hindi & English), transactional web based electronic service delivery platform to facilitate e-Governance in PMAY-G. The system has been developed in house by the Rural Housing Division of Ministry of Rural Development, in collaboration with NIC. The portal is currently hosted at the URL https://pmayg.nic.in. All the critical functions of PMAY-G like identification of beneficiaries, fixing of targets, release of funds, issue of sanction order to the beneficiary, monitoring of the progress of house construction, release of the assistance amount to the beneficiary, etc. are done through AwaasSoft.

IV. Rural Mason Training

One of the main objectives and focus areas of PMAY-G is construction of durable and disaster resilient house and the major constraint in quality house construction is insufficient number of skilled masons. To address this, the Ministry of Rural Development (MoRD) has launched the Rural Mason Training (RMT) program under the Pradhan Mantri Awaas Yojana- Gramin (PMAY-G). The initiative not only avails livelihood opportunities for the rural workforce but also contributes towards the availability of a skilled workforce for the construction of rural infrastructure under different schemes. The MoRD has partnered with the Construction Skill Development Council of India (CSDCI) and National Skill Development Corporation (NSDC) in the implementation of the RMT program. As of 31st December 2025, against the target of training 9.33 lakh candidates 3.08 lakh candidates have already been trained under Rural Mason Training (RMT) of PMAY-G.

V. Housing Design Typology

The beneficiaries of PMAY-G are to be provided bouquet of options of house designs and appropriate technology suitable to the region of their residence. In this direction, Ministry of Rural Development, in collaboration with CSIR-CBRI is digitalizing the PAHAL compendium



into a manual, featuring 3D house designs, techniques, and technologies tailored to state-specific factors like local materials, manpower, geo-climatic, geological, and environmental conditions. These 3D house models will be integrated into Awaas + application for beneficiary selection.

VI. Construction of Demo Houses

In order to promote use of region-specific appropriate construction technologies in the construction of PMAY-G houses and for proper understanding to the beneficiaries on house design typologies, MoRD has issued Guidelines from Construction of Demo Houses in States/ UTs across the country. These demonstration houses built using the defined typologies are made available to be seen by the beneficiaries for better understanding and visualization of their new PMAY-G house to be constructed.



VII. Social Audit

As per the Framework for Implementation for PMAY-G, Social Audit Units (SAUs) set up by the State/UT Government under MGNREGA, are to be roped in to facilitate conduct of Social Audit of PMAY-G. Resource persons identified by the SAU at different levels are to be involved with the Gram Sabha in conducting social audit. The resource persons can be drawn from primary stakeholders, civil society organizations or individuals, having knowledge and experience in working for the rights of the people. SAU should ensure that Social Audit of PMAY-G is conducted in every Gram Panchayat once in a year and accordingly prepare the annual calendar. The guidelines for Social Audit in PMAY-G have been prepared in consultation with National Institute of Rural Development & Panchayati Raj (NIRD&PR). The guidelines were launched on 13th November 2019. The National Institute of Rural Development and Panchayati Raj (NIRD&PR) along with State Institutes of Rural Development (SIRDs) is the training partner for capacity building and training of the social audit resource persons.

VIII. Women Empowerment under PMAY-G

Focusing on women empowerment in PMAY-G,





Houses are sanctioned in the names of women, or jointly with their husbands, except for cases involving widows, separated, unmarried, or transgender individuals. The scheme aspires to provide 100% ownership to women. In the new Awaas + 2024 survey, the houses are automatically sanctioned in the name of women beneficiaries while the details of the family members are being captured. Further, while preparing Permanent Wait List (PWL), households are prioritized based on socio-economic deprivation parameters. The criterion includes female headed households with no adult male members between the age 16 to 59.

As on 31st December 2025, a total of 97,31,524 sanctions have been made in the name of female beneficiaries, out of which a total of 77,74,564 houses have been recorded completed. A total of 1,93,58,067 sanctions have been made jointly to Wife and Husband, out of which 1,38,58,471 have been recorded completed. Out of 3,86,39,499 total houses sanctioned, 2,90,89,591 houses i.e., 75% houses have been sanctioned solely or jointly in the name of female.



IX. SHG involvement in PMAY-G

Self Help Groups (SHGs) accredited to NRLM involves mostly women of that area. PMAY-G defines the role of SHGs as:

i. SHGs should be involved in creating awareness among the beneficiaries of PMAY-G, about construction of durable houses, sources of procurement of materials, availability of skilled masons and benefits deliverable from other schemes implemented by the States/UTs and the Central Government.

ii. The SHGs need to be involved in the construction / completion of houses sanctioned to the beneficiaries.

iii. SHG members should be trained as certified social auditors to undertake social audit of the PMAY-Gramin.

iv. Production of building materials by the SHGs, where feasible, should be taken up for supply of the same to the beneficiaries of PMAY-G at a reasonable cost, thereby benefiting both the SHGs and the beneficiaries.

X. Scheduled Castes and Scheduled Tribes under PMAY-G

Under PMAY-G, minimum 60% of the target at the national level is earmarked for SC/ST households. To maintain this, 60% of the target



allocated to each State / UT is earmarked for SC/STs subject to availability of eligible PMAY (G) beneficiaries in the Permanent Wait List (PWL). Within earmarked targets the proportion of SC/ST is to be decided from time to time by the respective States/UTs. Under the scheme, there was no separate allocation made for the SCs/STs up to 2010-11. From the year 2011-12 funds are earmarked for Special Component Plan for Scheduled Castes and Scheduled Tribe Sub Plan. As of 31st December 2025, out of the total 3,86,39,499 houses sanctioned, 77,53,685 houses were sanctioned for SCs and 84,55,095 sanctioned for STs across



the country.

XI. Caring for Divyang

The Rights of Persons with Disabilities Act, 2016, provides for social security for persons with disabilities. Accordingly, in the scheme of PMAY-G while deciding the inter-se priority among the beneficiaries who are to be provided assistance, households with any disabled member and no able-bodied adult member have been accorded additional deprivation score so that such households are given priority while allotting the houses. Keeping this in view, State should ensure that at least 5% of beneficiaries are from among persons with disabilities.

In cases where the beneficiary is old or infirm or a person with disability and is therefore not able to get the house constructed on his / her own, such houses are taken up as a part of the Rural Mason Training (RMT) programme. In case there are still some beneficiaries left out, the State /UT Governments ensure that such beneficiaries are assisted through the Gram Panchayats or a ground level programme functionary to get their house constructed.

XII. Strengthening of PRIs

Under PMAY-G, Gram Panchayats have the following role: -

i. The Gram Panchayats, through Gram Sabhas, select, prioritize, and finalise the Permanent Wait List of eligible beneficiaries prepared on the basis of SECC-2011, and prepare a list of households not included in the system generated priority list, but otherwise found eligible.

ii. The Gram Panchayats facilitate orientation of beneficiaries on different aspects of the scheme.

iii. The Gram Panchayats identify the families who are unable to construct houses on their

own and help in getting the houses of these families taken up for construction as a part of the mason training program. In case there are still some beneficiaries left out, the Gram Panchayats shall help to get their house constructed.

iv. The Gram Panchayats assist in identifying common land available for allotment to the landless beneficiaries.

v. The Gram Panchayats facilitate beneficiaries in accessing materials required for construction at reasonable rates and help in identification of trained masons.

vi. The Gram Panchayats facilitate beneficiaries in availing benefits of other schemes of the Centre and State Government through convergence.

vii. The Gram Panchayats discuss the progress of the scheme in their scheduled meetings and help resolve the problems being faced by the beneficiaries. The Gram Panchayats should also proactively assist the social audit teams to conduct Social Audit.

viii. The Gram Panchayats assist in identifying the local level functionary to be tagged with each PMAY-G house for ensuring their timely completion.

ix. Gram Panchayats will prioritize the households of the Awaas+ data through Gram Sabha.

x. The Gram Panchayats facilitate / encourage / motivate the Self-Help Groups (SHG) to undertake production of quality building materials for supplying the same to the beneficiaries of PMAY-G at reasonable rates.

xi. The Gram Panchayats facilitate beneficiaries in availing benefits of other schemes of the Centre and State Government through convergence.

XIII. IT initiatives under PMAY-G

i. Survey through "Awaas+ 2024 app":

The Awaas+ 2024 mobile application was launched by the Hon'ble Prime Minister at an event in Bhubaneshwar on 17thSeptember 2024 to identify additional eligible rural households for benefits under the scheme. This strategic effort emphasises inclusivity and transparency in beneficiary selection while leveraging advanced technology for efficient data collection and validation, which includes pre-registered surveyors, housing technology selection, face authentication, Aadhar-based e-KYC, the data capture of household, conditions of the existing house, time-stamped, and geo-tagged photo capture of the existing house proposed site of construction. To ensure transparency, the Ministry of Rural Development has introduced a **"Self-survey option",** significantly broadening the outreach and ensuring the inclusion of all beneficiaries so that no eligible beneficiary is left behind to get the benefits of the scheme. The app works in online as well as offline mode.

ii. Awaas Sakhi Application:

Awaas Sakhi (Support Application for Knowledge, Help and Innovation) is an innovative mobile application developed to enhance access to PMAY-G by bringing essential information and resources in one place. It was launched by the Hon'ble Minister (Rural Development) on October 8, 2024 from Sehore, Madhya Pradesh. This application fosters awareness, transparency, and self-reliance

among beneficiaries while streamlining access to all scheme benefits. Key features include a boutique of 3D House Typologies showcasing housing designs tailored to local conditions, enhanced with AR/VR technology for real-time visualisation, and a directory of over 7.6 lakh BIS-certified vendors across 679 districts, ensuring access to quality construction materials. Additionally, it integrates ~3 lakh trained skilled rural masons information who can provide professional assistance for house construction. Awaas Sakhi, in the essence of its name, aims to provide Help, enable access to Knowledge and promote Innovation in PMAY-G. The application makes essential information and tools available at the fingertips of the beneficiaries, enabling them to take full advantage of the scheme and achieve their dream of owning a secure and resilient house.

iii. Archival Policy:

The archival policy has been prepared to lay down guidelines on data retention, data archival, data retrieval and data destruction (collectively referred to as 'data management') which is applicable to all records in PMAY-G. The archival policy is framed for the purpose of systematic identification, categorization, maintenance, retention and destruction of records or transactions in PMAY-G. It also helps to establish uniformity to maintain and store data and information, in electronic format, in compliance to stated purposes and use.

iv. Landless module:

To map landless beneficiaries in the PWL of PMAY-G and to capture the status of availing land or financial assistance for land purchase to the landless beneficiaries as applicable, a landless module on AwaasSoft is developed. The module further captures the land purchase status of financially assisted landless beneficiaries.

v. Convergence module:

Convergence is an inherent part of the Scheme and PMAY-G not only focuses on provision of house but also addresses the basic needs of households through convergence with other Government Schemes. The beneficiary is entitled to 90/95 person-days of unskilled labour from MGNREGS. Availability of piped drinking water, electricity connection, LPG gas connection, renewable energy source and building material is also provided through convergence with different government programmes Further, the assistance for construction of toilet is done through convergence with SBM-G, MGNREGS or any other dedicated source of funding. Provision of Solar roof top through PM-SURYA GHAR scheme has also been provisioned in the new phase of PMAY-G since FY 2024-25.

Toilet Constructed	Electricity Connection	LPG Connection	Water Connection	SHG
2,91,38,318	2,92,65,463	2,75,64,748	2,29,72,916	1,08,81,883

Convergence module was developed to track the convergence status in States/UTs.:

vi. E-ticketing:

The module has been introduced to address the grievances about technical as well as non-technical issues under PMAYG faced by the program functionaries i.e. States/UTs. The E-ticketing module is helping in robustly resolving the States' issues. So far, 54,022 tickets have been generated out of which 41,207 tickets have already been resolved. Among the pending tickets only 564 tickets are pending at the Central level remaining all are either pending either at the State or District level.

vii. Dashboard:

The Scheme has developed dedicated dashboard to monitor the implementation of the Scheme which provides End-to-End insights to cater the analytical and strategic business intelligence and to cater the physical and financial progress of PMAY-G scheme at a glance. The dashboard also provides the actionable insights that include the single screen visualization of entire physical and financial progress and state level reports drillable to block level , analyzing the gap/delays in release of installments, speed of house construction, age-wise, category-wise data analysis in order to find out anomalies, outliers. It also illustrates the trend analysis for sanction and completion progress using dynamic and customizable data visualization in close coordination with business users.

XIV: Evaluation Studies under PMAY-G

I. Findings of the evaluation study "Evaluation of CSS Scheme – Rural Development Sector" in respect of PMAY-G by NITI Aayog

Under the evaluation study sponsored by Development Monitoring and Evaluation Office (DMEO) of NITI Aayog, a detailed scheme level analysis of the 6 selected CSS - MGNREGA, PMAY-G, NSAP, DAY-NRLM, PMGSY and SPMRM was done. Each of these schemes has been evaluated using the REESI+E framework against the Relevance, Effectiveness, Efficiency, Sustainability, Impact and Equity. Under the study, the performance of PMAY-G has been assessed on cross sectional themes like accountability and transparency, gender mainstreaming, use of IT, reforms and regulations etc.

Main findings of the report are provided as under:

i. PMAY-G brought relevant impact in the processes of identification of beneficiaries, use of IT and fund flow. These reforms were beneficial to the success of PMAY-G. New experiences led to better reforms generating more benefits from the scheme.

ii. PMAY-G has been able to ensure efficient use of technology for smooth implementation of scheme. With Geo-tagging of houses, house quality review module, tech-savvy financial modules the scheme is leveraging quite well on technology.

iii. Use of AwaasApp & AwaasSoft has led to timely disbursal of funds directly to beneficiary accounts. PMAY-G has a robust monitoring mechanism. The dashboard keeps track of all physical & financial progress by recording data at beneficiary level. All the data is updated regularly & is available in public domain thus ensuring transparency within the

scheme.

iv. PMAY-G has adopted various creative & innovative practices like- Use of AwaasApp & AwaasSoft in timely disbursal of funds, helping old & disabled people to build houses via rural masons training, use of Awaas+ to include the genuine cases of excluded beneficiaries and so on. This shows the commitment of PMAY-G in using out of the box solution for different problems.

v. Gender Mainstreaming is actively encouraged under PMAY-G. Providing house in the name of female beneficiaries, allocation of house to transgender people, capacity building of women to become Awaas Mitras contribute towards gender mainstreaming within the scheme.

vi. Satisfaction of beneficiaries towards the application process was positive, with significant assistance and support provided. Challenges include transport and documentation related costs, both in terms of time and money.

vii. The fund disbursal rate from Centre to State is satisfactory especially in the initial stages of installment.

viii. Ease of living of beneficiaries is enhanced due to construction of the house. The same is confirmed by both primary and secondary sources. 88 percent of respondents confirmed improvements in standard of living with construction of house.

ix. DoRD has taken account of the climate change by suggesting PAHAL designs- Climate resilient technologies for house construction. However, proper implementation and encouraging beneficiaries to adopt these designs needs to be ensured.

Progress in NE States:

All the NER States (except Assam) have been saturated in FY 2023-24 by allocating full and final targets to them.

Arunachal Pradesh				
Years	**Target (in units)**	**Completion (in units)**	**Fund Allocated (in lakhs)**	**Fund Released (in lakhs)**
2016-2017	9,022	8982	10993.11	5412
2017-2018	2,168	2155	2661.14	1210.97
2018-2019	0	0	0	0
2019-2020	7421	7358	8775	0
2020-2021	11807	11574	17925.57	0
2021-2022	5519	5496	6909.12	10485.35
2022-2023	0	0	6958.25	6958.25
2023-24	0	0	20522	20060.5
2024-2025*	0	0	0	1
2025-2026	0	0	0	0
Total	**35,937**	**35,591**	**74,744**	**44,128**

Source: As per AwaasSoft as on 31st December, 2025
*Additional administrative fund released.

Assam				
Years	Target (in units)	Completion (in units)	Fund Allocated (in lakhs)	Fund Released (in lakhs)
2016-2017	2,08,446	207269	267324.75	132198
2017-2018	36049	35898	48816.8	166961.67
2018-2019	0	0	0	24408.4
2019-2020	228040	226388	299570.31	143397.4
2020-2021	275962	274032	428191.9	150342.5
2021-2022	1083567	1060400	1019121.48	577110.76
2022-2023	0	0	985200	914175
2023-2024	219778	195126	259017	293445
2024-2025	559951	99666	288319	433624.31
2025-2026	376075	0	547051	29221.3631
Total	**2779422**	**2098779**	**4142612.24**	**2864884.4**
Source: As per AwaasSoft as on 31st December, 2025				

Manipur				
Years	Target (in units)	Completion (in units)	Fund Allocated (in lakhs)	Fund Released (in lakhs)
2016-2017	9747	9727	11851.13	5767
2017-2018	0	0	0	5855.3
2018-2019	0	0	0	429.98
2019-2020	8848	8755	10352.16	1030.27
2020-2021	15437	13205	18535.14	8489.03
2021-2022	11058	5952	13670.28	2100.99
2022-2023	0	0	16114	16113.96
2023-2024	56460	19078	86578	21644.75
2024-2025	7000	0	60857	1696.35
2025-2026			4618	989
Total	**108550**	**56717**	**222575.71**	**64116.63**
Source: As per AwaasSoft as on 31st December, 2025				

Mizoram				
Years	**Target (in units)**	**Completion (in units)**	**Fund Allocated (in lakhs)**	**Fund Released (in lakhs)**
2016-2017	4806	4806	5847.66	2483
2017-2018	1794	1781	2182.93	644.25
2018-2019	0	0	0	2923.83
2019-2020	1500	1486	1755	0
2020-2021	5432	5343	13549.76	1616.21
2021-2022	6976	6589	5025.6	4191.7
2022-2023	0	0	2958	2957.7
2023-2024	9459	5294	21267	15789.75
2024-2025	0	0	5283	1294.75
2025-2026	0	0	0	0
Total	**29,967**	**25,299**	**57,869**	**29,418**
Source: As per AwaasSoft as on 31st December, 2025				

Meghalaya				
Years	**Target (in units)**	**Completion (in units)**	**Fund Allocated (in lakhs)**	**Fund Released (in lakhs)**
2016-2017	17,029	16970	20722.04	8078
2017-2018	3713	3702	4520.41	4273.76
2018-2019	0	0	0	12621.23
2019-2020	17152	16867	20124	2260.21
2020-2021	24197	20207	30106.43	19108.134
2021-2022	16555	13222	12960	9012.516
2022-2023	0	0	10644	10643.65
2023-2024	109388	82210	160891	159126.25
2024-2025	0	0	0	0
2025-2026	0	0	0	0
Total	**188,034**	**153,178**	**259,968**	**225,124**
Source: As per AwaasSoft as on 31st December, 2025				

Tripura				
Years	**Target (in units)**	**Completion (in units)**	**Fund Allocated (in lakhs)**	**Fund Released (in lakhs)**
2016-2017	23725	23622	28875.1	13455
2017-2018	1258	1247	1531.95	18316.45
2018-2019	0	0	0	765.98
2019-2020	23690	23622	33740.46	22952.36
2020-2021	0	0	0	11361.685
2021-2022	212332	210249	214683.29	136847.66
2022-2023	73	69	126420	126419.9
2023-2024	115835	113752	121713	118604
2024-2025	0	0	0	20486
2025-2026	0	0	0	1671
Total	**376913**	**372561**	**526963.8**	**470880.04**
Source: As per AwaasSoft as on 31st December, 2025				

Nagaland				
Years	**Target (in units)**	**Completion (in units)**	**Fund Allocated (in lakhs)**	**Fund Released (in lakhs)**
2016-2017	4239	4239	10319.53	4676
2017-2018	0	0	0	832.99
2018-2019	0	0	0	0
2019-2020	5900	5812	6903	0
2020-2021	7894	5668	11702.33	1739.92
2021-2022	4899	3101	5771.6	1740.67
2022-2023	0	0	5250	5250
2023-2024	25898	17450	44654	33416.5
2024-2025	0	0	10981	5490.6
2025-2026	0	0	0	0
Total	**48,830**	**36,270**	**95,581**	**53,147**
Source: As per AwaasSoft as on 31st December, 2025				

Sikkim				
Years	**Target (in units)**	**Completion (in units)**	**Fund Allocated (in lakhs)**	**Fund Released (in lakhs)**
2016-2017	1078	1074	1262.43	1191
2017-2018	0	0	0	0
2018-2019	0	0	0	0
2019-2020	0	0	0	65.03
2020-2021	253	252	0	0
2021-2022	68	67	0	57.29
2022-2023	0	0	97	96.53
2023-2024	0	0	341	157.78
2024-2025	0	0	136	0
2025-2026	0	0	0	0
Total	**1399**	**1393**	**1836.43**	**1567.63**
Source: As per AwaasSoft as on 31st December, 2025				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CHAPTER 7

NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)

1. Background

The Directive Principles of State Policy of the Constitution of India enjoin upon the State to undertake within its means a number of welfare measures, targeting the poor and the destitute in particular. Article 41 of the Constitution of India directs the State to provide public assistance to its citizens in the case of unemployment, old age, sickness and disablement as well as in other cases of undeserved wants, within the limit of State's economic capacity and development. Social security, invalid and old age pensions figure as Items 23 and 24 of the 7thSchedule of the Constitution of India in the Concurrent List. It is in compliance of these guiding principles that the Government of India introduced on Independence Day, 1995 the National Social Assistance Programme (NSAP) as a fully Centrally Sponsored Scheme targeting the destitute, defined as any person who has little or no regular mean of subsistence from his/her own source of income or though financial support from family members or other sources, to be identified by the States and UTs, with the objective of providing a basic level of financial support. The programme has undergone many changes in the composition, eligibility criterion and funding patterns over the years.

2. Components of NSAP

The NSAP at present includes five sub-schemes as its components: -

a. Indira Gandhi National Old Age Pension Scheme (IGNOAPS):

Under the scheme, assistance is provided to person of 60 years and above and belonging to family living below poverty line as per the criteria prescribed by Government of India. Central assistance of Rs.200/- per month is provided to person in the age group of 60-79 years and Rs.500/- per month to persons of 80 years and above.

b. Indira Gandhi National Widow Pension Scheme (IGNWPS):

Under the scheme, Central assistance @ Rs.300/- per month is provided to widows in the age group of 40-79 years and belonging to family living below poverty line as per the criteria prescribed by Government of India. Central Assistance of Rs.500/- per month is provided to the beneficiaries of age of 80 years and above.

c. Indira Gandhi National Disability Pension Scheme (IGNDPS):

Under the scheme, Central assistance @ Rs.300 per month is provided to persons aged 18-79 years with severe and multiple disabilities and belonging to family living below poverty line as per the criteria prescribed by Government of India. Central Assistance of Rs.500/- per month is provided to the beneficiaries of age of 80 years and above.

d. National Family Benefit Scheme (NFBS):

Under the scheme, BPL household is entitled to a lumpsum amount of money on the death of the primary breadwinner aged between 18-59 years. The amount of assistance is Rs.20,000/-.

e. Annapurna Scheme:

Under the scheme, 10kg of food grains per month are provided free of cost to those senior citizens who, though eligible under

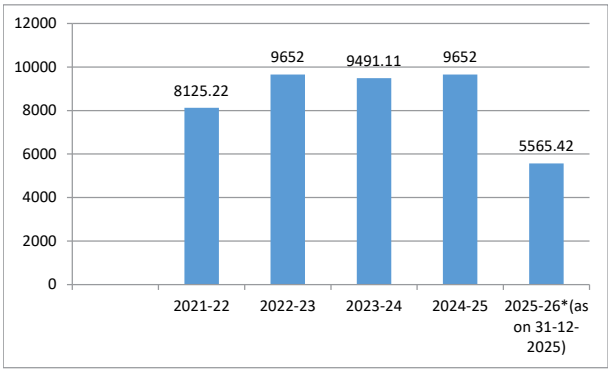
IGNOAPS, are not receiving old age pension.

Many States have not only declared the enhanced top up but also extended the welfare schemes to the beneficiaries identified by them as per the criteria fixed by respective State/UT Governments.

3. Implementation:

From the year 2014-15, NSAP has been converted into a Centrally Sponsored Scheme (CSS) and funds are being released by the Ministry of Rural Development to States /UTs scheme-wise in four tranches. In August 2016, the NSAP scheme was declared as "Core of the Core Scheme". NSAP is being implemented mainly by Social Welfare Department in the States. In some States, it is being implemented by Rural Development Department and in a few, by Women and Child Development Department, Social justice and Panchayati Raj Department.

During 2024-25, an amount of Rs.9652.00 crore was released to the States/UTs for the implementation of NSAP schemes. Out of a total allocation of Rs.9652.00 crore to NSAP schemes for the year 2025-26, Rs. 5565.42 crore (as on 31.12.2025) has been released to States/ UTs for the implementation of NSAP Schemes.



Fund Released under NSAP (Rs. In Crore)

NSAP schemes are implemented by the State Governments and Union Territories.

NSAP has been declared as Direct Benefit Transfer (DBT) scheme in the year 2014. Therefore, disbursements of pension are preferred through Bank accounts and post office accounts. Further, guidelines stipulate that disbursement of pensions in cash though not prohibited, it shall be adopted as mode of last resort explaining clearly why disbursement is not being routed through account based mechanism. The objective is that cash disbursement should be done in a transparent manner, and to be adopted if other modes are not implementable. Nevertheless, the guiding principle in this regard has to be the convenience of the beneficiary. Given the physical, social and economic vulnerability of the beneficiaries, States have been advised to ensure monthly disbursement of pensions, and also to ensure that the beneficiaries do not have to travel long distances to receive their pension and disbursement of pension is done at their door step by utilizing the services of Banking Correspondent (BC) and Self Help Groups (SHG) after required training.

4. Digitization of beneficiaries

With a view to avoid inclusion error in the data-base, first step required was to complete the digitization of all the intended beneficiaries which are either being covered to NSAP or need the eligibility criteria to avail the pension. Almost 100% data of all potential beneficiaries has been digitized with their names, addresses, option given for the pension disbursement mode, Bank details, Aadhaar numbers and mobile number, wherever it has been provided. Information can be assessed at **www.nsap.nic.in.**

5. NSAP-PPS

A System developed by the NIC, which provides the details of old age, widow and disabled beneficiaries as well as facilitates end to end transaction from originating point to disbursement point.

18 States/UTs are on boarded on NSAP-PPS Portal for disbursal of pension and sharing the transaction data into NSAP-PPS through web service. 14 States/UTs using their own MIS system for disbursal of pension and sharing the transaction data into NSAP-PPS through web service and 4 States/UTs are not using any MIS and they have requested to onboard on NSAP-PPS Portal which is under process.

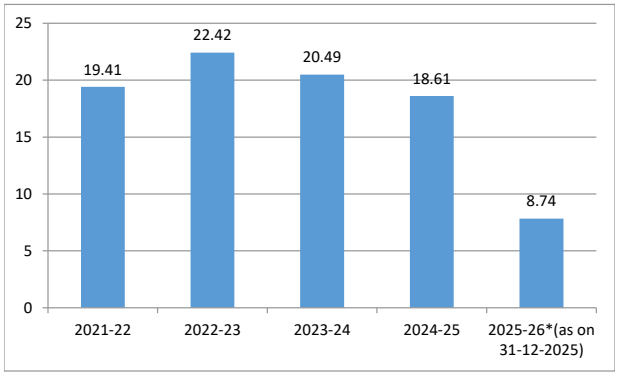
Apart from access to digitize data to pensioners provided in the NSAP-PPS to maintain transparency, complete list of beneficiaries upto village level can be accessed by all the citizens through a Mobile App developed by MoRD as "Gram Samvad" in which all pensioners registered with NSAP schemes can be viewed at village level/ GP level. PFMS platform also provides the facility 'Know Your Payment' through which beneficiary can see the status of movement of pension file leading upto his/her Bank account. Based on requirement of basic need of e-Governance services to the citizen under National Social Assistance Programme and to assist socially poor old aged, disabled and Widow person, a citizen centric Mobile-App has been developed by National Informatics Centre, Ministry of Rural Development named **"SAMBAL".**

6. Digital Life Certification

Aadhaar based Mobile Application for Digital Life Certification (DLC) of NSAP pension beneficiaries was launched by Hon'ble Minister of Rural Development on 15th July, 2025. DLC guidelines and User Manual have been circulated to State/UTs. A total of 46.82 lakh beneficiaries as on 31.12.2025 have been authenticated through DLC across India. States on-boarded on NSAP PPS have been allowed the use of DLC verification for State Pension schemes. States/UTs have been requested to organize special campaigns to cover DLC of all existing beneficiaries expeditiously.

7. Direct Benefit Transfer (DBT) for NSAP

To foster transparency and swiftness in transactions, NSAP pension Schemes were included under Direct Benefit Transfer (DBT) Schemes in December 2014. To meet the objectives of DBT, integrating the scheme with Public Financial Management System (PFMS) serves as important link. NSAP-PPS platform provided to States/UTs, caters to this requirement and can be effectively used for quick disbursal of pension in respective Bank/ Postal account of pensioners using PFMS interface. Further, National Family Benefit Scheme (NFBS) has also been included under DBT and States/UTs have been directed to use the NSAP-PPS for payment of benefit to the beneficiaries and also directed to digitize the data of all eligible beneficiaries. At present, almost all States/UTs are paying pension to

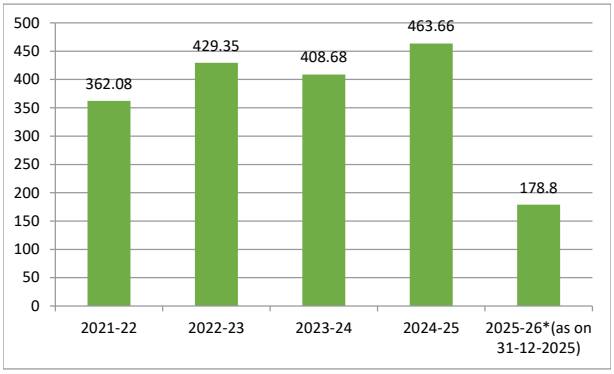


Digital Transaction (DBT) (Rs. In Crore)

100% beneficiaries through DBT pensions are being disbursed through DBT except for cash mode for pension payment being used only in 2 States, which have also been advised to switch over to the DBT mode. Majority of the States / UTs disburse pension on monthly basis while others do so on quarterly basis. All States / UTs have already been advised to adopt monthly system of pension payment. In FY 2025-26, 8.74 Cr. digital transactions have been recorded till 31.12.2025.

8. Implementation of NSAP in North Eastern States

At present, all the five schemes of NSAP are implemented in the North Eastern States, wherein 10% of the total budget allocation of NSAP schemes is earmarked to NE States. NSAP schemes in NE States are implemented by the Rural Development Department in Assam and Meghalaya and in the rest of the NE States by Social Welfare Department. An amount of Rs. 457.83 crore was allocated to NE States for the year 2024-25, out of which Rs.463.66 crore was released. The total number of NSAP beneficiaries in NE States is 12.94 lakh. Fund released to NE states in FY 2025-26 till 31.12.2025 is Rs. 178.80 crore. All the NE States except Nagaland have started Direct Benefit Transfer for payment of benefit under NSAP schemes.



Release of Funds in NE States (Rs. In Crore)

9. Utilization of PFMS Gateway

For effective utilization of PFMS gateway, as per current dispensation, States are required to open State Nodal Account linked with PFMS to minimize the role of State treasury in the process. The PFMS platform strengthens effectiveness and economy in Public Finance Management through better cash management for Government, transparency in public expenditure and real-time information on resource availability and utilization across schemes. Its complete roll-out expected to bring about improved programme administration and management, reduction of float in the system, direct payment to beneficiaries and greater transparency and accountability in the use of public funds.

10. Social Audit

According to Para 2.8.3 of the Social Audit Guidelines, 2023, "Social Audit is to be conducted by the Gram Sabha / Ward Committee. Social Audit under NSAP should be held at least once in every year". Hence, one of the agenda items of at least two Gram Sabhas / Ward meetings convened by the Gram Panchayat/ Municipality during the year needs to be "Conduct of Social Audit for schemes of NSAP". The announcement of the Social Audit should be made by the District Officer at least 30 days in advance. The Gram Panchayat / Municipality / Block / District Officers shall ensure that all relevant information of beneficiaries, mode of disbursement of pension, amount of pension disbursed etc., are made available to the Social Audit Committee at least 15 days in advance. The Committee can verify the information if it desires to do so, by physically visiting the beneficiaries. The Committee should

also review action taken on complaints from the record of the officer designated for grievance redressal."

Revised NSAP Social Audit (SA) Guildelines-2023 have been replaced and supersede the earlier NSAP Guidelines on Social Audit. incorporating provisions of conducting Social Audit for Rural and Urban Areas and shared with States/UTs for conducting Social Audit MGNREGA Social Audit Rules 2011, SA Guidelines 2015 and Auditing Standard for Social Audit 2026 issue by Ministry. States/UTs have been advised to use the 1/6th part of the administrative funds allocated under NSAP schemes for conducting social audits for NSAP.

Since MGNREGA has well defined system of Social Audit Units (SAUs) in different States, the same has been considered appropriate for conducting NSAP Social Audit. This Department has requested the States/UTs for the followings accordingly: -

i. Conducting SAs in States/UTs once in a year as per SA Guidelines and cover both Rural and Urban beneficiaries;

ii. SAUs of MGNREGA to be used for the purpose;

iii. 0.5% of the programme cost to be utilized for conducting SA;

iv. Separate reporting of expenditure on SAs in UCs by States/ UTs along with proposal for fund release.

v. Uploading SA reports on NSAP-PPS portal for which provisions have been made on the portal.

11. Empowerment of Women

In February, 2009, the Government approved Indira Gandhi National Widow Pension Scheme (IGNWPS) for the women (widows) under NSAP for BPL households. Under National Family Benefit Scheme(NFBS), BPL household is entitled to a lump-sum amount of money on the death of the primary breadwinner aged between 18-59 years. The amount of assistance is Rs.20,000/-.

Indira Gandhi National Widow Pension Scheme (IGNWPS) is a social security/social welfare programme under National Social Assistance Programme (NSAP) applicable to widows belonging to below poverty line (BPL) household. Under IGNWPS, central assistance of Rs.300/- p.m. is provided to the widows in the age group of 40-79 years. The total number of beneficiaries under the scheme is 6.73 lakh.

States are advised to simplify the procedure and processes under Indira Gandhi National Widow Pension Scheme (IGNWPS).

States are also advised to review the Application process. The Application forms should be simple and self-certification may be encouraged. If the documents are not available with the eligible beneficiaries, the States may devise method for certification by government functionaries, who can be authorized for the same. Advisories have been issued to all States/UTs for devising alternative methods for certification for the convenience of the beneficiaries as follows:

i. For widow-the Revenue Authority could be allowed to certify the death of the spouse.

ii. Death certificate of married deceased

persons must indicate name of his surviving wife to enable sanction of widow pension.

12. Development of SCs/STs:

From the Financial Year 2021-22, provisions have been made for separate budgetary allocation for SCs & STs. In this regard, in the financial year 2024-2025 an amount of Rs.1732.86 crore and Rs.1041.73 crore, in the financial year 2025-2026 (as on 31.12.2025) Rs. 1023.53 crore and Rs. 557.28 crore have been released to SC & ST beneficiaries respectively under NSAP schemes. Approximately 18% and 10% of beneficiaries under NSAP belong to SC and ST category respectively.

13. Caring for the Differently-abled

In February, 2009, the Government approved Indira Gandhi National Disability Pension Scheme (IGNDPS) under NSAP for BPL households with severe or multiple disabilities between the age group of 18-64 years with assistance @ 200/- per month per beneficiary. Currently assistance of ₹300/- per month to persons aged 18-79 years with severe or multiple disabilities and ₹ 500/- per month to persons of 80 years and above- is provided under IGNDPS. The total number of beneficiaries under the scheme is 8.33 lakh.

For the purpose of defining severe or multiple disabilities the following legal provisions are followed:

a. As per Section 56(4) of the Persons with Disabilities Act, 1995 (PWD Act, 95), "persons with severe disability" means a person with 80% or more of one or more disabilities.

b. As per Section 2(h) of the National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 (National Trust Act, 1999) , "Multiple Disabilities "means combination of 2 or more disabilities.

c. Steps are being taken to implement the Rights of Persons with Disability Act 2016 for the NSAP schemes.

14. Coverage of minorities under NSAP:

NSAP has universal coverage of beneficiaries belonging to Below Poverty Line Households (BPL) across all over India in rural as well as urban areas. It consists of a sizable number of SC/ST, women and minorities beneficiaries.

15. Role of PRIs in implementation of NSAP:

NSAP Schemes are implemented by States/UTs, wherein identification of beneficiaries and sanction/ disbursement of benefit is also done by States/UTs. Panchayats are playing pivotal role in the implementation of NSAP schemes. Following work has been entrusted to Panchayats in the implementation of NSAP schemes:

- Awareness generation about NSAP schemes
- Identification of new beneficiaries
- Selection of beneficiaries
- Verification of new applications
- Discussion in Gram/Ward Sabha on eligibility of the new beneficiaries
- Monitoring and necessary follow-up in sanctions and disbursement
- Organize the Pension Diwas

16. Monitoring & Evaluation

The States/UTs have to designate a Nodal Secretary at the State level to report the progress of implementation by coordinating with different departments concerned with the implementation of the schemes. The progress of implementation of the schemes is to be reported online by the State Nodal Department in a given monitoring format, every month. Non reporting of the physical and financial progress reports is construed as lack of progress and therefore, may result in the non-release of central assistance.

At the central level the scheme is monitored through Performance Review Committee(PRC) meetings, Nodal Officers Meetings, Visits of Area Officer and regular and special monitoring by the National Level Monitors(NLM).

State/UTs have to furnish Annual Verification reports regularly.States/UTs have been directed to conduct Social Audit at village level (twice in a year) and submit its report to the Ministry on regular basis. Separate guidelines of Social Audit have also been provided to States/UTs.To foster transparency and swiftness in transactions, NSAP pension Schemes has been included under the purview of Direct Benefit Transfer (DBT).

Evaluation Studies under NSAP

An evaluation study on the National Social Assistance Program (NSAP) was conducted by the Centre for Market Research & Social Development in 2021. The report from the study emphasized the need to increase the pension amounts, expand coverage, and revise the eligibility criteria under the NSAP scheme.

17. Rural Development Activities in Special Areas

NSAP is a social security/social welfare programme applicable to old aged, widows, disabled persons and bereaved families on death of primary bread winner, belonging to Below Poverty Line (BPL) household. The schemes under NSAP are implemented in rural as well urban areas in the Country. States/UTs have been advised to carry out following activities for the well being of the NSAP beneficiaries during extend period of the celebration of India @75-Azadi ka Amrut Mahotsava Campaign.

18. Photographs of different activities carried out by Different States/UTs under NSAP is as under:



Awareness camp- Bilaspur, Madhya Pradesh



Distribution of sanction letters-Pulwama- J&K



Chandigarh, Punjab



Celebration of Women's day at Nagaland

CHAPTER 8

SAANSAD ADARSH GRAM YOJANA (SAGY)

The Saansad Adarsh Gram Yojana (SAGY) is a unique scheme of the Ministry of Rural Development wherein, for the first time, the leadership, capacity, commitment and energy of the Members of Parliament are being leveraged directly for development at the Gram Panchayat level. SAGY was launched on 11 October 2014 with the aim of creating holistically developed model Gram Panchayats across the country.

These 'Adarsh Grams' [Gram Panchayat (GP)] serve as 'nucleus of health, cleanliness, greenery and cordiality' within the village community and, becoming schools of local development and governance, inspiring neighbouring Gram Panchayats to adopt the best practices being followed in theses GPs.

The role of Members of Parliament is that of a catalyst. They identify the Gram Panchayat to be developed into Adarsh Gram Panchayat; engage with the community; help propagate the values of the scheme; enable the initiation of start-up activities to build up the right environment and facilitate the planning process. The District Collector is the nodal officer for implementing SAGY. The District collectors have to conduct a monthly review meeting with representatives of the participating line departments. The Hon'ble Members of Parliament concerned chair these review meetings. The heads of the Gram Panchayats concerned also are invited for these monthly meetings.

2. Approach

SAGY is guided by the following approach:

i. Leveraging the leadership, capacity, commitment and energy of the Members of Parliament (MP) to develop model Gram Panchayats.

ii. Engaging with and mobilizing the community for participatory local level development.

iii. Converging different government programmes and private and voluntary initiatives to achieve comprehensive development in tune with people's aspirations and local potential.

iv. Building partnerships with voluntary -organisations, co-operatives and academic and research institutions.

v. Focusing on outcomes and sustainability.

3. Identification of Gram Panchayat

A Gram Panchayat would be the basic unit. It will have a population of 3,000-5,000 in plain areas and 1,000-3,000 in hilly, tribal and difficult districts. In districts where the average unit size is larger, Gram Panchayats approximating the desirable population size may bechosen. Further for districts having GPs where average unit size is smaller, two to three neighbouring Gram Panchayats approximating the desirable population can be adopted as one unit.

i. The MP would be free to identify a suitable Gram Panchayat for being developed as Adarsh Gram, other than his/ her own village or that of his/ her spouse.

ii. Lok Sabha MP has to choose a Gram Panchayat from within his/ her constituency.

iii. Rajya Sabha MP may choose Gram Panchayat from the rural area of a district of his/her choice in the State from which he/ she is elected.

iv. Nominated MPs may choose a Gram Panchayat from the rural area of any district

in the country.

v. In the case of urban constituencies (where there are no Gram Panchayats), the MP will identify a Gram Panchayat from a nearby rural constituency.

Primarily, the goal was to develop three Adarsh Grams by March 2019, of which one would be achieved by 2016. Thereafter, five such Adarsh Grams (one per year) would be selected and developed by 2024. The identification of Gram Panchayats under SAGY by the Hon'ble MPs was monitored phase-wise in 8 phases up to 2023-24. Selection of new GPs under SAGY completed on 31st March, 2024. However, implementation of projects/activities planned under the Village Development Plans (VDPs) in SAGY GPs, identified by Hon'ble MPs up to 31st March 2024, is in progress.

4. Values of Saansad Adarsh Gram Yojana

i. Ensuring the involvement of all sections of society in all aspects related to the life of village, especially in decision-making related to governance.

ii. Adhering to Antyodaya - enabling the "poorest and the weakest person" in the village to achieve well-being.

iii. Affirming gender equality and ensuring respect for women.

iv. Guaranteeing social justice.

v. Instilling dignity of labour and the spirit of community service and voluntarism.

vi. Promoting a culture of cleanliness.

vii. Living in consonance with nature - ensuring a balance between development and ecology.

viii. Preserving and promoting local cultural heritage.

ix. Inculcating mutual cooperation, self-help and self-reliance and fostering peace and harmony in the village community.

x. Bringing about transparency, accountability and probity in public life and nurturing local self-governance.

xi. Adhering to the values enshrined in the Fundamental Rights and Fundamental Duties of the Indian Constitution.

5. Key Aspects of Development

Personal Development: Personal values, hygienic behaviour, daily exercises, free from alcoholism, cultural heritage & behaviour change.

Human Development: Universal access to health, balanced sex ratio, no malnutrition, universal access to education, village libraries/e-Libraries, Adult/ e-literacy.

Social development: Promote Volunteerism, honouring village elders, women & local icons, Activities for violence and crime free village, Village sports & art festivals, Integration &inclusion of socially excluded groups like SC/ ST.

Economic development: Promoting diversified agriculture & allied livelihoods (dairy and livestock, organic farming, soil health cards, micro-irrigation); Rural Industrialisation; Skill development and Village Tourism.

Environmental Development: Toilet in each house and Solid & liquid waste management, roadside plantations, tree plantation, rainwater harvesting, watershed development, social forestry.

Basic Amenities and Services: pucca houses,

piped clean drinking water, all weather road connectivity within and to main road with covered drains, electricity connection to all homes with 24/7 power, broadband connectivity, mini bank with ATM, Pucca Infrastructure for public institutions, Village markets, PDS outlets, CCTV at public place.

Social Security: Pensions for all eligible families-old age, disability and widow, Insurance schemes like Aam Aadmi Bima Yojana & Health insurance- RSBY, PDS.

Good Governance: Active Gram Sabha and accountable Gram Panchayat, e-governance, UIDAI cards to all, online certificates, punctuality of Govt and Gram Sabha staff, time bound services as per citizen charter, holding of Mahila Gram Sabha before Gram Sabha, holding of Gram Sabha at least 4 times in a year, holding of Bal Sabha every quarter, Proactive disclosure of Govt programmes in public domain, GP as information facilitation centre, timely redressal of grievance of the people, half yearly Social Audit of programme implemented by Gram Sabha through MGNREGA social Audit scheme.

6. Monitoring

SAGY is monitored through periodic reviews by the Ministry of Rural Development. The Ministry has evolved a comprehensive multilevel and multi-tool system of monitoring and evaluation of the implementation of its programmes which includes review by the Minister of Rural Development, Performance Review Committee meetings, Common Review Mission, Concurrent Monitoring and Impact Assessment studies. Concurrent monitoring mechanisms include the progress updated by States/Districts through SAGY website regarding the identification of the Gram Panchayats, progress tracking of Village Development Plans (VDPs) and field visits by Ministry of Rural Development officials. The Ministry of Rural development (MoRD) reviews the progress of SAGY with State Nodal Officers (SNO), District Collectors and Charge Officers.

7. Resources for implementation of SAGY

SAGY is a 100% convergence based scheme without the allocation of any funds for developmental projects undertaken under the scheme. Resources for SAGY projects are mobilized from the funds available under Central & State schemes, CSR funds and Member of Parliament Local Area Development Scheme (MPLADS) fund & Member of Legislative Assembly Development Scheme (MLALAD) Fund. The Ministry, however, provides administrative support to States/UTs for monitoring the implementation process of SAGY under "Management Support for Rural Development Programme" (MSRDP).

8. Achievements

Hon'ble Members of Parliament have identified 3,361 GPs under SAGY upto 31st March 2024. Out of these 3152 GPs have prepared their VDPs. Under these VDPs, a total of 2,62,958 development projects/activities have been planned and 2,33,781 (89.00%) projects/activities completed up to 31st December, 2025. The VDP implementation progress is being regularly updated by the District Administration on SAGY Portal **(saanjhi.gov.in)**. Phase-wise and State-wise progress of SAGY for the period w.e.f. 01.01.2025 to 31.12.2025 are given in Table-A and Table-B below:

Table-A: Phase-wise Physical Progress of SAGY from 01.01.2025 to 31.12.2025:

Phase	* Number of GPs identified under SAGY	Number of GPs that have prepared and uploaded VDPs on SAGY portal	Number of activities planned under VDP	** Number of activities completed under VDP
PhaseI(2014-16)	0	2	85	3463
PhaseII(2016-18)	0	0	0	1525
PhaseIII(2018-19)	0	2	12	681
PhaseIV(2019-20)	0	8	119	3459
PhaseV(2020-21)	0	7	298	1930
PhaseVI(2021-22)	0	4	62	2276
PhaseVII(2022-23)	0	6	102	2854
PhaseVIII(2023-24)	0	14	365	1978
Total	**0**	**43**	**1043**	**18166**

**Identification of new Gram Panchayat by Hon'ble MPs under SAGY has completed on 31st March, 2024.*

***The completed activities include projects planned but not completed in the preceding periods.*

Table-B: State-wise Physical Progress of SAGY from 01.01.2025 to 31.12.2025:

Phase	* Number of GPs identified under SAGY	Number of GPs that have prepared and uploaded VDPs on SAGY portal	Number of activities planned under VDP	** Number of activities completed under VDP
AndamanAnd Nicobar Islands	0	0	0	431
Andhra Pradesh	0	1	7	2680
Arunachal Pradesh	0	0	0	0
Assam	0	0	0	97
Bihar	0	0	0	511
Chandigarh	0	0	0	0
Chhattisgarh	0	2	83	694
Delhi	0	0	0	0
Goa	0	0	0	0
Gujarat	0	3	187	190
Haryana	0	0	0	1159
Himachal Pradesh	0	1	27	528
Jammu And Kashmir	0	0	0	694
Jharkhand	0	3	76	2469
Karnataka	0	1	12	1453
Kerala	0	1	33	569
Ladakh	0	0	0	0
Lakshadweep	0	0	0	0
Madhya Pradesh	0	1	32	689
Maharashtra	0	0	0	60
Manipur	0	1	53	53
Meghalaya	0	1	20	102
Mizoram	0	0	0	539
Nagaland	0	0	0	0
Odisha	0	12	239	383
Puducherry	0	5	82	23
Punjab	0	0	0	348
Rajasthan	0	0	0	972
Sikkim	0	0	0	65
Tamil Nadu	0	0	0	523
Telangana	0	0	0	108
Tripura	0	0	0	371
UTofDadra and Nagar Haveli and Damanand Diu	0	0	0	56
Uttar Pradesh	0	11	192	1347
Uttarakhand	0	0	0	1052
West Bengal	0	0	0	0
Total	**0**	**43**	**1043**	**18166**

**Identification of new Gram Panchayat by Hon'ble MPs under SAGY has completed on 31st March, 2024.*

***The completed activities include projects planned but not completed in the preceding periods.*

9. Progress of SAGY implementation in North-Eastern States

In the North-East region, the Hon'ble MPs have identified 156 Gram Panchayats under SAGY. SAGY has been a pioneering approach in rural development where a national programme focused on bringing convergence and saturation across governments. Accordingly, as many as 26 central schemes have amended their guidelines or enabled priority for the SAGY Gram Panchayats. Based on the principles of convergence and saturation within a specified timeline, the Yojana aims to empower the villagers to make choices and provide them with opportunities to exercise those choices. Recognising the fact that development goes beyond infrastructure, the Yojana aims to generatevalue chain through value change.

The villagers of these GPs, through a democratic process, have articulated their aspirations towards 'Adarsh Gram' by formulating Village Development Plans (VDPs) that are befitting for their villages. As on 31.12.2025 the SAGY Gram Panchayats of North-East region planned 7901 projects in their VDPs, out of which 4748 (60.09%) projects have been completed.

The State-wise progress of SAGY in the North-eastern region for the period w.e.f. 01.01.2025 to 31.12.2025 is shown in Table-C below:

Table-C: SAGY Physical Progress in North-Eastern region from 01.01.2025 to 31.12.2025:

State	*Number of GPs identified under SAGY	Number of GPs that have prepared and uploaded VDPs on SAGY portal	Number of activities planned under VDP	**Number of activities completed under VDP
Arunachal Pradesh	0	0	0	0
Assam	0	0	0	97
Manipur	0	1	53	53
Meghalaya	0	1	20	102
Mizoram	0	0	0	539
Nagaland	0	0	0	0
Sikkim	0	0	0	65
Tripura	0	0	0	371
Total	**0**	**2**	**73**	**1227**

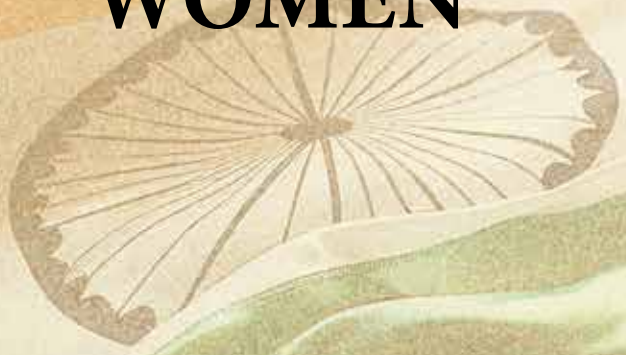
**Identification of new Gram Panchayat by Hon'ble MPs under SAGY has completed on 31st March, 2024.*

***The completed activities include projects planned but not completed in the preceding periods.*



CHAPTER 9

EMPOWERMENT OF WOMEN



1. Mahatma Gandhi National Rural Employment Guarantee Act, (Mahatma Gandhi NREGA)

Mahatma Gandhi NREGS accords priority for empowerment of women and categorically states that while providing employment, priority shall be given to women in such a way that at least one-third of the beneficiaries shall be women who have registered and requested for work under the Scheme (Mahatma Gandhi NREGA, Schedule II, para 15).

Mahatma Gandhi NREGA Operational Guidelines has the following provisions to encourage women participation:

- Women (especially single women) and older persons should be given preference to work on worksites nearer to their residence.
- Equal wages for men and women.
- If more than five children under the age of six years are present, childcare facilities should also be provided at the worksite.
- In several States, the worksite supervision (as detailed above) has been assigned to women SHGs. This facilitates increase in women participation in Mahatma Gandhi NREGA and at the same time, supports SHGs financially.
- In the recruitment process of Mahatma Gandhi NREGA functionaries, the reservation policy of the State for contractual employment should be followed. The Mahatma Gandhi NREGS staff should be adequately represented by women, SCs, STs, disabled etc.
- For helping the Gram Rozgar Sahayak in managing worksite facilities including taking attendance of the workers, a mate should be appointed for each work. Preference in appointment of mates should be given to women workers or differently abled persons who are adequately trained for performing the duties expected of mates.
- Special awareness and outreach activities should be conducted to ensure that all wage-seekers (including women) are able to handle bank procedures, especially in areas where they are unfamiliar with the banking system.
- Widowed women, deserted women and destitute women are highly vulnerable and require special attention. The GP should identify such women and ensure that they are provided 100 days of work. Pregnant women and lactating mothers (at least upto 8 months before delivery and 10 months after delivery) should also be treated as a special category. Special works which require less effort and are close to their house should be identified and implemented for them.

Additionally, to increase women participation in the scheme, states have been suggested to open individual bank/post office accounts for all women workers, identify and provide Job cards of distinct colour to widowed, deserted and destitute women, who qualify as a house hold under the Act.

As per the information uploaded by the States/ UTs in Management Information System (MIS), during the year 2025-26 (till 27th January,2026),

out of the total 192.54 crore person days generated, 109.49crore are women person-days which is 56.86% of total person days generated under this programme.

2. Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)

Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) focusses on reducing rural poverty through building institutions of the poor women (Self Help Groups to Village Organizations to Cluster Level Federations) and enabling them to access a range of financial, livelihoods and convergence services. Mission makes extensive use of community resources (social capital) for building and sustaining the community institutions and promotion of livelihoods. The Mission also provides technical support to improve livelihoods and quality of life.

Universal social mobilization is a key feature of DAY-NRLM, which aims that at least one female adult member from each identified rural poor household (using SECC and PIP process) is brought under SHGs and its federated institutions in a time bound manner. The mission especially focusses on the identified poorest of the poor and most vulnerable communities such as manual scavengers, victims of human trafficking, people with disabilities (PwDs) and particularly vulnerable tribal groups (PVTGs) etc. The Mission has evolved protocols, policy and strategies to reach out to these vulnerable sections of the community and support them to come out of poverty through providing them an institutional space, provide services (savings, credit, technical assistance for livelihoods promotion), strengthen and support them for sustainable livelihoods solutions.

The Mission envisages that mature community institution (SHG and their federations) would demand transparent, efficient and quality public services for accessing schemes and national social security assistance programmes. Linkages with mainstream institutions such as banks, local governance bodies, and government departments help them to address multiple dimensions of poverty and deprivation. These activities would enable women to improve their access to entitlements, rights, resources and livelihood opportunities and gradually come out of poverty.

Mahila Kisan Sashaktikaran Pariyojana (MKSP)-Engendering Farming

Mahila Kisan Sashaktikaran Pariyojana is a sub-component of DAY-NRLM, Farm Livelihoods intervention. Farm Livelihoods under the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) is empowering Mahila Kisans by adoptingagro-ecological practices, improved livestock management systems, and scientific approaches to Non-Timber Forest Produce (NTFP) collection, processing, and value chain development. As of October 2025, a total of 4.80 crore (48 million) women farmers have been supported under farm livelihoods interventions, including those covered through the Mahila Kisan SashaktikaranPariyojana (MKSP).

The core objectives of the farm livelihoods strategy are to ensure that each poor rural household is supported to adopt at least two to three sustainable farm-based livelihood

activities such as agriculture, livestock, NTFP or fisheries; to secure an assured annual incremental income of more than one lakh per household within a three- to five-year period; to achieve year-round food and nutritional security through household-driven production systems; and to build strong social capital by nurturing a cadre of skilled community practitioners who serve as local extension workers across agriculture, livestock, NTFP and fisheries.

To strengthen market access and enhance economic returns, Mahila Kisans are organised into women-owned producer collectives that undertake aggregation, primary processing, value addition and marketing. State Rural Livelihoods Missions (SRLMs) have promoted 1,360 women-owned Producer Enterprises/ FPOs, including 800 formed under the Central Sector Scheme covering more than 18.25 lakh. At the village level, 2.06 lakh Producer Groups have been established, covering more than 43 lakh women producers and enabling them to participate in structured value chains.

Integrated Farming Clusters (IFCs), implemented under the MKSP component of DAY-NRLM, represent an innovative and holistic approach to rural livelihoods promotion. The IFC model brings together farmers practicing diverse but complementary livelihood activities and integrates them into a cohesive, mutually reinforcing farming system. Interventions within IFCs typically include production enhancement, processing and value addition, creation of essential livelihood assets, skilling of producers, and facilitation of timely and affordable credit access through financial inclusion mechanisms.

This integrated approach ensures that each SHG household develops a diversified basket of income-generating activities, providing a regular and stable income stream throughout the year while reducing vulnerability to climatic or market shocks. The successful implementation of IFCs relies heavily on convergence with line departments and technical institutions, enabling SHG households to access specialised technical knowledge, schemes, infrastructure, and services. These partnerships anchor field-level implementation and help establish sustainable, market-linked and climate-resilient livelihood systems.

3. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

Skill training projects under DDU-GKY require a mandatory coverage of 33% of women candidates. In the Calendar Year (CY) 2025 (up to 31.12.2025), a total of 105003 candidates have been trained out of which 70615 trained candidates are women.

Rural Self Training Institutes (RSETIs)

Under RSETIs, during the calendar year 2025 (01.01.2025 to 31.12.2025) 5,53,588 candidates have been trained out of which 4,47,680 trained candidates are women.

4. Pradhan Mantri Awaas Yojana- Gramin (PMAY-G)

In PMAY-G, allotment of house is made jointly in the name of husband and wife except in the case of a widow/unmarried /separated person. The scheme allows the State to also choose to allot it solely in the name of the woman. Owning the PMAY-G house partially or completely

ensures their economic stability. Further, while preparing Permanent Wait List (PWL), households are prioritized based on socio-economic deprivation parameters. The criterion includes female headed households with no adult male members between the age 16 to 59.

As on 31st December 2025, a total of 97,31,524 sanctions have been made in the name of female beneficiaries, out of which a total of 77,74,564 houses have been recorded completed. A total of 1,93,58,067 sanctions have been made jointly to Wife and Husband, out of which 1,38,58,471 have been recorded completed. Out of 3,86,39,499 total houses sanctioned, 2,90,89,591 houses i.e., 75% houses have been sanctioned solely or jointly in the name of female.

Self Help Groups (SHGs) accredited to NRLM involves mostly women of that area. PMAY-G defines the role of SHGs as:

- SHGs should be involved in creating awareness among the beneficiaries of PMAY-G, about construction of durable houses, sources of procurement of materials, availability of skilled masons and benefits deliverable from other schemes implemented by the States/UTs and the Central Government.
- The SHGs need to be involved in the construction / completion of houses sanctioned to the beneficiaries.
- SHG members should be trained as certified social auditors to undertake social auditors to undertake social audit of the PMAY-Gramin.
- Production of building materials by the SHGs, where feasible, should be taken up for supply of the same to the beneficiaries of PMAY-G at a reasonable cost, thereby benefiting both the SHGs and the beneficiaries.

5. Pradhan Mantri Gram Sadak Yojana (PMGSY)

Pradhan Mantri Gram Sadak Yojana (PMGSY) has significant impact on the living conditions of the rural women in terms of providing rural roads, enhancing the opportunities for the girl child to have an access to educational facilities, better access to health and marketing hubs. Roads built under PMGSY have contributed to bridging the gender gap in terms to improving the accessibility of basic services- health, educations etc, and opportunities for raising the standard of living of rural poor-market access, farm and non-farm livelihood avenues for rural women.

A progressive step has been taken under PMGSY by engaging women from the Panchayati Raj Institutions and representatives from SHGs along with Junior Engineer, Panchayat Pradhan, local patwari in the transect walk to prepare Detailed Project Report (DPR) Women are also involved in planning of the rural road network. Another initiative under PMGSY has been the involvement of women Self Help Groups in the off carriage way maintenance of PMGSY works in Uttarakhand and Madhya Pradesh. This ensures quicker response time and ownership of assets besides economically empowering the women Self Help Groups. This is an experimental initiative by these two states only. Based on the outcome, other States would also be nudged into it.

World Bank in its study "Poverty and Social Impact Assessment of PMGSY, June, 2014 (Jharkhand, Rajasthan and Himachal Pradesh)" has concluded the following:

- Specialization of activities is taking place. Where men are commuting out to look for work, women have opportunity to take up their work, locally.

Birla Institute of Technology & Science (BITS), Pilani in its study "Impact of PMGSY Roads on Accessibility in Rural roads March, 2016" has concluded the following:-

- New roads have provided better education opportunities to the children particularly girl child to continue their education beyond the elementary school level.
- PMGSY roads have made health facilities accessible to people. Women have been the major beneficiary, with most of the child birth taking place in government hospitals.
- Women's participation in financial decisions has increased and it is reflected in their market accessibility.

6. National Social Assistance Programme (NSAP)

In February, 2009, the Government approved Indira Gandhi National Widow Pension Scheme (IGNWPS) for the women (widows) under NSAP for BPL households. Under National Family Benefit Scheme(NFBS), BPL household is entitled to a lump-sum amount of money on the death of the primary breadwinner aged between 18-59 years. The amount of assistance is Rs.20,000/-.

Indira Gandhi National Widow Pension Scheme (IGNWPS) is a social security/social welfare programme under National Social Assistance Programme (NSAP) applicable to widows belonging to below poverty line (BPL) household. Under IGNWPS, central assistance of Rs.300/- p.m. is provided to the widows in the age group of 40-79 years. The total number of beneficiaries under the scheme is 6.73 lakh.

States are advised to simplify the procedure and processes under Indira Gandhi National Widow Pension Scheme (IGNWPS).

States are also advised to review the Application process. The Application forms should be simple and self-certification may be encouraged. If the documents are not available with the eligible beneficiaries, the States may devise method for certification by government functionaries, who can be authorized for the same. Advisories have been issued to all States/UTs for devising alternative methods for certification for the convenience of the beneficiaries as follows:

i. For widow-the Revenue Authority could be allowed to certify the death of the spouse.

ii. Death certificate of married deceased persons must indicate name of his surviving wife to enable sanction of widow pension.

CHAPTER 10

DEVELOPMENT OF SCHEDULED CASTES AND SCHEDULED TRIBES

1. Mahatma Gandhi National Rural Employment Guarantee Act, (Mahatma Gandhi NREGA)

Mahatma Gandhi NREGA is a demand driven scheme with universal coverage. It may be seen that Mahatma Gandhi NREGA programme is self-targeting in nature and it has increased the outreach to the poor and the marginalized.

Para 5 of Schedule 1 of the Mahatma Gandhi NREGA, 2005 envisages that works creating individual assets shall be prioritized on land or homestead owned by households belonging to Schedule Castes (SCs), Schedule Tribes (STs), nomadic tribes, de-notified tribes etc.

As per the information uploaded by the States/ UTs in Management Information System (MIS), during the year 2025-26 (till 27th January,2026), out of total employment generation of 192.54 crore person days, employment generated for SCs stood at 32.80 crore persondays (17.05%) and for the STs, this figure stood at 37.59 crore persondays (19.51%). Thus, more than 36% of the total person days of employment generated in current financial year were for the SCs/STs households.

2. Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)

Ministry of Rural Development has been earmarking funds for Scheduled Caste Special Plan (SCSP) and Tribal Sub Plan (TSP) under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) from 2013-14 onwards. The details of the funds earmarked for SCSP and TSP under DAY-NRLM are follows:

DAY-NRLM Scheme

(Rs.in Crore)

Year	Total	SCSP	TSP
2013-14 (R.E)	2600.00	438.22	317.33
2014-15 (B.E)	4000.00	599.26	434.24
2015-16 (B.E)	2505.00	327.54	237.19
2016-17 (B.E)	3000.00	320.76	231.73
2017-18(BE)	4500.00	848.29	613.41
2018-19 (B.E)	5750.00	1212.53	877.17
2019-20 (B.E)	9024.00	1671.93	1207.27
2020-21 (B.E)	9210.04	2305.00	1613.02
2021-22 (BE)	13677.61	3419.42	2393.84
2022-23(BE)	13336.42	3334.12	2334.13
2023-24(BE)	14129.17	3532.29	2472.60
2024-25(BE)	15047.00	3761.75	2808.23
2025-26(BE)	19005.00	4751.23	3325.88

The DAY-NRLM stipulates that at least 50% of the women beneficiaries shall be members of the SCs/STs. The State Missions have been advised to prioritize Integrated Action Plan (IAP) Districts (which also have high ST population) for DAY-NRLM intensive activities. The Social Management Framework (SMF) for DAY-NRLM has been prepared and disclosed. The SMF focuses on social inclusion, social accountability and social safeguards particularly focusing on marginalized and vulnerable social groups including the Scheduled Castes (SCs) and the Scheduled Tribes (STs) and the Particularly Vulnerable Tribal Groups (PVTGs). Every State has been directed to prepare a social inclusion plan to guide their efforts to mobilize vulnerable groups including the SCs and the STs into SHGs and promote their financial and economic inclusion to ensure better livelihoods. A total of 20.66 lakh SHGs of SC and 12.57 lakh SHGs of ST have been promoted.

As per the social inclusion protocol, the state missions need to initiate social mobilization work within a hamlet dominated by SC/ST and other vulnerable households on priority. Further the state missions need to prioritize positioning SC and ST in the SHG, VO and CLF leadership roles and also in MKSP and SVEP and AGEY. This strategy has successfully provided an edge to these communities in acquiring leadership roles and play a critical role in the functioning of community institutions. DAY-NRLM also gives priority to the SC and the ST SHGs in the provision of Revolving Fund and Community Investment Fund.

3. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

The DDU-GKY Guidelines provide for earmarking 50% of fund allocation for the Scheduled Caste and Scheduled Tribe category at the national level. In the CY2025 (01.01.2025 to 31.12.2025), a total of 38846 scheduled Caste candidates and 20402 scheduled Tribe candidates have been trained under DDU-GKY projects.

Rural Self Training Institutes (RSETIs)

During the calendar year 2025 (01.01.2025 to 31.12.2025), a total of 1,35,807 Scheduled Caste candidates and 78,320 Scheduled Tribe candidates have been trained under RSETI Scheme.

4. Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)

Under PMAY-G, minimum 60% of the target at the national level is earmarked for SC/ST households. To maintain this, 60% of the target allocated to each State / UT is earmarked for SC/STs subject to availability of eligible PMAY (G) beneficiaries in the Permanent Wait List (PWL). Within earmarked targets the proportion of SC/ST is to be decided from time to time by the respective States/UTs. Under the scheme, there was no separate allocation made for the SCs/STs up to 2010-11. From the year 2011-12 funds are earmarked for Special Component Plan for Scheduled Castes and Scheduled Tribe Sub Plan. As of 31st December 2025, out of the total 3,86,34,983 houses sanctioned, 77,53,685 houses were sanctioned for SCs and 84,55,095 sanctioned for STs across the country.

Out of 2,93,46,102 house completed, 63,25,632 house have been completed by SCs and 66,21,591 house have been completed by STs beneficiaries as on 31st December, 2025.

Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN)

Further, under the housing intervention of the PM JANMAN, eligible PVTG families are provided assistance for construction of pucca houses with basic amenities within the overall target of 4.90 lakh houses by March, 2026. As on 31st December 2025, 4,73,964 houses were sanctioned and first installment was released to 4,36,728 to PVTG beneficiaries across the country with Central release of fund of Rs 470 Crore in FY 2025-26. As on 31st December 2025, 2,50,983 houses were completed of PVTGs beneficiaries through housing intervention provided by PMAY-G under PM JANMAN.

5. Pradhan Mantri Gram Sadak Yojana (PMGSY)

PMGSY is an area development programme, and the unit of programme is a habitation. PMGSY is not an individual beneficiary-oriented scheme, and the target of the programme is to connect the eligible habitations with roads constructed under it, catering to the access needs of the entire population of the target habitation. However, relaxation has been provided to the Tribal (Schedule V) areas and Selected Tribal and Backwards Districts (as identified by the Ministry of Home Affairs (MHA) and the erstwhile Planning Commission), and unconnected habitations in these areas with a population of 250 persons and above in the Core Network as per Census 2001 are eligible for connectivity under the scheme.

No separate allocation of funds is made for Scheduled Castes/Scheduled Tribes under PMGSY.

Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN)

With a view to improve the socio-economic conditions of the Particularly Vulnerable Tribal Groups (PVTGs), the Government has launched the PM-JANMAN scheme to be implemented in a Mission mode to saturate PVTG families and habitations with basic facilities such as safe housing, clean drinking water and sanitation, improved access to education, health and nutrition, road and telecom connectivity, and sustainable livelihood opportunities. The mission is being implemented through convergence mode with an outlay of Rs. 24,104 crore to focus on 11 critical interventions through 9-line Ministries/Departments. Hon'ble Prime Minister launched the PM JANMAN Mission on Janjatiya Gaurav Divas on 15th November, 2023, with a resolve to reach out to tribal groups and primitive tribes, most of whom still dwell in the forests.

Road Connectivity component of PM-JANMAN is being implemented by the Ministry as a separate vertical of PMGSY. The target is to construct 8,000 Km of road length and the implementation period is till March 2028. Till December 2025, 7,323.96 Km of road length has already been sanctioned for Rs. 5,693.82 crore, which will provide connectivity to 2,909 PVTG habitations. PM-GATI SHAKTI portal has been extensively used for planning of roads and verification of the intended habitations".

Dharti Abha-Janjatiya Gram Utkarsh Abhiyan (DA-JGUA) and Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY) in convergence with Pradhan Mantri Gram Sadak Yojana-IV (PMGSY-IV)

DA-JGUA was announced in the Union Budget 2024-25 to improve the socio-economic condition of tribal communities through saturation coverage in tribal-majority villages and aspirational districts.

A new vertical under PMGSY, viz. Pradhan Mantri Gram Sadak Yojana-IV (PMGSY-IV) has been launched in 2024 for construction of 62,500 km of all-weather roads (single lane) to provide connectivity to about 25,000 unconnected habitations of population size 500+ in plains, 250+ in NE & Hill states/UTs, special category areas (Tribal Schedule V, Aspirational Districts/ Blocks, Desert areas) and 100+ in LWE affected districts, as per Census 2011.

The Ministry of Rural Development has taken up the DA-JGUA scheme in convergence with the PMGSY-IV. Priority will be given to the unconnected habitations identified under DA-JGUA based on the following criteria:

i. 500 or more population and 50% or more ST population as per Census 2011.

ii. 50 or more ST population in 250+ population category in Aspirational Districts as per Census 2011.

Till December 2025, 2411.251 km of road length has been sanctioned under PMGSY-IV.

Also, **Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY)** scheme has been taken up in convergence with the PMGSY-IV. Priority will be given to the unconnected habitations identified under PM-AJAY based on the following criteria:

i. 500 or more population and 40% or more SC population as per Census 2011.

Till December 2025, 158.865 km of road length has been sanctioned under PMGSY-IV.

6. National Social Assistance Programme (NSAP)

From the Financial Year 2021-22, provisions have been made for separate budgetary allocation for SCs & STs. In this regard, in the financial year 2024-2025 an amount of Rs.1732.86 crore and Rs.1041.73 crore, in the financial year 2025-2026 (as on 31.12.2025) Rs. 1023.53 crore and Rs. 557.28 crore have been released to SC & ST beneficiaries respectively under NSAP schemes. Approximately 18% and 10% of beneficiaries under NSAP belong to SC and ST category respectively.



CHAPTER 11

CARING FOR PERSONS WITH DISABILITY

1. Mahatma Gandhi National Rural Employment Guarantee Act, (Mahatma Gandhi NREGA)

As mentioned earlier Mahatma Gandhi NREGA is a demand driven scheme therefore, separate earmarking of employment/resources have not been provided for differently abled.

The disabled or differently- abled persons defined under the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 (1 of 1996) as persons with disabilities, the severity of which is 40% and above are considered as special category of vulnerable persons for the purposes of Mahatma Gandhi NREGA. The disabled persons as defined in the National Trust for Welfare of Persons with Autism Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 (44 of 1999) are also to be considered as disabled for the purpose of inclusion of Mahatma Gandhi NREGA.

To increase participation of Persons with Disabilities (PWD) in the Scheme, some major initiatives have been suggested such as:

a. Special schedule of rates for PWDs.

b. Identification of suitable works for PWDs.

c. Organization of PWDs in groups.

As per the information uploaded by the States/ UTs in Management Information System (MIS), during the year 2025-26 (till 27th January, 2026), a total of 4.03 lakh disabled beneficiaries have been provided employment who together generated 1.23 crore person days of work.

2. Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)

DAY-NRLM recognizes that poverty and disability are closely linked to each other and therefore it addresses specific needs of individuals as well as families of Persons with Disabilities (PwDs). The states undertake participatory vulnerability assessment processes as part of social mobilization. This entry point activity at the village level with a specific focus on identification of households of Persons with Disabilities (PwDs) shall ensure greater inclusion of these individuals and families into the DAY-NRLM network. Inclusive development of people with disabilities (PWDs) is a critical component of DAY-NRLM. This entails implementation of interventions that focus on community-integration of PWDs and their families. Under DAY-NRLM, priority is given to the promotion of exclusive SHGs of differently abled persons and their care givers. The initial social mobilization process lays great stress on including members of differently abled households in the SHG fold. The organization of PWDs into groups has led to increased awareness and accessing of entitlements and rights. DAY-NRLM also seeks to provide financial support in the form of Revolving Fund and Community Investment Fund to these SHGs on a priority basis. DAY-NRLM also provides scope for inclusion of minors through the adult parent or immediate caretaker of the minor as nominee. A total of 45,892 SHGs PWD have been promoted.

About Inclusive development of Elderly

DAY-NRLM prioritise the inclusion of Elderly

and other vulnerable into the SHGs. Special provisions for inclusion of such vulnerable groups have been laid out in form of a hand book. Where ever required, Special SHGs for elderly are promoted and provided with RF and included in the VOs. Further, efforts are made to promote adequate livelihood activities with the SHGs members. At present there are 28,288 self-help groups of elderly promoted.

3. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

As per DDU-GKY guidelines, States have been mandated to ensure that at least 5% of beneficiaries in the skill training courses, being implemented in the State are from among persons with disabilities (PwD). In the CY 2025 (01.01.2025 to 31.12.2025),738 PwD candidates have been trained under DDU-GKY projects.

Rural Self Training Institutes (RSETIs)

Under RSETIs Scheme, during the calendar year 2025 (01.01.2025 to 31.12.2025), 6,526 PwD candidates have been trained.

4. Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)

The Rights of Persons with Disabilities Act, 2016, provides for social security for persons with disabilities. Accordingly, in the scheme of PMAY-G while deciding the inter-se priority among the beneficiaries who are to be provided assistance, households with any disabled member and no able-bodied adult member have been accorded additional deprivation score so that such households are given priority while allotting the houses. Keeping this in view, State should ensure that at least 5% of beneficiaries are from among persons with disabilities.

In cases where the beneficiary is old or infirm or a person with disability and is therefore not able to get the house constructed on his / her own, such houses are taken up as a part of the Rural Mason Training (RMT) programme. In case there are still some beneficiaries left out, the State /UT Governments ensure that such beneficiaries are assisted through the Gram Panchayats or a ground level programme functionary to get their house constructed.

As on 31st December 2025, a total of 5,88,308 houses have been sanctioned for the physically and mentally disabled and out of which 3,87,152 houses have been completed.

5. Pradhan Mantri Gram Sadak Yojana (PMGSY)

PMGSY is a Centrally Sponsored Scheme with the objective to provide access to the basic services through construction of all-weather roads to population residing in the rural areas including Differently Abled.

Further, for promoting road safety in rural areas, some measures have been recommended to protect pedestrian including differently-abled persons from risks of accident, which are as follows:

a. Traffic calming measures around centers of activities such as habitations, schools, markets etc.

b. Pedestrian crossing facilities: This encourages pedestrians to cross at a designated safer point and thus increases their safety. The junctions with the highest

level of pedestrian activity should also be identified and should be provided with proper traffic calming measures.

c. Safety campaign to increase awareness to local communities about road safety for pedestrians, for example to encourage walking on the road side facing oncoming traffic. Safety campaigns also include treatment of cattle that will also be subject to the risks of road accident.

d. Provisions of rumble strips close to meeting points of rural roads with main roads.

6. National Social Assistance Programme (NSAP)

In February, 2009, the Government approved Indira Gandhi National Disability Pension Scheme (IGNDPS) under NSAP for BPL households with severe or multiple disabilities between the age group of 18-64 years with assistance @ 200/- per month per beneficiary. Currently assistance of ₹300/- per month to persons aged 18-79 years with severe or multiple disabilities and ₹ 500/- per month to persons of 80 years and above- is provided under IGNDPS. The total number of beneficiaries under the scheme is 8.33 lakh.

For the purpose of defining severe or multiple disabilities the following legal provisions are followed:

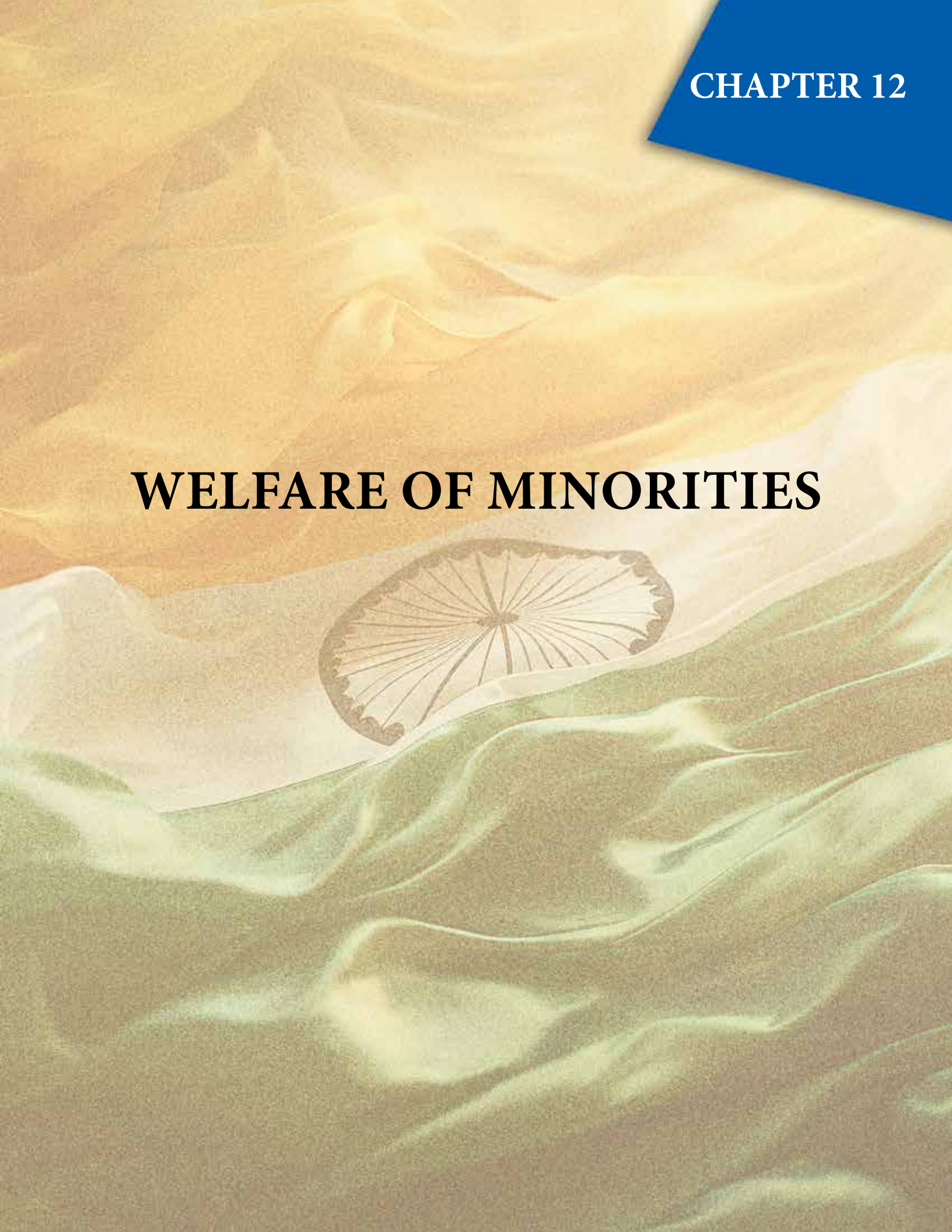
a. As per Section 56(4) of the Persons with Disabilities Act, 1995 (PWD Act, 95), "persons with severe disability" means a person with 80% or more of one or more disabilities.

b. As per Section 2(h) of the National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 (National Trust Act, 1999) , "Multiple Disabilities "means combination of 2 or more disabilities.

c. Steps are being taken to implement the Rights of Persons with Disability Act 2016 for the NSAP schemes.

CHAPTER 12

WELFARE OF MINORITIES



1. Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM)

DAY-NRLM has the mandate to ensure adequate coverage of women from the minority groups. The Mission is required to ensure that 15% of the total women members mobilized and supported are from the minority communities. Accordingly, state-wise targets for coverage of minority members have been communicated to the states by DAY-NRLM Division. A total of 10.99 lakh SHGs of Minorities have been promoted.

Vulnerability Reduction Plan (VRP) and Vulnerability Reduction Fund (VRF)

VRF is part of Community Investment Fund (CIF).VRF is a fund (corpus fund) given to Village Organisations/ Primary level federation at Village level to address vulnerabilities faced by the individuals or household(s) or Communities. The purpose of VRF is to address the special needs of the vulnerable households including non-members of the SHGs in the concerned VO geographical area. It can be given for an individual need or collective action based on the needs identified through vulnerability reduction plan. An amount up to Rs.1,50,000 per VO can be given as VRF. VRP is facilitated for 2,10,000 Village Organisations.

Samaveshi Aajeevika Yojana (Inclusive Livelihoods Programme -ILP) A Journey from Innovation Pilot to Programmatic Scale, Reaching the Most Vulnerable

The Samaveshi Aajeevika Yojana (SAY) is a flagship initiative under DAY-NRLM, designed to empower the most vulnerable households, particularly women, through inclusive livelihood development. Anchored in the globally recognized "Graduation Approach," the program aims to reach those extremely vulnerable, left outside the fold of Self-Help Groups (SHGs) and limited access to public services and entitlements. Initiated under Innovation pilot, Samaveshi Aajeevika Yojana has been introduced as dedicated component under NRLM in FY 2025-26 with expanding its outreach.

Objective: Improve the quality of life of vulnerable households through a comprehensive set of interventions based on the Graduation Approach.

Target: Total 1,48,000 HH

Implementation: Samaveshi Aajeevika Yojana (SAY) innovation pilots are currently being implemented in 10 states (Jharkhand, Tripura, Assam, West Bengal, Meghalaya, Rajasthan, Maharashtra, Telangana, Karnataka, and Tamil Nadu). Additionally, three more states (Bihar, Chhattisgarh, and Madhya Pradesh) have adopted the SAY component under expansion, further broadening the program's reach.

Partnerships: Executed by State Rural Livelihood Missions (SRLMs) with technical support from The/Nudge Institute and BRAC International, and knowledge partnership with J-PAL South Asia.

The project is based on the four pillars of Graduation Approach i.e. social protection, livelihood promotion, financial inclusion and social empowerment, with the key interventions- Identification, Intensive Coaching, Entitlements and convergence, Consumption Support, Livelihood Support and Diversification and Monitoring and Learning carried out throughout 36 months of mentoring.

Highlights and Key Achievements:

States Covered under Innovation: 10

- States Covered under SAY component- 13

(Jharkhand, Tripura, Assam, West Bengal, Meghalaya, Rajasthan, Maharashtra, Telangana, Karnataka, Tamil Nadu, Chhattisgarh, Bihar and Madhya Pradesh)

- Total Approved Budget:
  - Innovation: INR 239.94 Cr.
  - SAY Component: Rs. 252,73 Cr
- SAY Target Groups - SC, ST/PVTG, Female-headed households, Orphans up to 18 years, Survivors of Devdasi and Jogini System, Unwed mothers, Households with Distress Migration, Survivors of Witch Hunting, Elderly, PwDs
- Quantitative achievements:
  - HHs Under Innovation Targeted: 48,000
  - No. of Identified Households: 42,000
  - No. of Coaches deployed and active: 1326
  - No. of program participants included in SHGs: 8,898
  - No. of HHs with access to entitlements: 13,272

Qualitative Analysis: The program is at various stages of implementation in 10 States, with a 3-year program cycle. The evaluation study outcome of one of the projects that has completed the 3-year cycle indicates:

Insights from the Rapid Assessment Carried out by JSLPS for UPAJ, Jharkhand:

- SHG inclusion increased from 43% to 100%; savings improved.
- 100% savings in SHGs vs 34% at baseline.
- 100% access to bank accounts, pensions, and insurance.
- Agriculture participation rose from 42% to 77%; small businesses generated net profits within six months.
- 96% owns livestock vs 13% at the baseline: 100% of households saw growth in assets.

2. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

DDU-GKY provides mandatory coverage of 15% at the national level for skilling beneficiaries from Minority groups. In the CY 2025 (01.01.2025 to 31.12.2025), 105003 candidates have been trained out of which 23260 trained candidates are from Minority groups.

Rural Self Training Institutes (RSETIs)

Under RSETIs, during the calendar year 2025 (01.01.2025 to 31.12.2025) 5,53,588 candidates have been trained out of which 67,519 trained candidates are from Minority groups.

3. Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)

PMAY-G aims to provide pucca houses with basic amenities to all eligible houseless households and households living in kutcha and dilapidated house in rural areas. Revised Framework for Implementation of Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) of

2022 do not contain any special provision for minorities. There is no separate earmarking of targets for Minorities communities under PMAY-G. Database of PMAY-G is being maintained in SC, ST and Others categories which includes minority. As on 31st December 2025, 2,24,26,203 houses have been sanctioned to "Others category" out of which 1,63,98,879 houses have been constructed by "Others category" beneficiaries.

4. Pradhan Mantri Gram Sadak Yojana (PMGSY)

PMGSY is a Centrally Sponsored Scheme with the objective to provide access to the basic services through construction of all-weather roads to population residing in the rural areas including Minorities.

5. National Social Assistance Programme (NSAP)

NSAP has universal coverage of beneficiaries belonging to Below Poverty Line Households (BPL) across all over India in rural as well as urban areas. It consists of a sizable number of SC/ST, women and minorities beneficiaries.

CHAPTER 13

TRAINING AND CAPACITY BUILDING

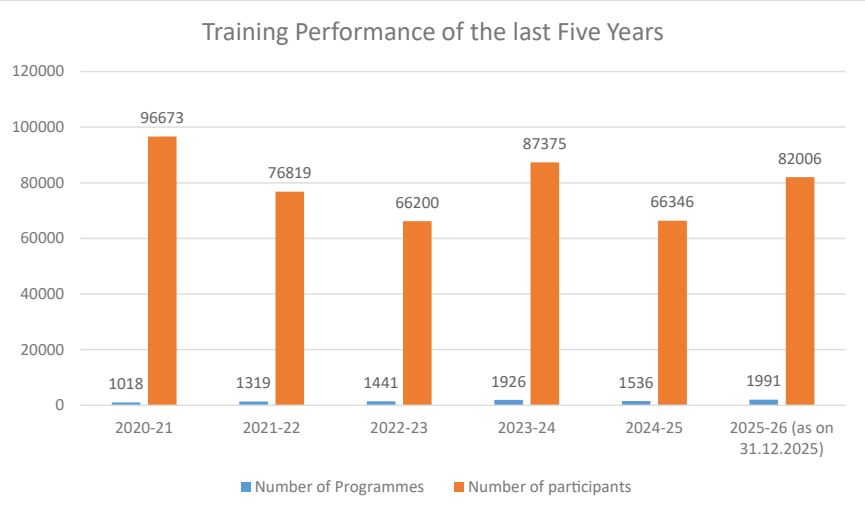
National Institute of Rural Development & Panchayati Raj (NIRD&PR), Hyderabad

Training and Capacity Building

As an apex body of the Ministry of Rural Development (MoRD) and the Ministry of Panchayati Raj (MoPR), NIRDPR plays a crucial role as a think tank in creating knowledge, evidence-based policy advocacy, and imparting capacity-building programs for the government functionaries. The Institute also helps MoRD and MoPR in implementing their flagship programs by organizing capacity-building programs for implementing functionaries. NIRDPR undertakes research and action research focusing on policy, strategy, and micro planning. The State Institutes of Rural Development and Panchayati Raj (SIRDPRs) and Extension Training Centres (ETCs) are also involved in this endeavor under the mentorship of NIRDPR as an apex capacity-building organization in Rural Development and Panchayati Raj. SIRDPRs facilitate and take the NIRDPR capacity-building programs to the grassroots level in cascading mode. In this respect, training programs in networking mode are conducted in collaboration with SIRDPRs and ETCs.

NIRDPR, with its headquarters in Hyderabad and three other centers in Delhi, Guwahati, and Vaishali, is actively engaged in training and capacity-building programs. NIRDPR has Seven Schools and Twenty One Centers to develop professionals for rural development and Panchayati Raj. The pan-India nature of the activities of NIRDPR helps expand outreach to all sections of society, including the indigenous and tribal communities. The Institute also conducts regular academic programs for the students, including a year- Post Graduate Diploma in Rural Development Management, a two-year Graduate Diploma in Management (Rural Management), one-year distance mode programs including Post Graduate Diploma in Sustainable Rural Development, PG Diploma in Tribal Development Management, PG Diploma in Geo-Spatial Technology Applications in Rural Development, PG Diploma in Panchayati Raj Governance and Rural Development.

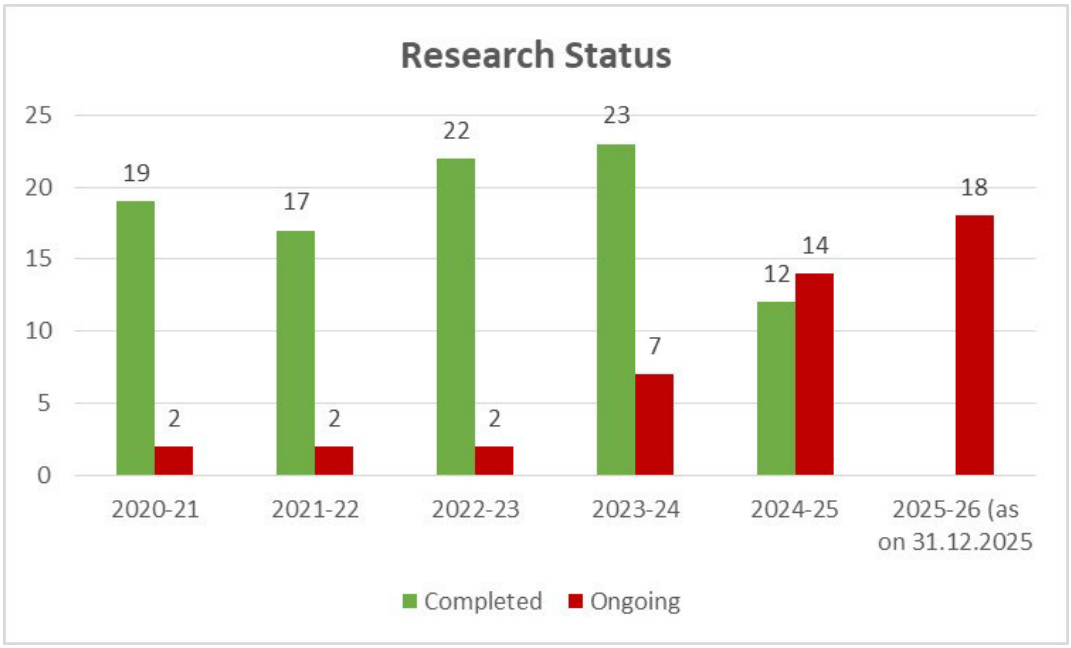
From 01.01.2025 to 31.12.2025, NIRDPR organized 1991 programs and trained 82,006 participants. The training performance from 2020-21 to 2025-26 (up to 31st December, 2025) is as below (Financial year-wise number of programs Conducted):



RESEARCH STUDIES

As mentioned earlier, NIRDPR research focuses on contemporary issues related to rural development. The institute's research keeps it updated on the current rural development situation in the country, influencing policy and providing training resources. The critical feature of the Institute's research studies is an emphasis on Action Research. The broad research areas encompass many vital themes including Agriculture, CSR Initiatives, Decentralized Planning, Geo-informatics and ICT applications in Rural Development, Good Governance, Governance and Policy Analysis, ICT and e-governance, Livelihoods & Entrepreneurship, Local Self-governing Institutions and Processes thereof, Micro-enterprises concerning farm and non-farm, Mission Antyodaya, Own Source Revenue, Panchayati Raj, Poverty Alleviation, Rural Employment and related issues, Rural Health, Rural Infrastructure, Rural Livelihoods, Social Audit, Women Empowerment, etc.

The Research status from 2020-21 to 2025-26 is given below:



Action Research and Collaborative Studies

NIRDPR's action research aims to solve grass-root-level problems and design development models based on exposure and experiences. Collaborative studies are conducted with other reputed institutions, such as State Institutes of Rural Development and Panchayati Raj (SIRDPRs) & Extension Training Centres (ETCs). Faculty members of SIRDs / ETCs are encouraged to submit research proposals and pursue the studies under the guidance of the NIRDPR faculty. The NIRDPR encourages institutions with relevant expertise to undertake specific studies through mutual collaboration.

Performance of North Eastern Regional Centre of NIRDPR At Guwahati

The North Eastern Regional Centre of NIRDPR at Guwahati caters to the specific needs of the North Eastern Region. From 01.01.2025 to 31.12.2025, NIRDPR-NERC at Guwahati, has organized 294 programs and trained 10,622 participants.

Networking with State Institute of Rural Development and Panchayati Raj (SIRDPRs) and Extension Training Centres (ETCs)

State Institute of Rural Development and Panchayati Raj (SIRDPRs)

NIRDPR promotes networking with SIRDPRs and ETCs. There are 29 SIRDPRs that receive 100% central assistance from the Ministry of Rural Development for non-recurring expenditure. In contrast, the recurring expense is shared equally between the Central and State Governments. In the case of the North-Eastern States and three hilly areas (Jammu & Kashmir, Uttarakhand, and Himachal Pradesh), the recurring cost is shared in the ratio of 90:10 between the Centre and States. Under recurring expenditure, 100% funding support is provided for seven core faculty members of the SIRDPRs. The SIRDs and ETCs aim to improve rural development officials' knowledge, skills and attitudes and elected representatives of Panchayati Raj Institutions and other functionaries at district and block levels.

Extension Training Centres (ETCs)

The Extension Training Centres (ETCs) function under the State Governments at the Regional level to impart training to the rural development functionaries and elected representatives of Panchayati Raj Institutions at the village level. At present, there are 87 ETCs in the country. Consequent to the increase in the number of developmental functionaries and the need to provide training to elected members of Panchayati Raj Institutions and CBOs, the ETCs have added importance. Central assistance is provided @ 100% for non-recurring expenditures and up to a maximum of Rs. 20 lakh per ETC per annum to enable them to cope with the increased training load of RD functionaries and PRI members.

Physical Progress

During the year 2025 (till 31.12.2025), SIRDPRs and ETCs put together have organized 2692 training programs and trained about 396771 lakh participants through online/offline modes of training at State, District, Block, and Gram panchayat levels. The trainees include RD and PR functionaries and the elected representatives of PRIs. In the recent past, there is an added emphasis on delivery of Capacity Building Programs through ETCs, which is resulting in a wider reach for NIRDPR's capacity building programs.

Key Achievements of NIRDPR in 2025 (1.1.2025 to 31.12.2025)

1. The Refresher Training for Aspirational Blocks Programme (ABP) across all thematic areas is being undertaken by NIRDPR with sponsorship support from NITI Aayog. The process commenced with a comprehensive Training Needs Assessment (TNA), followed by a national write shop to develop and finalize the training module. Subsequently, Training of Trainers (ToT) programmes were organized to build the capacities of master trainers. The refresher trainings are now being conducted across nine regional centres in India, beginning in October 2025 and scheduled for completion by February 2026.
2. DoLR Sponsored training programmes on WDC-PMKSY 2.0 and Proposed WDC-PMKSY 3.0 Scheme.
3. In addition, Domain Competencies training programmes under Annual Capacity Building Plan for officials of the Ministry of Rural Development (MoRD), NIRDPR has commenced a series of training programmes.
4. Training cum Exposure Visit on Governance for Elected Representatives of Nepal
5. International Training cum Exposure Visit of Mayors/Rural Chairman led delegation from three districts of Sudur Paschim province of Nepal
6. Leadership Development Programme for Elected Representatives and Officials of LGA from the Republic of Maldives
7. Project from CRY to mainstream Child Rights
8. Mid Term Evaluation of WDC-PMKSY 2.0 Scheme (DoLR, MORD, GOI)
9. Just-in-time trainings for Block Development Officers on a saturation basis.
10. Assessment of Land Cover Landuse and Change Analysis (2021-22 and 2025-26) using Geo-informatics in Bihar, West Bengal and Sikkim-Sponsored by NRSC/ISRO.
11. Mid Term Evaluation of Watershed Schemes in Rajasthan, J&K, Ladakh etc.
12. Started Capacity building programmes (Just in Time trainings) for BDOs after comprehensive Training Needs Assessment (TNA), followed by a national write shop to develop and finalize the training module. Subsequently, Training of Trainers (ToT) programmes were organized to build the capacities of master trainers. Four training programmes completed up to December 2025 and 23 more training programmes proposed before March 2026.
13. Stronger collaboration with states like Bihar, Tripura, J & K, Rajasthan, Ladakh etc.
14. Signed MoUs with M.S.Swaminathan Research Foundation, Chennai and International Centre for Audit of Local Governance (ICAL), Rajkot.



Aspiration Blocks Programme (ABP)
Refresher Training Programme (Batch-1) 6-8 Oct, 2025



International Training Programme on Urban Governance for Mayors and Chairpersons from Nepal



NIRDPR's CIARD signs MoU with iCAL to strengthen Internal Audit Systems



Representation of SCs, STs and OBCs as on 31st December, 2025

Groups	Number of Employees				Number of appointments made during the previous calendar year									
					By direct recruitment				By promotions			By other methods*		
1	Total	SCs	STs	OBCs	Total	SCs	STs	OBCs	Total	SCs	STs	Total	SCs	STs
	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group- A	53	9	3	13	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Group-B	39	9	4	11	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Group C including Re-classified Staff	106	26	8	34	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
TOTAL	198	44	15	58	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

Representation of Persons with Disabilities as on 31st December, 2025

Groups	Number of Employees				Direct Recruitment							Promotions						
					No. of vacancies reserved			No. of appointment made				No. of vacancies reserved			No. of appointment made			
1	Total	VH	HH	OH	VH	HH	OH	Total	VH	HH	OH	VH	HH	OH	Total	VH	HH	OH
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Group-"A"	53	NIL	NIL	01	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Group-"B"	39	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Group 'C' including Re-classified Group C	106	NIL	NIL	03	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	198	-	-	04														

(iii) Steps taken by NIRDPR to implement the provisions of reservation for SCs, STs, OBCs and PWDs

(Ans.) The Institute follows reservation norms as per Government of India guidelines both for recruitment and promotion.

CHAPTER 14

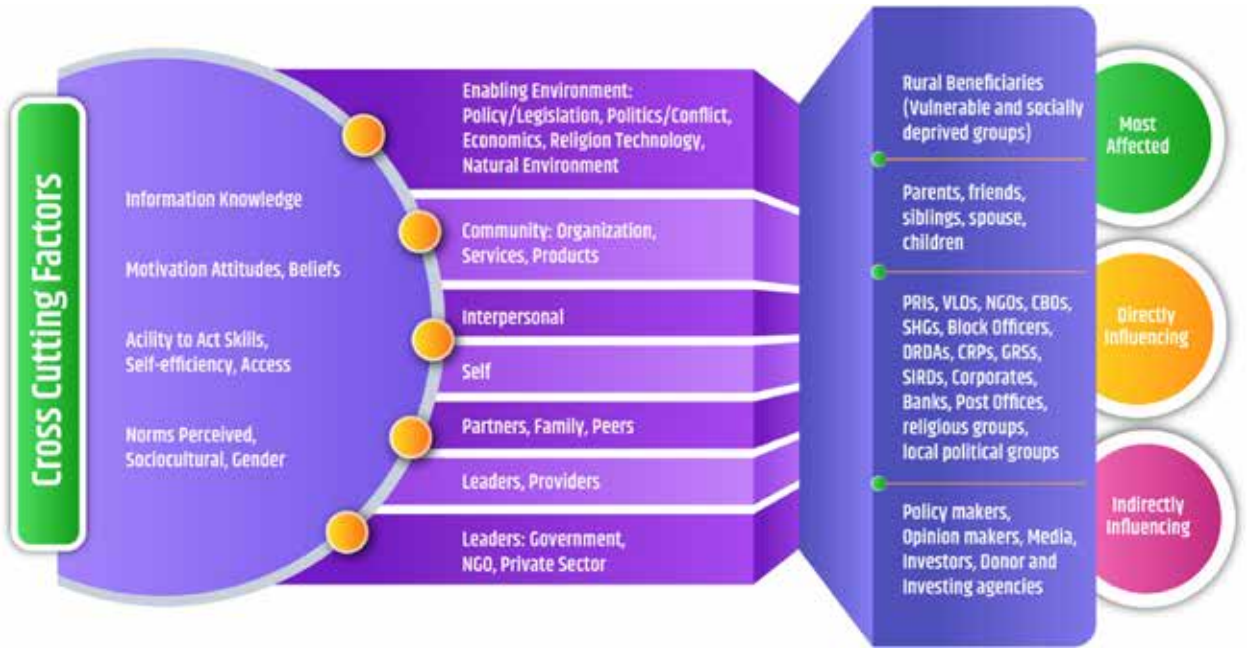
INFORMATION, EDUCATION AND COMMUNICATION

Being the nodal Ministry for most of the development and welfare activities in rural areas, the Ministry of Rural Development plays a pivotal role in the overall development strategy of the country. Ministry of Rural Development aims to reach out to the most Antyodaya sections of the society and to improve quality of life in rural India by correcting the developmental imbalances.

The Information, Education and Communication (IEC) Division plans and executes the IEC activities, to create and sustain awareness about the programmes of the Ministry amongst the beneficiaries and target groups in rural areas. Reaching out to almost 70% of the population in India, which comprises of the rural beneficiaries, the Ministry has been progressively strengthening its IEC activities to disseminate information through various modes of communication available across media platforms.

MoRD communication strategy over the years has been to formulate 360-degree media campaigns to create targeted awareness regarding the flagship programmes of MoRD (entitlements, procedures to access them, success stories etc.) among beneficiaries as well as maintain a favorable disposition among opinion leaders. Identifying innovative media vehicles with the highest reach to connect emotionally and rationally with all the stakeholders is a priority. Hence, the objective is to strategically design media plans to correspond with important events thereby increasing the demand for the services and alleviating rural poverty.

The chart below gives a broad stakeholder analysis through the socio-ecological model for MoRD:



For meeting the expenditure on IEC activities, the IEC Division utilizes budgetary allocation for IEC activities under Pradhan Mantri Awaas Yojana – Gramin (Rural Housing), Mahatma Gandhi National Rural Employment Guarantee Act, Pradhan Mantri Gram Sadak Yojana (Rural Connectivity), Deen Dayal Upadhyay – Grameen Kaushalya Yojana (DDU-GKY) & Rural Self-employment Training Institutes (RSETI) (Rural Skills), Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) (Rural Livelihoods), National Social Assistance Program etc. are pooled together and utilized for undertaking IEC activities in a holistic manner.

Also, impactful advertising and publicity campaigns were undertaken for events of various schemes of Department. It is noteworthy to mention that this year IEC Division has been actively engaged in organizing a series of impactful outdoor events pertaining to Hon'ble Minister for Rural Development (HMRD) and Hon'ble Minister for States (MoSs) across multiple locations in India.

These events were primarily focused and organized to raise awareness, felicitating the Lakhpati Didis, organising Griha Pravesh, promote community participation, and disseminate essential information on various schemes and initiatives of Ministry of Rural Development initiatives. Some of these key events were:

- PMAY-G Event at Chhattisgarh, Pune & Goa
- Lakhapti Didi Review Meet at Srinagar
- Bharat Jodo Yatra, MP
- PM Event at Madhubani, Bihar
- National Initiative on Water Security under MGNREGA
- Saras Aajeevika Melas at New De
- MoU Signing between MoRD & MSDE
- Har Ghar Swadeshi Campaign on Rakshabandhan
- Swachhata Pakhwada & Special Campaign 5.0
- Performance Review Committee Meeting
- Completion of 25 Years of PMGSY

As a significant value addition to the celebrations, the IEC Division also launched a dedicated podcast series that offers a unique glimpse into the multifaceted lives of Ministry officials. The podcast highlighted how officers are effectively managing their core professional responsibilities while simultaneously nurturing their literary pursuits and creative interests. Through personal reflections, inspiring anecdotes, and candid conversations, the series showcases the human side of governance—revealing how passion for books and storytelling coexists with demanding administrative roles. This initiative not only amplifies the spirit of Library Week but also fosters a deeper appreciation of the literary journeys within the Ministry.

This year also marks the introduction of the **Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) :VB – G RAM G (विकसित भारत – जी राम जी) Act, 2025** which marks a significant evolution in India's rural employment and livelihood framework. The VB – G RAM G Act replaces the Mahatma Gandhi

National Rural Employment Guarantee Act, 2005, and further strengthens the statutory guarantee of wage employment from previously 100 days to current 125 days, while aligning rural development interventions with the national vision of Viksit Bharat. Under the Act, apart from enhancing the guaranteed wage employment duration, also renewes emphasis on durable asset creation, livelihood enhancement and climate-resilient infrastructure. The legislation seeks to move beyond short-term wage support towards creating sustainable rural economic ecosystems. Overall, the VB - G RAM G Act, 2025 represents a decisive step towards integrating employment generation with sustainable rural development, livelihood security and the long-term goal of building resilient and prosperous villages across the country.

IEC activities of Ministry of Rural Development have been steadily scaled up and following are the major social media campaigns rolled out in FY 2025-26:



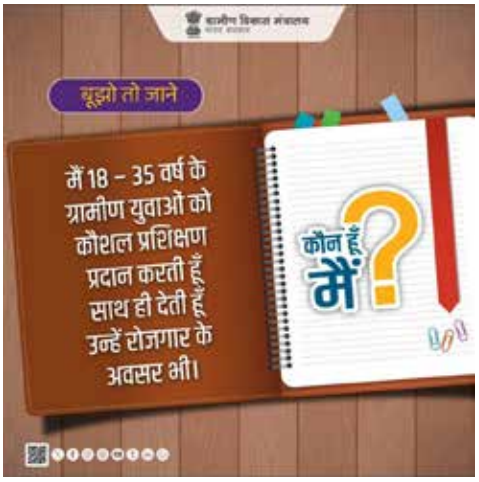
April-Awaas Plus 2024
Creating Awareness about the Benefits of the Awaas plus app







April: The aim of the **Bujho Toh Jaane Quiz** is to educate people about MoRD schemes in a simple and interesting manner.





April - In the campaign **"Hum Yeh Bhi Karte Hain"** we have highlighted the changes brought about in the lives of beneficiaries through the schemes.



April - Housing for All
Highlighting PMAY-G efforts to ensure pucca housing with basic amenities for eligible rural households.



May- International Labour Day
Showcasing the role of rural workers and MoRD initiatives promoting dignity of labour.



May- As part of **"Mind the Gap"** campaign, we tried to understand our audience's understanding and knowledge about the schemes.









June-On the occasion of **International Yoga Day**, we highlighted the importance of yoga through campaign and inspired people to adopt a healthy lifestyle.



June-World Environment Day

On this occasion, we highlighted the importance of environmental protection and encouraged people to adopt responsible behavior towards nature.



July- **Rural Tourism** campaign promotes community-led rural tourism, which boosts livelihood opportunities and promote rural cultural heritage.







July- Mukhiya ji Kahin
Amplifying key scheme messages through voices of elected village leadership.







July- **Road to Progress** campaign
we have brought the story of development and
opportunity to our audiences.



July- **Rah Pragati ki** campaign highlights
the role of rural roads, which connect
villages to development, opportunities,
and a better life.





August- **Under the Bima Sakhi** campaign, we have taken the initiative to disseminate insurance information to every household through women.

August- **Har Ghar Swadeshi**
Encouraging adoption of locally made products to strengthen rural livelihoods.



August- **SARAS Aajeevika Mela**, Delhi provides a platform for rural women and groups to showcase their products, access markets, and enhance livelihood opportunities.



September: **Do you know**
This campaign provides simple and interesting information about the Ministry of Rural Development's schemes and their benefits, thereby increasing awareness and understanding the importance of the schemes.



October: खरी बात
campaign provides correct information about the schemes and their benefits directly to the people.









October: Through **गांव की बात** campaign, we are raising awareness among people by bringing out real stories and experiences of villagers.





October: Through the **Cyber Aware India** campaign, we have made people aware about online safety and safe digital behaviour.







October: The activities of **Special Campaign 5.0** were covered during the Swachhta Pakhwada, highlighting various programmes and initiatives undertaken during the period, highlighting the efforts to increase awareness about cleanliness and health among the people.

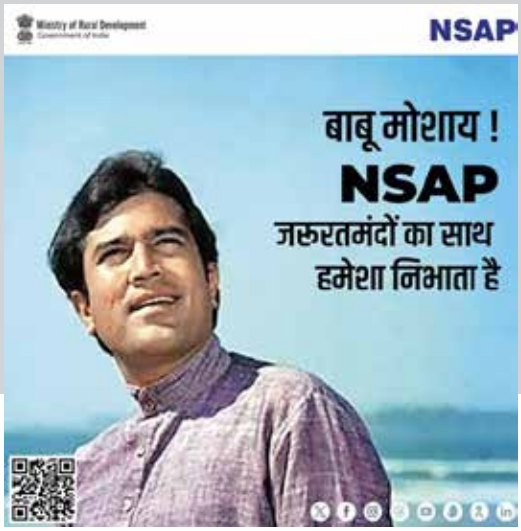






October: We have explained the schemes of MoRD in an easy and interesting way through **Memes**.





October: Information related to skill development, training and employment has been presented to the youth in a simple and clear manner through **Infographics** on DDU-GKY.













October: Through the **GST Bachat Utsav** campaign, people were provided easy information about tax savings and financial benefits.

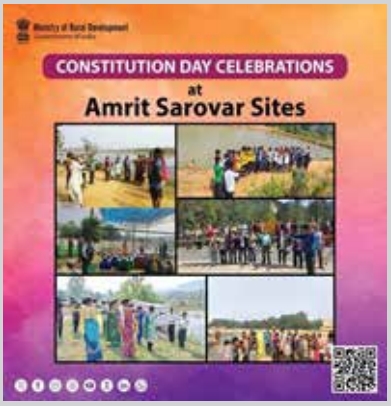
November: **New Chetana 4.0** initiative was taken to make people aware about the schemes and their benefits.





November: **Celebrations at Amrit Sarovar Sites** on the occasion of Constitution Day, campaigns were carried out to increase awareness among citizens about the Constitution and their rights.

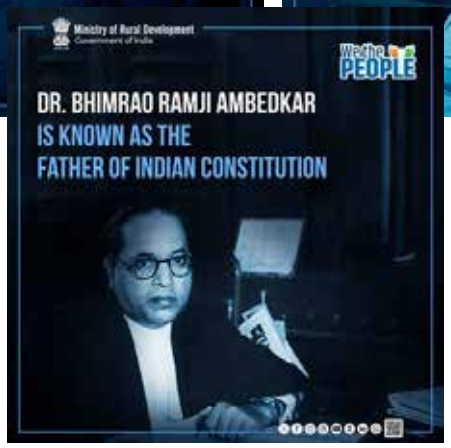












November: On **Constitution Day**, the **'We the People'** campaign raised awareness among the people about the Constitution and their rights.

November: National Library Week: Podcasts highlight libraries and their benefits













December: **SARAS Food Festival**
Delicious food products from rural women and self-help groups were showcased.

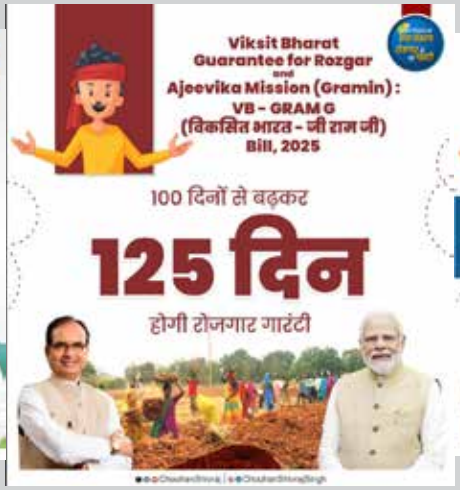
December: **Introduction of VB – G RAM G Act, 2025**, we have brought to the people information about this new law and its benefits.













Library

Introduction

The Library of the Ministry of Rural Development (MoRD), established in 1954, functions as a comprehensive **Information Resource Centre**. Over the years, it has evolved into a well-developed and enriched repository of knowledge, supporting policymakers, researchers, scholars, and development professionals. The library selects, acquires, processes, organizes, preserves, and disseminates information across a wide range of subjects.

Its collection spans diverse disciplines including rural development, social sciences, public policy, history, humanities, religion, and literature. The library also holds a rich collection of fiction and non-fiction titles in both English and Hindi, catering to a multilingual readership.

With a diverse and valuable collection of over 33,131 documents, the library continues to support research, policy formulation, and professional development, while encouraging general reading and intellectual engagement among its users.

Vision:

- To establish and support the development of referral and research centres and maintain a centralized, computerized union catalogue of books, reports, and non-book materials.
- To identify, acquire, organize, preserve, and provide access to relevant recorded knowledge for officers, officials, researchers, and all users engaged in the Ministry's official and research-related activities.
- To serve as a hub of knowledge creation, prioritizing frontier areas of national and global importance.

Objectives:

- To develop a specialized bibliographic database of documents using **e-Granthalaya**, the Integrated Library Management Software.
- To promote the effective use of library resources by collecting, storing, and disseminating information and by offering both manual and computerized services.
- To provide technical guidance to officers and staff on information retrieval processes.
- To procure and maintain electronic and mechanical equipment for efficient communication and delivery of information.
- To subscribe to Resource Sharing Library Networks and e-Journals for the development of e-resources.
- To organize outreach programmes to enhance user engagement with the library and its services.

Resources and Collection Development:

As on **31 December 2025**, the Library holds approximately **33,131 documents**, including books, magazines, newspapers, Swamy's publications, Ministry's annual reports, and scheme-related reports.

During 2025, the library further enriched its collection with new books procured from the World Book Fair 2025 and through requisitions received from officials. Hindi books were procured in accordance with the Official Language Policy. The major subject areas covered include:Rural Development, Panchayati Raj, Water Resources, Land Reforms, History, Art & Culture, General Reading (Hindi and English).

The library also provides a wide range of Hindi and English magazines and offers spacious, comfortable, and reader-friendly study facilities. The MoRD Library has undergone significant renovation, and work on the development of a **Digital Library/e-Library** is currently in progress.

Major Achievements (01 January 2025 – 31 December 2025):

- Physical Stock Verification was conducted to check the availability, condition, and accuracy of books and other materials.
- New books were selected and procured from the World Book Fair 2025, thereby enriching the library's collection.
- The library was properly reorganized and arranged during the year to create a clean, accessible, and user-friendly environment for readers.
- To keep users updated with current news and information, the library provided News Clippings and Current Awareness Services (CAS) through email on a regular basis.
- Google Forms were prepared and shared to collect user feedback and understand their reading interests and book preferences.
- Requisitions and suggestions were invited from officials for the procurement of new books to ensure that the library collection meets the needs of users.
- Planning and development work for expanding and improving the Library and Digital Library services was initiated and is currently in progress.
- The Library celebrated **"National Library Week"** from 14 to 20 November 2025, successfully organizing a book fair and an author podcast program on the theme "Books for All." Throughout the week, various activities were conducted to encourage a culture of reading and knowledge sharing. The book fair featured prominent publishers and vendors, including various activities like "Guess the Book" competition for employees, and a creative "Bookmark Memories Wall" etc.

The National Library Week was formally inaugurated by the Secretary, Department of Rural Development. In his address, he highlighted the importance of books and urged all officers and employees to cultivate a regular reading habit and promote a vibrant reading culture within the Ministry. The Closing Ceremony was held at Kartavya Bhawan on 20 November 2025, where senior officials and participating authors shared their insights and experiences. The week-long celebration witnessed enthusiastic participation from officers, employees, and authors. Reputed publishers and authors were felicitated during the event, and engaging discussions were held on their recent publications, complemented by interactive podcast sessions.



Secretary, MoRD inaugurated "National Library Week" organised by Library from 14th -20th November, 2025 at Multipurpose Hall, Kartavya Bhawan.



Book Fair on occasion of "National Library Week" from 17th -20th November at Kartavya Bhawan



Publishers and Authors were honored for their publication works in closing ceremony of the event organized by Library at Kartavya Bhawan

The year 2025 marked significant progress in strengthening the Library of the Ministry of Rural Development. With continuous enhancement of resources, improved user services, and expansion of digital access, the library remains committed to supporting informed decision-making, research excellence, and a culture of reading within the Ministry.

CHAPTER 15

OFFICIAL LANGUAGE



The Official Language Division functions as the nodal unit for promoting the use of Hindi across the Ministry of Rural Development, its subordinate offices, and autonomous organizations. The Division ensures the effective implementation of the Union Government's Official Language policy in accordance with the Official Languages Act, 1963; the Official Languages (Use for Official Purposes of the Union) Rules, 1976 (as amended in 1987); the directives issued by the Department of Official Language, Ministry of Home Affairs; the Annual Programme; and the Presidential Orders issued on the basis of recommendations of the Committee of Parliament on Official Language.

During the year 2025–26, the Division rendered seamless and timely bilingual translation services for key ministerial documents, thereby ensuring statutory compliance and accessibility of the Ministry's work. Major deliverables included critical Parliamentary documents such as Cabinet Notes, Parliamentary Questions, Reports, Assurances, Calling Attention Notices, and Private Member Bills. The Division also undertook the translation of Parliamentary replies, speeches of the Hon'ble Minister and Minister of State (Rural Development), Memoranda of Understanding, Demands for Grants, Annual Reports, statutory notifications, agenda notes, minutes, and Action Taken Reports of Standing and Consultative Committees. In addition, office orders, advertisements, scheme guidelines, and other official communications issued during the year were made available bilingually, facilitating effective governance and enhanced citizen engagement.

The Division ensured full compliance with Section 3(3) of the Official Languages Act, 1963 (as amended in 1967), under which all prescribed documents were issued bilingually in Hindi and English. Strict adherence was also maintained to Rules 5 and 7(2) of the Official Languages Rules, 1976 (as amended in 1987), ensuring that all correspondence received in Hindi was replied to in Hindi, thereby strengthening official communication across Regions 'A', 'B', and 'C'.

To further strengthen digital and multilingual capabilities, comprehensive workshops were organized to familiarize officers with the platform's features and functionalities. These capacity-building initiatives equipped officials with tools to bridge linguistic barriers and ensured that rural communities across the country could access government information and services in their preferred language, thereby advancing the objectives of digital inclusion and multilingual governance.

The institutional framework for Rajbhasha implementation remained robust throughout the year. The Kendriya Rajbhasha Karyanvayan Samiti, chaired by the Secretary (Official Language), convened at regular intervals to review policy implementation and monitor progress. The Deputy Secretary (Administration/ Rajbhasha) and the Assistant Director (Rajbhasha) actively participated in these meetings, ensuring diligent follow-up and timely implementation of decisions across the Ministry. The Official Language Implementation Committee (OLIC), chaired by the Joint Secretary (Administration/Official Language) with the Joint Director (Official Language) as Member Secretary, met quarterly to assess compliance across all divisions and sections. With membership comprising officers of the rank of Section Officer and above, the

Committee served as an effective institutional mechanism for mainstreaming the use of Hindi in official work. Additionally, the National Informatics Centre (NIC) was directed to ensure complete bilingual functionality of the Ministry's website, thereby enhancing accessibility for citizens from diverse linguistic backgrounds and reinforcing the Ministry's commitment to inclusive digital governance.

The Ministry supervises four autonomous bodies with respect to the implementation of the Official Language policy. Three autonomous organizations—National Rural Infrastructure Development Agency (NRIDA), Bharat Rural Livelihoods Foundation (BRLF), and National Rural Livelihoods Promotion Society (NRLPS)—are located in Region 'A' in New Delhi. The fourth organization, the National Institute of Rural Development and Panchayati Raj (NIRD&PR), is headquartered in Region 'C' at Hyderabad, Telangana, with a subordinate office at Guwahati, Assam. No autonomous body of the Ministry is located in Region 'B'. In accordance with the targets prescribed in the Annual Programme, inspections of the Hyderabad and Guwahati offices of NIRD&PR were conducted under the leadership of the Deputy Secretary (Administration/Rajbhasha) to comprehensively assess the status of Rajbhasha implementation and identify areas for further improvement.

Hindi Pakhwada was observed from 14 to 28 September 2025 with enthusiastic participation from officers and staff at all levels of the Ministry. The fortnight-long celebrations included five competitive events aimed at promoting proficiency and creativity in the use of Hindi—Essay Writing Competition, Hindi Typing Competition, Noting and Drafting Competition, Poetry Recital Competition, and Translation and Vocabulary Competition, the latter conducted separately for regular and outsourced staff. These activities generated widespread interest and active participation, fostering a culture of healthy competition and linguistic pride. Cash prizes of ₹5,000, ₹3,000, ₹2,000, and ₹1,000 were awarded for first, second, third, and consolation positions respectively, in recognition of merit and excellence.

The Ministry's efforts to promote Hindi extended beyond annual observances through continuous incentive schemes encouraging original work in Hindi. Under the Original Hindi Noting/Drafting Scheme, officers demonstrating excellence in preparing original notes and drafts in Hindi were awarded two prizes of ₹5,000 each, three prizes of ₹3,000 each, and five prizes of ₹2,000 each. These sustained initiatives have significantly strengthened the voluntary use of Hindi in day-to-day official work, fostered a robust bilingual work culture, and reinforced the Ministry's commitment to delivering accessible, transparent, and citizen-centric services. The consistent efforts of the Official Language Division have meaningfully contributed to making Hindi a natural and effective medium of official communication while duly respecting India's rich linguistic diversity.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CHAPTER 16

INTERNATIONAL CO-OPERATION



The era of rapid globalisation of the world economy has added new dimensions and challenges globally, especially among developing countries in the areas of rural development and poverty alleviation. Therefore, international cooperation in these areas has gained added significance and impetus in the world's changing social, economic and political scenario. India, the largest democracy in the world, is always at the forefront as a global partner. The Department of Rural Development is taking this initiative forward through cooperation and exchange of experience, knowledge and expertise in the field of rural development and poverty alleviation with other countries, bilaterally and through multilateral platform.

Our visionary leaders anticipated the significance of South-South Cooperation much before globalization and had recognized the need for cooperation among the developing countries for better appreciation of each other's problems. India has been a founder member of many international forums such as African-Asian Rural Development Organization (AARDO), Bay of Bengal Initiative for Multi-Sectoral and Technical Cooperation (BIMSTEC), Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP), Non-Aligned Movement (NAM), South Asian Association for Regional Cooperation (SAARC), etc.

The mandate of International Cooperation Division of this Department is to foster mutually beneficial partnerships with other countries of the world in a multilateral as well as bilateral format. The Government of India recognizes the multilateral approach in international relations and the need for the inter-country, inter & intra-regional cooperation to find solutions to common problems. The Department of Rural Development is the Nodal Ministry with respect to two inter-governmental, international organizations namely, AARDO and CIRDAP. Also, this Ministry is the focal Ministry for rural development and poverty alleviation in respect of BIMSTEC, SAARC, etc.

1. Multilateral Corporation:

A. African-Asian Rural Development Organization (AARDO)

i. AARDO formed in 1962, is an autonomous, inter-governmental, inter-continental organization comprising 34 members from Africa and Asia (18 member countries from Africa continent, 14 member countries from Asia and 2 Associate members). India is a key founder member and contributed significantly in the conceptualization and formation of AARDO. The Headquarters of AARDO is located in New Delhi.

ii. This Department is the Nodal Ministry for all matters relating to AARDO. The Organization has six (6) regional offices located at (i) Seoul for the Far East (ii) Amman for the Middle East (iii) Accra for the Western Africa (iv) Cairo for the North Eastern Africa, (v) Lusaka for the Southern Africa and (vi) Islamabad, Pakistan for South Asia. India contributes the highest annual membership contribution to AARDO amounting to US$ 1,55,300.

iii. Human Resource Development (HRD) is one of the main activities of AARDO. Under HRD, a number of programmes are organized by AARDO on regular basis which include training programmes, workshops / seminars, deputation of experts, study visits, research studies, field training, etc. relating to agriculture and

rural development. During the year, AARDO conducted a number of such programmes in different member countries on various subjects. India offers 70 slots annually for the member countries for training in various Indian Institutes under the Indian Technical and Economic Cooperation (ITEC) sponsored by the Ministry of External Affairs.

iv. During the year 2025, AARDO has conducted a total of 37 offline programmes including 20 in India, and 11 online programmes.

v. Since the year 2009, India is providing additional contribution of USD 6,00,000 to AARDO for each triennium (starting from 2009-2011) to expand its scale and scope of the capacity building programmes of AARDO for the benefit of member countries. Under this initiative, capacity building programmes for AARDO member countries are organized every year during the triennium at various Institutions of Excellence in India such as the National Institute of Rural Development & Panchayati Raj (NIRD&PR), institutions governed by the Indian Council of Agricultural Research (ICAR), Indian Institute of Management (IIM) and others. The Post Graduate Diploma in Rural Development Management (PGDRDM) course at NIRD&PR for one year is one such example.

vi. The Memorandum of Understanding (MoU) between DoRD, Government of India and AARDO was renewed on 03.12.2021, for an additional contribution of USD 600,000 (USD Six Hundred Thousand Only) for triennium 2021-2023 viz USD 200,000 (USD Two Hundred Thousand Only) per year towards the capacity building programmes by way of organizing short-term training programmes at Institutes of Excellence, PGDRDM programmes at NIRD&PR, Hyderabad, workshops/ seminars and study visits in India for the AARDO member countries sponsored candidates.

vii. On the request of AARDO, an amount of 7,50,000 USD had been given as a grant towards establishment of AARDO's 'Corpus Fund', which was contributed in two equal installments. The first installment (USD 3,52,649 @exchange rate) was given during FY 2019-20 and the final installment (USD 3,97,351 @exchange rate) was released in FY 2020-21.

viii. The Department of Rural Development constructed a building in March, 1994 at Plot No. 2, State Guest Houses Complex, Chanakyapuri (Diplomatic Enclave), New Delhi at a cost of about Rs. 2.50 crore and handed over the same to AARDO on 19th March, 1994 at a normal license fee of Rs. 1.00 per annum. The AARDO Secretariat started functioning in the new building from 31st March, 1994. In terms of the Terms and Conditions laid down in letter dated 29th March, 1994, for use of aforesaid building, the Government of India at the request of the AARDO Secretariat shall arrange for and bear the cost of any necessary repairs to the Building other than repairs which form part of the routine maintenance of the said building.

ix. The AARDO Secretariat in the month of July, 2020 requested, inter-alia, for renovation of AARDO Secretariat Building. The request was processed and an MoU between Department of Rural Development,

Government of India and Central Public Works Department (CPWD) was signed on 16.07.2024, for renovation work of AARDO Secretariat Building, New Delhi. Further, DoRD has on 3rd December, 2024 accorded administrative approval and Financial Sanction of preliminary estimate amounting to Rs.4,77,12,700/- (Rs. Four Crore Seventy Seven Lakh Twelve Thousand and Seven Hundred Only) (for Civil and Electrical Works) to undertake necessary renovation works of AARDO Secretarial Building.

x. The 21st General Session of the African-Asian Rural Development Organization (AARDO) Conference was held in New Delhi, India from 21st to 24th February 2025. The Conference was inaugurated by His Excellency, Shri. Jagdeep Dhankhar, Hon'ble Vice President of the Republic of India. The Conference was attended by a large number of dignitaries, including Hon'ble Ministers and distinguished delegates from AARDO member countries.

xi. Hon'ble Minister for Rural Development, and Agriculture and Farmers Welfare, Government of India was unanimously elected as the President of AARDO, for the triennium 2025-2027 at the 21st General Session of the AARDO Conference.

xii. During the Conference, the Hon'ble Minister for Rural Development and Agriculture & Farmers Welfare announced for the continuation of additional contribution at an enhanced rate of US$ 7,50,000 (US $ 2,50,000 per annum) for the triennium 2025-2027 during the 77th Session of Executive Committee of African-Asian Rural Development Organization (AARDO) held in New Delhi on 19th - 20th Feb. 2025. Subsequently, an MoU between DoRD, GoI and AARDO for additional contribution of US$ 7,50,000 (US $ 2,50,000 per annum) for the triennium 2025-2027 was signed on 07th August, 2025.

xiii. DoRD participated in the following activities of AARDO:

(a) Dr. Chandra Sekhar Pemmasani, Hon'ble Minister of State for Rural Development presided over the 08 business sessions of the AARDO Conference comprising 17 agenda for over three days on 21st, 22nd and 24th February, 2024. During these business sessions, the Conference approved, among others, the Work Programme for the Triennium 2025-27, budget estimates for the Triennium 2025-27, enrolment of new members in AARDO, amendment to the Constitution and Rules of Procedure of AARDO as well as 25 new MoUs that AARDO signed with other organizations.

(b) Shri Shailesh Kumar Singh, Secretary, Rural Development, Government of India chaired the 78th Session of the Executive Committee of the AARDO on 25 February, 2025 at New Delhi.

(c) Shri Lal Chhandama, Joint Secretary (IC), Department of Rural Development, Government of India chaired the 84th and 85th Sessions of the Liaison Committee of AARDO held on 23 April 2025 and 30 October, 2025 respectively in New Delhi.

(d) Shri Lal Chhandama, Joint Secretary (IC), Department of Rural

Development, Government of India chaired the 1st and 2nd Sub -Committee Meetings of AARDO to address the budget deficit for ensuring financial stability of AARDO on 29 July, 2025 and 16 September, 2025 respectively, at New Delhi.

B. Centre on Integrated Rural Development for Asia & the Pacific (CIRDAP):

i. CIRDAP, a Regional Organization, with its Headquarters at Dhaka, Bangladesh was established in 1979. The Centre is broadly mandated to facilitate the provision of services that will influence policy formulation and programme action towards rural development within its member countries. At present, CIRDAP has a total strength of fifteen (15) member countries from Asia and the Pacific. The Sub-Regional Office of CIRDAP for South-East Asia (SOCSEA) was established in Jakarta, Indonesia in 1997. The CIRDAP has also established its Sub-Regional Office in West Asia in Tehran, Iran. India's annual contribution to CIRDAP is USD 94,147.

ii. India is one of the key founder members of CIRDAP. India takes the significant lead in providing capacity building programmes to CIRDAP Member Countries (CMCs). MoRD, Government of India sponsors Four (4) fully funded CIRDAP-NIRD collaborative training programmes on various fields including ICT at its Institutes of Excellence or in the Link Institutions of CIRDAP Member Countries (CMCs). With a view to taking CIRDAP to the new frontiers and substantially expand the activities, the MoRD, Government of India provides five (5) fully funded slots for one year PGDRDM at NIRD&PR, Hyderabad for skill development and capacity building of CMCs.

iii. The Centre consists of four organizational bodies: namely, the Governing Council, the Executive Committee, the Technical Committee and the Secretariat. The highest authority of CIRDAP is its Governing Council. It consists of the Ministers in charge of Agriculture and Rural Development in the member states. The Governing Council formulates policies, provides directions to the Centre and approves planning, the biennial work programme and the budget. The Executive Committee comprises the Secretaries/ Permanent Secretaries/Secretaries Generals of the Contact Ministries. Its main functions are to review and make recommendations to the Governing Council on matters concerning the management and operation of CIRDAP. The Technical Committee is an advisory body, which is composed of the heads of all CIRDAP Link Institutions, the Director General of FAO or a representative of a non-member state, which contribute financially to the Centre; a representative of the Economic and Social Commission for Asia and the Pacific (ESCAP); the Director General of CIRDAP, as well as an expert of outstanding professional competence in Integrated Rural Development (IRD).

iv. A full-time Director General, selected by the Governing Council for a four-year term is the Chief Executive of the organization. The position of the Director General had been occupied by India only once in the past during 1996-2000. Recently, the 24th Governing Council in its meeting held in Bangkok Thailand elected Dr. Putte Gowda

Chandra Shekara from India as the Director-General of CIRDAP with the period starting from 10th September, 2024 to 9th September, 2028.

2. Visits of delegation:

During 2025-2026 (from 01.01.2025 to till date), this Ministry organized meetings/ discussions with the following visiting foreign dignitaries:

i. A delegation led by the Secretary General of the Ministry of Rural and Regional Development Malaysia met Secretary, Department of Rural Development, Government of India on 21 February, 2025 at Krishi Bhawan, New Delhi to discuss potential cooperation in rural development.

ii. Meeting of Joint Secretary (IC), with delegation from Malaysia on 23 June, 2025 at Krishi Bhawan, New Delhi.

iii. An Interactive and Thematic Session of Senior Officers of Department of Rural Development (DoRD) and Officers from National Institute of Rural Development and Panchayati Raj (NIRD&PR) with the Nigerian training Delegation was held on 15.12.2025 at Kartavya Bhawan- 3, New Delhi. NIRD&PR coordinated the study tour for the Nigerian delegation during the period from 14th December to 23rd December 2025. As part of the study tour, the aforesaid session was organized at Ministry of Rural Development New Delhi. The DoRD made presentation on its flagship schemes, namely, (a) Mahatma Gandhi National Rural Employment Guarantee Scheme, (b) Deen Dayal Upadhyaya Grameen Kaushalya Yojana and (c) Deendayal Antyodaya Yojana - National Rural Livelihoods Mission.

3. Official visit of this Ministry's officer to Foreign Country:

During 2025-2026 (from 01.01.2025 to till date), following officers/ officials of the Department undertook foreign visits for official purposes:

i. Ms. Smriti Sharan, Joint Secretary attended the event regarding World Bank Social Protection and Jobs (SPJ) - South-South Learning Forum "Economic Inclusion: Scaling up Pathways to Better Jobs for the Poor" from 10-14 February, 2025 in Kigali, Rwanda.

ii. Shri Krishna Murari Singh, Director attended the event held on 08-10 April,2025 regarding EIIP ISTC from 08-10 April, 2025 in Dhaka, Bangladesh.

iii. Shri Suman Majumdar, Deputy Secretary attended the event held on 08-10 April,2025 regarding EIIP ISTC from 08-10 April, 2025 in Dhaka, Bangladesh.

iv. Ms. Rajeshwari S Mallegowda, Director participated in study tour to Germany and Switzerland on 'Policy, research and training on agroecology for food system transformation from 17-25 May, 2025.

v. Dr. Monika, Deputy Secretary participated in Panel in the Evaluation Conclave from 27-30th May, 2025 in Colombo, Sri Lanka.

vi. Ms. Rohini Ramdas Bhajibhakare, Joint Secretary participated in 8th Session for the GPDRR under the GIZ Technical Cooperation project "Water Security and Climate Adaptation in Rural India-II (WASCA-II) from 01-07th June, 2025 (excluding travel time) in Geneva, Switzerland.

vii. Shri Gaya Prasad, DDG participated in

International knowledge exchange program on resilient housing schedule from 16 - 20 June, 2025 in Tokyo and Ishikawa, Japan.

viii. Shri Shailesh Kumar, Director participated in International knowledge exchange program on resilient housing schedule from 16 -20 June, 2025 in Tokyo and Ishikawa, Japan.

ix. Shri Ajay Kumar, Director participated in Kailash Manasarovar Yatra 2025 from Delhi on 17 July, 2025 via Nathu-La Route in Kailash Manasarovar.

x. Ms. Chahat Singh, Assistant Commissioner, DoRD, attended the AARDO International Training Programme on Inclusive Rural and Regional Development from 14-23 July, 2025 in Langkawi, Malaysia.

xi. Shri Rakesh Kumar, ASO, DoRD, attended the International Workshop on Unlocking Agrifood Innovation from 1- 5 September, 2025 in Taipei, Taiwan.

xii. Shri R.D. Diwakar, Under Secretary, DoRD, attended the International Training Programme in Seoul R.O. Korea on Strengthening International Agricultural Cooperation. From 7th - 13th September, 2025.

xiii. Shri Raj Priy Singh, Director attended the training on Ecotourism under Taiwan International Cooperation and Development Fund (Taiwan - ICDF) in Taiwan, from 05-14 November, 2025.

xiv. Dr. Monika Bhutunguru, Deputy Secretary participated in India Day Event scheduled on the sidelines of IFAD Executive Board meeting from 9th - 10th December, 2025 (excluding travel time) at IFAD Headquarters, Rome, Italy.

Achievements of International Cooperation Division

Shri Shivraj Singh Chouhan, Hon'ble Minister for Rural Development and Agriculture & Farmers Welfare was unanimously elected as the President of African-Asian Rural Development Organization (AARDO) for the Triennium 2025-27, during the 21st Session of AARDO Conference held at New Delhi during 21-24 February, 2025.



Shri Shivraj Singh Chouhan, Hon'ble Minister for Rural Development and Agriculture & Farmers Welfare, President of African-Asian Rural Development Organization(AARDO) for the triennium 2025-2027 with Delegates of the 77th Session of the Executive Committee of AARDO Conference on 19 February, 2025.



CHAPTER 17

ACCOUNTING ORGANISATION



Role and Responsibilities of Office of Chief Controller of Accounts

The Chief Controller of Accounts (CCA), is the Head of Department of Accounting Organization in the Ministry. As per CGA OM No. TA-2-010011212020-TA-II(COMP 2001)/596 Dated; 23-07-2021, the broad functions, roles and responsibility of CCA are as follows:

1. Receipts, Payments and Accounts:

a. Oversee that effective and efficient systems with necessary internal controls are in place for accounting of all receipts and payments of Ministry/Department.

b. Supervise payments and receipts through Pay and Accounts Offices (PAOs) and Cheque Drawing & Disbursing Offices (CDDOs) of in conformity with prescribed Rules and regulations;

c. Supervise timely payment to claimants (Government servants, vendors, grantee and loanee institutions etc. including payment to suppliers w.r.t. procurement through GeM) as per codal provisions.

d. Ensure efficiency, accuracy and timely submission of monthly and annual accounts to O/o Controller General of Accounts (CGA);

e. Ensure timely, accurate, comprehensive, relevant and useful Financial Reporting.

f. Monitor timely and accurate authorization of pension and other retirement benefits to retiring Government servants.

g. Coordinate with GeM Standing Committee on the matters relating to procurement and related payments.

2. Budget formulation including Outcome Budget:

a. O/o CCA shall monitor and assist in preparation of budgetary proposals and assist the administrative Ministries / Departments in better inter-se programme prioritization/allocation within the budgetary ceilings, based on the analysis of expenditure and profile of each programme /sub-programme.

b. Provide necessary support to the administrative Ministries/Departments in preparation of Outcome Budgets/Output-Outcome Monitoring Framework (OOMF) in accordance with the time schedule/ guidelines laid down from time to time by Ministry of Finance.

c. Furnish budget estimates for interest on Provident Fund balances of employees and on various deposits in the Public Account including Reserve Funds.

d. Monitor all reports and statements related to Budget documents.

3. Estimation of Non- Tax Revenue Receipts:

Assist FA in periodical reviews of various non-tax revenue receipts of the Ministries/ Departments with the Administrative Divisions and furnishes estimates of non-tax Revenue Receipts to Budget Division, DEA.

4. Internal Audit/Risk Based Audit:

a. Discharge the duties of Member Secretary of Standing / Internal Audit Committee headed by the administrative Secretary to review audit paras of PAC, C&AG and Internal Audit and concomitant compliance/

course correction.

b. To conduct special audit in Ministries/ Departments as per the direction of Chief Accounting Authority or CGA. The Internal Audit Wing working under the control and supervision of the CCA would move beyond the existing system of compliance / regulatory audit.

5. Expenditure and Cash Management:

Coordinate with Ministries/Departments for compliance of Cash Management system guidelines issued by Budget Division, MoF (Monthly Expenditure Plan [MEP]/ Quarterly Expenditure Plan (QEP) limits, implementation of TSA system for release of funds to Autonomous bodies in 'Just-in-time').

6. Disclosure and reporting requirements under FRBM Act.

Assist in preparation of the disclosure statements required under the FRBM Act in respect of Ministry/Department for incorporation in the consolidated statement compiled by the Ministry of Finance for the Government as a whole.

7. Monitoring of Assets and Liabilities:

Assist Ministries/Departments for maintaining comprehensive record of Assets and Liabilities and monitoring of Government Guarantees.

8. Interaction between Ministry of Finance and the FAs:

The CCA shall provide required material and assistance for the quarterly meeting of FAs with Secretary (Expenditure) and other financial inputs as required by FAs from time to time.

9. General Administration and Coordination:

a. Exercise the powers of the Head of the Department for the Accounting Organisation and is responsible for the Administration and Establishment related functions.

b. Discharge of responsibilities in terms of the Statutory powers to be exercised being the appointing authority/disciplinary authority.

Note: In addition to the above, CCA shall also be responsible for any other works assigned by Chief Accounting Authority/ Controller General of Accounts.

Principal Accounts Section (Pr.AO)- Accounts Section

a. Consolidation and submission of monthly a/c for MoRD ,MoPR&DoLR TO CGA.

b. Annual Appropriation Accounts, Finance Accounts and SCT and submission to CGA & DGCAE.

c. Reply of CGA & CAG Report.

d. Issue of letter of Authority for all three deptts., Budget management on PFMS and Re-appropriation.

e. Preparation of pension and receipts budget and budget coordination between IFD's and PAO's.

f. The newly introduced SNA SPARSH mechanism for ensuring the seamless release of funds to beneficiaries is being routed through the Principal Accounts Officer in the Principal Accounts Office

g. Automation of Annual Accounts on PFMS - Appropriation Accounts.

h. E-LoA (Letter of Authorization) on PFMS.

i. Any other Tasks assigned by the higher authorities.

Public Financial Management System (PFMS)

Overview

The PFMS Cell, MoRD has been actively engaged in the implementation, monitoring, and coordination of the Public Financial Management System (PFMS) for schemes under the Ministry of Rural Development (MoRD), Ministry of Panchayati Raj (MoPR), and Department of Land Resources (DoLR) within the accounting jurisdiction of the Office of Controller of Accounts (O/o CCA).

2. Key Activities and Achievements:

A. PFMS Implementation & Monitoring:

i. Ensured effective monitoring and implementation of PFMS across various schemes under MoRD, MoPR, and DoLR.

ii. Ensured fund flow and utilization, ensuring accurate financial reporting for Central Sector and Centrally Sponsored Schemes (CSS).

B. Coordination with Stakeholders:

i. Coordinated with PFMS-HQ, O/o CGA, State Government, and Program Divisions (PDs) for seamless integration of DBT, MIS reports, and system-related issues.

ii. Ensured smooth integration of scheme-specific software with PFMS.

C. Mapping of CSS with State Schemes:

Facilitated the mapping of CSS schemes with State schemes under the PFMS-Treasury integration, ensuring synchronized financial reporting between Central and State Governments.

D. Training and Capacity Building:

Conducted training sessions for PDs and employees from PAO, building capacity for the effective use of PFMS.

E. Adherence to CNA/SNA Guidelines:

Ensure the implementation of CNA/SNA guidelines issued by DoE to be adhered to by the Ministry/Department.

F. Circulating relevant OM regarding SNA SPARSH and E-BILL etc. time to time to the PDs/Divisions for further circulation the same to the concerned Implementing Agencies (IAs).

G. Target to achieve 100% implementation of e-bills in the Ministry and regular co-ordination for the same with respective PAOs.

H. PFMS Cell, MoRD task involves addressing queries and issues related to PDs daily basis. This is done through coordination with PFMS (HQ) via telephone, email communication, and occasionally by visiting the PFMS HQ in person.

I. Implementation of new modules of PFMS i.e. TSA Hybrid as per the direction of DoE, Ministry of Finance.

3. Achievements in Implementation of SNA SPARSH:

The seamless and successful implementation of the SNA SPARSH initiative has been carried out

across four key rural development schemes, namely Rural Employment, Rural Housing, Rural Livelihood, and Rural Connectivity, the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) under the Department of Land Resources as well as in the Rashtriya Gram Swaraj Abhiyan (RGSA) under the Department of Panchayati Raj. This comprehensive effort has been effectively executed in all states throughout India. The coordinated and widespread application of SNA SPARSH across these diverse schemes signifies a significant step towards the holistic development of rural India.

4. Achievements in e-Bill Implementation:

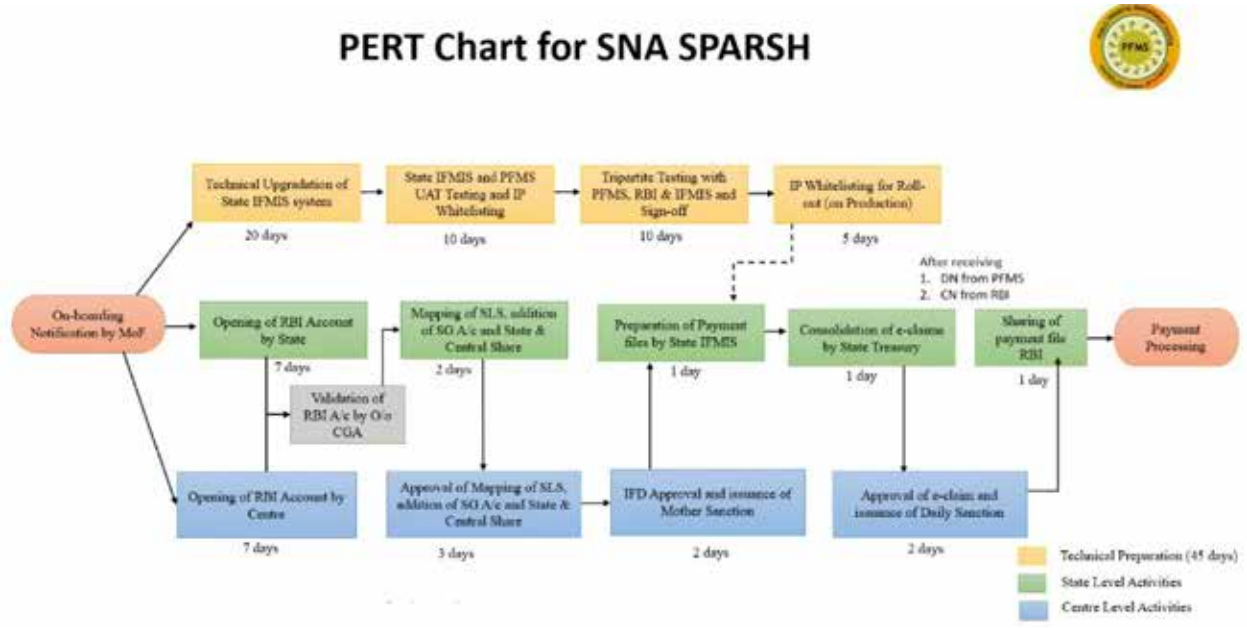
The Office of CCA, Rural Development has made significant progress in the implementation of the e-bill system. According to the latest report:

- PAO, Rural Development: Achieved 98.2% implementation (MGNREGA wage bill are submitted in physical format, PAO DBT process in progress).
- PAO, Department of Land Resources: Reached 100% implementation.
- PAO, Panchayati Raj: Reached 100% implementation.

This reflects the dedicated efforts of each department to modernize and streamline processes, with ongoing work to reach 100% implementation in near future.

5. Conclusion

The PFMS Cell, MoRD has successfully implemented, monitored, and coordinated PFMS activities across multiple schemes under MoRD, MoPR, and DoLR by ensuring the timely integration, training, and data accuracy, the Cell has contributed to improved financial management and transparency in the tracking and utilization of funds.



Internal Audit Wing Material for Annual Report 2025-26

Ministry of Rural Development is the second largest Ministry in terms of budgetary allocation. It is running key programmes including MGNREGS, PMGSY, NRLM, NSAP, PMAY-G, DDU-GKY, and PMKSY. The coverage of these schemes incorporates almost all areas of development of rural India. These schemes have highest budgetary allocation under Centrally Sponsored Schemes of Govt. of India and require proper monitoring. Since these schemes touch the lives of poorest of the poor, it makes them even more sensitive. Also, from the executive point of view, it is essential to keep an eye on the expenditure as well as performance of the schemes. Office of CCA, Ministry of Rural Development is mandated to handle the internal audit work of MoRD. Internal Audit Wing conducts Internal Audit of implementing agencies (Auditee units) for the schemes of MoRD implemented all over India as per the approved Annual Audit Plan for the Financial Year and also follow up with State and District Authorities for settlement of the Outstanding Internal Audit Paras.

Viewing the limited resources, for improving the control mechanism several innovative steps have been introduced in MoRD. On the recommendation of an Expert Advisory Group, Risk Based Internal Audit(RBIA) adopted. IAW has a target to create a pool of 5000 Certified Internal Auditors who could be used by Central and State Governments to conduct internal Audits for Rural Development Programmes. To accelerate the process of creating Certified Internal Auditors, IAW has issued a Standard Operating Procedure to Institute of Government Accounting and Finance, Arun Jaitley National Institute of Financial Management, identified State Institutes of Rural Development and State Governments in month of October, 2021. The services of experienced retired officers are being taken to create this pool. However, the revised SOP also promotes the involvement of youth and other self-sponsored candidates who have experience of implementation of Rural Development and social sector programmes.

By the end of November, 2025, around 657 Certified Internal Auditors and 125 Master Trainers have been trained.

To strengthen the Internal audit function, States have been advised to create/ strengthen Internal Audit setup for RD schemes by availing services from a pool of certified auditors empanelled with IAW, MoRD. In this regard, Internal Audit Wing has also issued Guidelines to State Governments.

Centre for Internal Audit of Rural Development at Hyderabad (CIARD)

The Expert Advisory Group, in March, 2019, recommended setting up of Centre for Internal Audit of Rural Development (CIARD). CIARD is established as an autonomous center of the Ministry of Rural Development and provided with all necessary financial and human resources commensurate with challenges. It is located within National Institute of Rural Development & Panchayati Raj, Hyderabad as an autonomous centre. It is primarily responsible for providing assistance to the Office of the CCA, Internal audit and Programme Divisions of the Ministry for excuting the internal audit function on a firm footing within a time frame to be decided by the Ministry. CIARD serves as resource centre in the field of Internal Audit and

assist MoRD in strengthening the internal audit function. Various activities of CIARD include consultative workshops, development of material like manuals, training modules, case studies, training/ capacity building, research, facilitation and liaising with states for taking up of internal audits as per MoRD set standards, collating and analyze the information of various monitoring mechanisms and digitization of control process etc. CIARD started working since16th January, 2020. Office premises of CIARD was inaugurated by Secretary RD on 27th May, 2021 at NIRDPR, Hyderabad.

Three-week Certificate Courses on Risk Based Internal Audit of RD Programme



Uttarakhand Institute of Rural Development &Panchayati Raj, Rudrapur, Uttarakhand. DATE: 10.11.2025 to 30.11.2025



State Institute of Rural Development Hehal, Ranchi, Jharkhand. DATE: 08.09.2025 to 28.09.2025

Rural Audit Portal a Transformative Leap in Scheme-Based Audit Oversight

The Office of Chief Controller of Accounts (O/o CCA), Ministry of Rural Development, is pioneering a digital initiative through the development of a dedicated web application -http://ruralaudit.dord.gov.in- aimed at transforming traditional audit processes into a seamless, data-driven, and system-integrated framework. Developed by NIC (DoRD), this portal is designed to institutionalize transparency, timeliness, traceability, and technical precision in audits of rural development schemes.



So far 45 Internal Audit have been processed through Rural Audit Portal and the details of the reports are given below.

Sr. No	Status of the Report	Number of Audit Reports
1.	Approved	25
2.	Pending for approval	11
3.	Draft	09
Total		**45**

Internal Audit

The status of the Audit Paras of the Ministry of Rural Development, Ministry of Panchayati Raj and Department of Land Resources is as under –

Ministry/ Department	Opening Balance as on 01/04/2025	Paras raised during the F.Y. 2025-26	Paras dropped during the F.Y. 2025-26	Paras outstanding at the starting of the Dec. 2025-26
MoRD	3959	422	175	4206
MoPR	122	23	0	145
DoLR	92	8	4	96
Total	**4173**	**453**	**179**	**4447**

Total 4173 audit paras were lying outstanding in the beginning of the financial year and to liquidate the paras, regular follow ups with Central Divisions, State Government Departments and Auditees are done and 6 workshops were conducted in Guwahati, Tripura, Nagpur, Nashik, Lucknow and Jaipur. Total 179 audit paras have been settled, and 453 new paras were raised till December, 2025, 4447 paras are outstanding as on 01.12.2025.

To liquidate/expedite the unsettled audit paras 6 workshops to review the outstanding paras were held in Guwahati, Tripura, Nashik, Nagpur, Jaipur and Lucknow. The status of these workshops is as under -

S. No.	Place of Workshop	Outstanding paras taken in audit	Paras dropped	O/s Paras at the end of workshop	Percentage para settled
1.	Guwahati(05-08/06/2024)	490	406	84	82.85%
2.	Tripura(10-13/06/2024)				
3.	Nashik(05-10/08/2024	365	279	86	76.44%
4.	Nagpur(12-14/08/2024)				
5.	Jaipur(18-22/11/2024)	342	226	116	66.08%
6.	Lucknow (16-20/12/2024	281	146	135	51.96%
	Total	1478	1057	421	71.56%

Office of CCA have also conducted a workshop to review the outstanding paras in Bhopal w.e.f. 15.12.2025 to 20.12.2025. The estimated outstanding Paras were 367. The workshop have been processed through Rural Audit Portal only. Total 250 replies in respect of outstanding Paras have been uploaded on Audit Portal by Auditee and out of them 210 paras have been proposed for settlement.

Annexure I

Representation of SCs, STs and OBCs:-

Groups	Number of Employees				Number of appointments made during the previous calendar year									
					By direct recruitment				By promotions			By other		
1	Total	SCs	STs	OBCs	Total	SCs	STs	OBCs	Total	SCs	STs	Total	SCs	STs
	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group- A	16	1	1	2	0	0	0	0	1	0	1	3	0	0
Group-B	18	4	0	4	0	0	0	0	0	0	0	0	0	0
Group C (Excluding Safai Karamchari)	36	5	3	13	24	4	1	9	0	0	0	0	0	0
Group C (Safai Karamchari)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	70	10	4	19	24	4	1	9	1	0	1	3	0	0

Annexure II

Representations of Persons with Disabilities

Groups	Number of Employees				Direct Recruitment							Promotions						
					No. of vacancies reserved			No. of appointment made				No. of vacancies reserved			No. of appointment made			
1	Total	VH	HH	OH	VH	HH	OH	Total	VH	HH	OH	VH	HH	OH	Total	VGH	HH	OH
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Group-"A"	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Group-"B"	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Group 'C' (Excluding Safai Karamchari)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Group 'C' (Safai Karamchari)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

CHAPTER 18

IMPLEMENTATION OF E-GOVERNANCE



Digital Governance as the Backbone of Rural Development

The Department of Rural Development (DoRD) has emerged as one of the most digitally mature social-sector departments of the Government of India. During FY 2025–26, Information Technology (IT) was not merely an enabling tool but a core instrument of governance, shaping policy implementation, financial management, monitoring, accountability, and citizen engagement across rural India.

DoRD administers programmes of unparalleled scale, touching the lives of crores of rural citizens. To manage this complexity, the Department has built a comprehensive digital ecosystem under schemes of the department that covers the entire service delivery lifecycle from beneficiary identification and planning to execution, payments, monitoring, grievance redressal, and impact assessment.

Today, most of DoRD's programme workflows are digitized, supported by integrated web platforms, mobile applications, geospatial systems, real-time dashboards, and secure financial systems. These interventions have significantly improved the following:

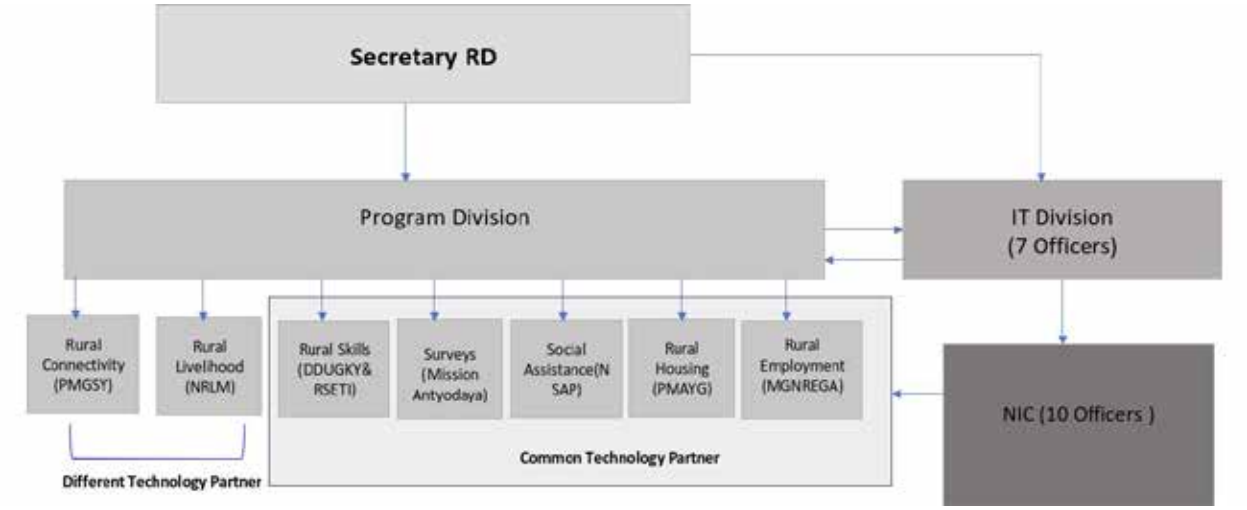
i. Timeliness of wage and benefit payments
ii. Transparency in beneficiary selection and fund utilization
iii. Quality and durability of assets created
iv. Field-level monitoring and evidence-based decision-making
v. Citizen participation and social accountability

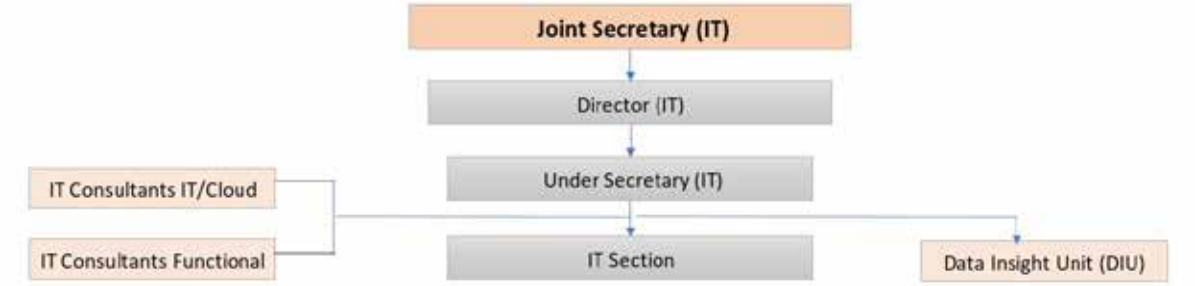
The Department's IT strategy is anchored on four guiding principles:

i. Citizen-Centric Service Delivery – Simplified access, assisted modes, and multilingual interfaces
ii. Transparency & Accountability – Real-time visibility of funds, assets, and outcomes
iii. Efficiency at Scale – Automation and system integration for national-scale programmes
iv. Future Readiness – Adoption of AI/ML/ Blockchain technologies, GIS, mobile-first platforms, and strong cyber security

Organogram

DoRD Applications are being managed in a De-Centralized manner with the help of IT Division





The various interventions undertaken under the above principles are listed below:

i. **Citizen-Centric Service Delivery – Simplified access, assisted modes, and multilingual interfaces**

DoRD's digital platforms are designed to place the rural citizen at the centre of service delivery, ensuring ease of access, irrespective of literacy, language, or location. Integration with Aadhaar, PFMS, NPCI, and banking systems has ensured secure and timely DBT, significantly reducing leakages, delays, and manual intervention. Initiatives like NeFMS[i] and SNA–SPARSH have strengthened financial discipline and audit readiness.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA): Citizen-facing applications such as Janmanrega enable workers to view job card details, attendance, payments, and nearby assets. NMMS[ii] simplifies attendance capture while reducing dependency on paper-based processes.

Pradhan Mantri Awaas Yojana – Gramin (PMAY-G): AwaasPlus 2024 and AwaasApp enable assisted and self-survey modes, allowing beneficiaries and enumerators to participate in identification and construction monitoring using mobile devices.

National Social Assistance Programme (NSAP): Integration of Bhashini in NSAP-PPS enables pensioners to access information through voice and text in regional languages, improving inclusion of elderly and semi-literate beneficiaries.

DAY-NRLM[iii] & DDUGKY[iv] : Mobile apps such as Lakhpati Didi, Kaushal Panjee, and SARAS Mela App empower SHG members and rural youth with direct access to training, livelihood, and market-related information.

These initiatives have reduced procedural barriers, increased outreach, and strengthened last-mile inclusion.

ii. **Transparency & Accountability – Real-time visibility of funds, assets, and outcomes**

Digital systems have embedded transparency and auditability into every stage of Programme implementation. End-to-End digital workflows in all the core of DoRD are supported by robust MIS/ERP platforms enabling online approvals, automated validations, audit trails, and standardized reporting from Gram Panchayat to national level.

MGNREGA: Real-time dashboards, geo-tagged assets (GeoMGNREGA), e-Measurement Books, NMMS attendance, and Social Audit Unit integrations provide complete visibility of works, payments, and outcomes.

SNA–SPARSH: Integration with PFMS, IFMIS[v], and RBI's e-Kuber ensures traceable, time-stamped fund flows, preventing parking or diversion of funds.

PMAY-G: Geo-referenced and time-stamped photographs captured through AwaasApp ensure transparent monitoring of housing construction stages and instalment releases.

Area Officer System: Evidence-based inspections with geo-tagged photographs, citizen feedback, and AI-supported analytics enhance accountability of field implementation.

These measures have strengthened public trust, improved audit readiness, and reduced discretion in decision-making.

iii. **Efficiency at Scale – Automation and system integration for national-scale programmes**

DoRD manages some of the world's largest rural development programmes, which demand high operational efficiency and scalability.

MGNREGA: Platforms such as NREGASoft, SECURESoft, automate planning, approvals, estimates, wage processing, and payments across millions of worksites.

PMAY-G & NSAP: Automated beneficiary verification, Aadhaar-based eKYC, and PFMS integration have accelerated approvals and benefit disbursement while reducing manual workload.

DDUGKY & RSETI[vi]: A unified IT platform replaced 25 legacy systems, enabling seamless data sharing, standardized workflows, and consolidated reporting.

Dashboards & MIS: Performance Index, DBT, payment reconciliation, and scheme dashboards enable real-time monitoring and faster policy interventions.

Automation and interoperability have significantly reduced turnaround times and administrative overheads.

iv. **Future Readiness – Adoption of AI/ML/ Blockchain technologies, GIS, mobile-first platforms, and strong cyber security**

DoRD's IT systems are being continuously modernized to remain resilient, intelligent, and future-ready.

GIS & Remote Sensing: Platforms such as Yuktdhara and GeoMGNREGA enable scientific planning, natural resource management, and sustainable asset creation.

AI/ML/Blockchain Enablement: AI/ Blockchain based Face authentication attendance system in MGNREGA verifies presence of workers at worksites. Area Officer System uses AI for inspection prioritization, sentiment analysis of citizen feedback, and identification of risk-prone worksites.

Mobile-First Architecture: Attendance, surveys, inspections, verification, and

feedback are now mobile-enabled, ensuring real-time field connectivity.

Cyber Security & Compliance: Upgradation of legacy systems (e.g., SECURE[vii] 2.0), continuous security audits, stronger authentication mechanisms, and data protection measures ensure system resilience and trust.

These initiatives position DoRD to transition from digital governance to data-driven and predictive governance.

Scheme-wise IT Interventions and Achievements

1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA)

MGNREGA operates one of the largest digital governance platforms globally, supporting planning, execution, payments, and monitoring at Panchayat level.

Key IT Interventions:

- **Face Authentication-based Attendance through NMMS App:** The system performs face detection and recognition to identify each worker as per their photo in the muster roll. The App is also integrated with anti-spoofing capabilities which prevents fraudulent attendance marking using photographs, video replays, or other spoofed inputs.
- **AI-Based Deduplication and Spoof-Detection of Legacy Attendance Data:** AI models were used to analyse legacy attendance photographs in MGNGRES database to identify duplicate, reused, or manipulated images. Such cases were flagged for review by concerned field officials to take appropriate corrective action.
- **AI-Based Recommendation System and Risk-Based Monitoring:** AI-based risk scoring system has been developed using MIS data, GIS data, and advanced data analytics for assets created under MGNREGA. The system evaluates multiple parameters to generate a risk score for each asset, which is used for effective monitoring of the Scheme and for ensuring quality assurance of asset creation. Assets identified as high-risk are flagged for physical inspection.
- **Revamping of MGNREGA Home Page:** The redesigned portal follows a citizen-



centric and role-based approach, ensuring that each category of users such as workers, field functionaries, district officials, States, and policymaker can easily access their respective services. The enhanced homepage present information in a structured manner, reduce clutter, and bring transparency through simplified access to key reports, schemes, guidelines, and grievance mechanisms.

- **Yuktdhara Integration:** The Yuktdhara Module, developed by NRSC/ISRO, has been integrated into the MGNREGA system to enable scientific, GIS-based planning of works at the Gram Panchayat level. This integration empowers States/UTs and local administrations to identify, prioritize, and propose MGNREGA works using high-resolution satellite imagery, geospatial layers, and thematic maps.
- **Panchayat Nirnay App Integration:** The Panchayat Nirnay App has been integrated with the Social Audit Unit (SAU) module to capture real-time Gram Sabha proceedings, including agendas, resolutions, and geo-tagged evidence. This integration enhances transparency, strengthens social audit processes, and supports convergence with platforms like eGramSwaraj and Vibrant Gram Sabha for improved rural governance.
- **E-Measurement Book (eMB):** Introduction of a digital measurement book system to record worksite measurements in real time, ensuring accuracy, transparency, and timely verification. The e-MB enables photo-tagged entries, geo-coordinates, role-based approvals, and automated integration with work progress and wage payments.
- **NREGA Mobile Monitoring System (NMMS) Enhancements:**
  - Mapping of mates with muster rolls and only those muster rolls are being displayed to a Mate to whom they are mapped with
  - Increased Geo-fencing ranges from 10 meter to 500 meter for 39 permissible works
  - Capturing of Workers' group photo using eye blink and can calculate Head count from the group photo
- **MIS Report Pruning:** Rationalization of existing MIS reports by removing redundant, overlapped and low-utility reports which restructure the key reports for better readability, consolidating similar data outputs, and introducing a streamlined, need-based reporting framework.

2. Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)

PMAY-G leverages digital platforms to ensure transparency in beneficiary identification, construction monitoring, and release of instalments.

Key IT interventions

- **Survey through AwaasPlus 2024 Application:** A nationwide survey was conducted in FY 2025-26 using both self and assisted modes across 32 States and Union Territories, covering over 5 crore potential beneficiaries, with nearly 97% completing Aadhaar-based e-KYC. Household verification was also carried out through the AwaasPlus 2024 mobile

application, ensuring uniformity, transparency, and real-time validation at every level.

- **Introduction of Deletion Module:** The Deletion Module allows officers to review survey entries submitted through different modules. Based on approved guidelines, it enables the deletion of accepted cases where required. The module also supports marking disputed cases for re-verification. Officers can view complete beneficiary information, including survey details, corroboration records, checker observations, and AI-based recommendations, helping them to take decisions.
- **AI based Analytics:** The AI Analytics feature introduces automated image-based analysis to assist in accurate classification of housing conditions. This capability leverages artificial intelligence to support officers in making objective and data-driven decisions. It identifies the house whether it is Kutcha or Pucca and it is integrated directly into the Deletion Module for seamless use during case review. It improves accuracy and consistency in house classification, minimizes the manual interventions, acts as a decision-support tool and reduces the likelihood of incorrect deletions or approvals.
- **Integration of SNA -SPARSH (Real-time System for Integrated Quick Transfers):** It is a real-time fund transfer system aimed at achieving "Just-in-time" fund flow for more efficient cash management. It integrates State IFMIS, e-Kuber (RBI), PFMS, and other external systems to ensure seamless, need-based, and transparent release of funds from Central and State Consolidated Funds. Till 31-01-2026, 18 states (8 states for admin funds too) have gone live with SNA-SPARSH Implementation.
- **New Approach to Reporting and Dashboarding :** A new reporting and dash boarding approach has been introduced to provide actionable insights and real-time visibility into system performance and program implementation.

Key Enhancements

- Unified dashboards presenting data from multiple modules.
- Improved visualization for quicker understanding and analysis.
- Role-based access to reports for administrators and officers.





- Real-time and near-real-time data updates for informed decision-making.

Outcomes

- Enables proactive monitoring of implementation progress.
- Helps identify bottlenecks and anomalies at an early stage.
- Supports data-driven governance and policy decisions.
- Improves overall system transparency and efficiency.

3. National Social Assistance Programme (NSAP)

- **NSAP-PPS Expansion:** Mizoram, Sikkim, Chandigarh and Ladakh were onboarded and extensive training and handholding support was provided. The NSAP team also undertook follow-up visits to these States/UTs to address stakeholder queries, provide hands-on support, and ensure smooth and effective implementation of the platform.
- **Bhashini Integration:** Multilingual voice and text-based beneficiary interaction enhanced accessibility. This multilingual capability ensures seamless communication for users, particularly in rural and semi-literate communities by automating responses and providing real-time updates.
- **Beneficiary Satyapan Application (BSA):** Issue of digital life certificates using UIDAI Face Authentication was piloted successfully in Jharkhand and Tamil Nadu. The NSAP team successfully conducted detailed training and orientation sessions for all States/UTs. Furthermore, the Standard Operating Procedure (SoP) was shared with all Stakeholders to enable smooth and uniform implementation.
- **Integration of SNA SPARSH (Real-time System for Integrated Quick Transfers) with NSAP-PPS** - Integration efforts began recently, and as of 31-01-2026, the State of Assam has been successfully onboarded onto SNA-SPARSH, with work ongoing to onboard other States and Union Territories.



4. DDU-GKY and RSETI

Key IT Interventions

- **Single Integrated Digital Platform:** A unified web application and three dedicated mobile applications for Candidates, DDUGKY stakeholders and RSETI stakeholders have been developed by consolidating 25 previously disconnected portals.
- **Face Recognition based Aadhaar eKYC for Candidate Registration :** Candidate registration is enabled through Kaushal Panjee App - an Android application integrated with Aadhaar face authentication. This ensures secure identity verification and automatic population of candidate details.
- **Mobile OTP Based Aadhaar eKYC for Stakeholder Registration :** All stakeholders for both the schemes including trainers, assessors and project implementing agencies are onboarded through mobile OTP based Aadhaar authentication.
- **Face Recognition Based Attendance Management :** Candidate and staff attendance is captured through the RSETI and DDUGKY Apps, using Aadhaar based face recognition. This mechanism allows marking of attendance as an alternative to biometric devices installed at the institutes.
- **Integrated API Based Verification Services:** The platform integrates multiple government and institutional databases through secure APIs for automated validation of organizational and individual credentials such as GSTIN for Goods and Services Tax verification, DPIIT for startup recognition, Darpan for non-profit organization validation, PAN and TAN for tax identification, CIN[viii] and DIN[ix] for corporate entity verification, EPFO and ESIC for employment verification, NREGA for job card validation etc.
- **Offline Attendance through Facial Embedding Technology :** For training centres located in areas with limited or no internet connectivity, offline attendance is enabled using facial embedding technology. Attendance data is securely stored on devices and synchronized automatically when connectivity is restored.
- **Multilingual Enablement through BHASHINI :** The platform is integrated with BHASHINI for multilingual support



across 22 Indian languages. This ensures inclusive access, improves user adoption and enables beneficiaries to interact with the system in their preferred language.

- **AI Enabled Offline Assessment through Computer Vision :** For locations without digital infrastructure, offline assessments are conducted using OMR[x] sheets. These are evaluated later using computer vision based artificial intelligence systems.
- **Blockchain Enabled Certificate Management:** Candidate, trainer and assessor certificates are generated and stored on blockchain. This ensures tamperproof records, verifiable credentials and long-term authenticity of certifications.
- **Real Time Power BI Analytics and Dashboards :** A comprehensive Power BI based analytics framework provides real time dashboards and visual reports at National, State, Bank or Project Implementation Agency (PIA) and Institute levels. These dashboards support data driven decision making, performance monitoring and policy evaluation.

5. Area Officer System

- **Face Recognition based Login :** This initiative ensures secure and biometric-based authentication, reducing dependency on passwords and minimizing the risk of unauthorized access and enhance security, authenticity, and ease of access for field functionaries. The system verifies the officer's identity through live facial capture, matched against registered records, thereby ensuring genuine user access and non-repudiation.
- **Scheme-wise Feedback Feature Overview :** It enables Area Officers to capture structured feedback separately for each scheme during field visits, ensuring more accurate and granular insights into scheme implementation. The feedback collected includes observations on implementation status, service delivery, beneficiary experience, and operational challenges, which are mapped scheme-wise for better analysis and decision-making.
- **Integration with PMGSY Assets and NRLM in Area Officer System:** The Area Officer System has been integrated with PMGSY Asset data and NRLM systems to provide a unified and comprehensive view of rural infrastructure and livelihood interventions. This integration enables Area Officers to access scheme-specific asset information, progress details, and relevant field data within a single platform, facilitating informed field inspections and real-time validation.

Other initiatives of DoRD related to IT interventions

1. Cloud Migration of DoRD Schemes

The Department of Rural Development (DoRD) had been leveraging the NIC Data Centre and its cloud services for several years, receiving support in application development, infrastructure management, security, and other IT services.

With evolving application requirements, the Department recognized the need to transition to cloud-based infrastructure, which offers always-available infrastructure and the ability to scale resources dynamically. Previously,

procuring and setting up IT equipment involved long delays due to sourcing, installation, and configuration in Data Centre, while managing complex infrastructure required significant manpower.

Now, most DoRD applications are being modernized for auto-scalability, allowing infrastructure to automatically adjust to peak loads and scale down during low demand. This shift allows the Department to focus on application development, customization, and modernization, rather than on physical infrastructure management.

The department selected a Cloud Service Provider and is in the process of migrating its entire infrastructure to cloud. Disaster Recovery (DR) mechanisms have also been established for critical workloads to ensure high availability and data resiliency. Migration to cloud will increase availability of resources, eliminating infrastructure-level performance bottlenecks and ensuring resilient delivery of the Department's programmes.

2. Rural Data Stack (RDS)

The Rural Data Stack (RDS) is envisaged as a structured and integrated digital public infrastructure designed to support evidence-based planning, monitoring, and delivery of services in rural areas. RDS aims to establish a single source of truth for rural development by integrating datasets and digital services across sectors, thereby enabling convergence, targeted interventions, and real-time monitoring of outcomes at the grassroots level.

Key objectives:

- To build an open, federated, and interoperable Digital Public Infrastructure (DPI) that catalyzes rural transformation.
- To develop an integrated digital platform that enables convergence, holistic planning, improved policy formulation, efficient resource allocation, and targeted implementation of rural development programmes.
- To provide government officials with a single digital interface to capture data and monitor implementation of all schemes within their jurisdiction.
- To provide citizens with a unified digital interface to determine eligibility, access services, track benefits, and submit grievances across schemes of multiple departments.
- To foster an open innovation ecosystem where government departments, startups, academia, and development partners can co-create scalable solutions for rural India.

Key Components and Ongoing Initiatives in RDS

- **Foundational Registries:** RDS proposes leveraging State Family Registries as a trusted source of truth for authenticating households and residency. In parallel, a National Rural Asset Registry is envisaged to serve as a foundational layer of verified rural infrastructure data. These registries will form the core data layers supporting all rural development interventions.
- **Unified Rural Service Interface (URSI):** URSI is being developed as a central API gateway to enable standardized and secure exchange of scheme-related data across departments and systems. Positioned as a key data exchange layer under RDS, URSI

will ensure consistency in reporting, avoid duplication of integrations, and provide controlled access to data for government systems, academia, industry, and startups, in line with approved MoUs.

- **Comprehensive Monitoring Platform:** A centralized monitoring platform is being developed to visualize insights generated through integrations with multiple central and state systems. Backend data pipelines are being established to ensure near real-time updates. The platform is envisaged to cover major welfare and developmental schemes operating in rural India, along with visibility into fund flows and human resource deployment.
- **RuralOne Mobile Application:** RuralOne is being positioned as a unified mobile interface for citizens, beneficiaries, and officials. Citizens will be able to authenticate themselves, check eligibility, view entitlements, submit applications, track service delivery, and register grievances. Existing citizen-centric mobile applications of DoRD are being progressively subsumed under RuralOne to provide a seamless user experience.
- **Central Data Registry (CDR):** The Central Data Registry is envisaged as a secure, analytics-ready data platform that consolidates scheme data from multiple departments into a single authoritative repository. Data pipelines with incremental updates are being developed for DoRD schemes, with plans to onboard additional flagship programmes in subsequent phases. CDR will support beneficiary-level insights, advanced analytics, and evidence-based decision-making.

3. AI-Driven Digital Transformation Initiatives in Department of Rural Development (DoRD)

The Department of Rural Development (DoRD) administers some of the world's largest social protection and livelihood schemes, impacting millions of rural households. To address challenges of scale, data integrity, transparency, and timely service delivery, DoRD has adopted. Artificial Intelligence (AI)–led governance solutions. These initiatives mark a transition from manual, sample-based oversight to real-time, evidence-based, and risk-driven administration across schemes.

Key AI Initiatives Across DoRD Schemes

I. Identity Assurance & Last-Mile Service Delivery

Schemes: PMAY-G, MGNREGA, Skilling Programs (DDUGKY, RSETI)

- AI-based face authentication with anti-spoofing ensures genuine presence of beneficiaries, workers, officials, trainees, and trainers.
- Dual authentication, geo-fencing, and timestamping prevent proxy attendance and impersonation.
- Edge-AI enables offline verification in remote areas.

Impact

- Over 5 crore household surveys authenticated
- Elimination of ghost beneficiaries and proxy attendance
- Improved wage disbursement accuracy and program credibility

II. Computer Vision–Based Verification & Monitoring

Schemes: PMAY-G, MGNREGA, Skilling Programs

- Automated assessment of housing conditions using Computer Vision models trained on rural housing typologies.
- AI-driven photo deduplication and spoof detection for legacy MGNREGA attendance data.
- Automated OMR evaluation for skilling assessments.

Impact

- More than 3 crore houses verified objectively
- Significant reduction in manual workload and subjectivity
- Faster financial releases and standardized evaluation

III. Object Detection for Infrastructure & Compliance

Schemes: DDUGKY, RSETI, Skilling Ecosystem

- AI models detect and count infrastructure assets (fans, lights, equipment) at training centers.
- Automated candidate headcount from inspection images/videos.

Impact

- Standardized infrastructure compliance across thousands of centers
- Improved inspection efficiency and auditability
- Better learning environments and resource utilization

IV. AI-Enabled Audit & Risk Management

Schemes: All DoRD Schemes

- Deployment of a RAG[xi] -based Internal Audit Bot for financial and process scrutiny.
- Automated ingestion and analysis of multi-year audit data.
- Risk-based classification (low/medium/high) to prioritize human audit focus.

Impact:

- 30–50% reduction in audit analysis time
- Near-universal scrutiny replacing sample-based audits
- Early detection of financial and procedural risks

4. Cyber Security

- **Cyber Security Audit of DoRD Applications :** To strengthen the security posture and ensure the robustness of its digital platforms, DoRD conducted comprehensive cyber security audits of its major flagship scheme applications through a CERT-In–empaneled audit firm. The audit covered application security, infrastructure security, network configuration, data protection mechanisms, access controls, and vulnerability assessment and penetration testing (VAPT) in line with Government of India cyber security guidelines. Based on the audit findings, identified vulnerabilities and observations were systematically addressed through corrective actions, security hardening, and patching, thereby enhancing the overall resilience of the applications. This initiative has significantly strengthened data security, system reliability, and compliance, ensuring secure and uninterrupted delivery of

services under rural development programmes.

- **Cyber Crisis Management Plan (CCMP) document for DoRD Schemes :** DoRD prepared a comprehensive CCMP document covering all major schemes of DoRD and other departmental applications, to ensure preparedness and effective response to any cyber security incidents. The CCMP document defines a structured framework for prevention, detection, response, recovery, and post-incident analysis of cyber threats, in alignment with CERT-In guidelines and Government of India cyber security policies. It clearly outlines roles and responsibilities, incident classification, escalation mechanisms, communication protocols, coordination with CERT-In and other stakeholders, and timelines for response and recovery. Implementation of the CCMP has strengthened the Department's ability to minimize service disruption, protect sensitive data, ensure business continuity, and maintain the resilience and trustworthiness of its digital platforms supporting rural development programmes.

5. Data Governance Quality Index (DGQI) Assessment conducted by NITI Aayog

Department of Rural Development actively collaborated with the Development Monitoring and Evaluation Office (DMEO) of NITI Aayog in the monitoring, evaluation, and evidence-based assessment of key rural development schemes, for its major schemes. This partnership involved DoRD officials contributing data, insights and technical inputs to DMEO's evaluation frameworks, particularly through joint work on the Output-Outcome Monitoring Framework (OOMF) and detailed evaluations of Centrally Sponsored and Central Sector Schemes pertaining to rural development. Through this engagement, DoRD helped strengthen the evidence base for policy decision-making, improved implementation review processes, and ensured that rural development schemes were assessed for effectiveness and impact in line with evidence-driven governance practices championed by DMEO.

The outcomes of this cooperation were highlighted by NITI Aayog, with inputs from the Department of Rural Development (DoRD) being acknowledged as pivotal in refining monitoring and evaluation methodologies and strengthening the overall assessment of rural development programmes. The Department was also ranked 1st in the Data Governance Quality Index (DGQI) Assessment conducted by NITI Aayog, reflecting strong data governance and management practices.

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i. National Electronic Fund Management System (NeFMS)
ii. NAREGA Mobile Monitoring System (NMMS)
iii. Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
iv. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)
v. Integrated Financial Management Information System. (IFMIS)
vi. Rural Self Employment Training Institutes (RSETI)
vii. Software for Estimate Calculation Using Rural rates for Employment (SECURE)
viii. Corporate Identification Number (CIN)
ix. Director Identification Number (DIN)
x. Optical Mark Recognition (OMR)
xi. Retrieval-Augmented Generation (RAG)

CHAPTER 19

MONITORING AND EVALUATION



State and District Level DISHA Committees

"DISHA is a crucial step towards good governance through which we will be able to monitor key parameters centrally. It will enable us to effectively monitor development in every village of the country."

Hon'ble Prime Minister Shri Narendra Modi

Initially Vigilance and Monitoring Committees (V&MC) at the State and District Levels emerged as an important instrument for monitoring implementation of programmes of Ministry of Rural Development. In June 2016, District Level V&MC were superseded with District Development Coordination and Monitoring Committees (District Level DISHA Committees) envisaging paradigm of monitoring by way of substituting V&MC with a more robust inter-ministerial platform to facilitate synergies in monitoring and implementation of various programmes. At next step, State Development Coordination and Monitoring Committees (State Level DISHA Committees) were constituted in May 2018, replacing the State Level V&MC and new Guidelines have been issued. It is an effort to improve development coordination and monitoring within the Constitutional framework of responsibilities assigned to Central, State and Local Governments. Through this unique dispensation, inter alia, following are the key objectives envisaged to be achieved:

- Intensively monitor identified key central sector programmes and schemes.
- To oversee that identified priorities get needed focus.
- Ensure adherence to the guidelines associated with the Programme/Scheme.
- Facilitate coordinated solution to remove implementation constraints.
- Identify gaps and suggest mid-course correction.
- Ensure timeliness in delivery of social sector initiatives aimed at universal coverage.

I. District Level DISHA Committees

District Level DISHA Committees have been re-constituted recently under the chairmanship of Member of Parliament with a view to fulfil the objective of ensuring better coordination among all the elected representatives in Parliament, State Legislatures and Local Governments (Panchayati Raj Institutions, Municipal Bodies), in monitoring the progress of major projects aimed at socio-economic transformation at the district level.

Composition of District Level DISHA Committee: In normal course, the Chairperson of the DISHA should be a Member of Parliament (Lok Sabha) elected from the district and the District Collector should be the Member

Ministry of Rural Development, Government of India may nominate up to 4 members as non-official members of the District Level DISHA Committee in consultation with Chairperson of District level DISHA Committees.

The Chairperson of the District level DISHA Committee should be a Member of Parliament (Lok Sabha) elected from the district, nominated by the Ministry of Rural Development. The criteria for nomination should be the following:

i. Where there are more than one Member of Parliament (Lok Sabha) representing the district, the senior-most Member of Parliament (Lok Sabha) should be nominated as the Chairperson. The Warrant of Precedence (WoP) maintained by the Ministry of Home Affairs (MHA) should be followed in case of MPs who have not been nominated as Chairperson in any other district, which may result in exceptions.

ii. In case more than one district(s) fall in same Parliamentary Constituency (Lok Sabha), the MP from the Parliamentary Constituency will become Chairperson of District(s), the area of which fall entirely in the said Parliamentary Constituency.

iii. If the district has more than one Parliamentary Constituency (Lok Sabha) as its segments and the senior-most Member of Parliament (Lok Sabha) (irrespective of seniority based on the criteria of number of tenures or WoP maintained by the MHA) is made Chairperson of DISHA in some other district(s) (read with Note 2 of guidelines), the next senior-most Member of Parliament (Lok Sabha) should be the Chairperson.

iv. In case of same seniority, the Chairperson should be the Member of Parliament in whose Parliamentary Constituency the largest geographical area of the district falls.

Note: These nomination subject to conditions given DISHA guidelines

Secretary. The other members include all Lok Sabha MPs representing the district and one Rajya Sabha MP (opted for the District) may be nominated as Co-Chairperson or Special Invitee. Up to four non-official members may be nominated by Ministry of Rural Development (GoI) in consultation with Chairperson of the Committee. All Members of the State Legislative Assembly elected from the district; maximum two Member of Legislative Council (MLC); one representative of the State Government / UT Administration; all Mayors /the Chairpersons of Municipalities including at least one woman; five elected heads of Gram Panchayat including two women (elected heads of ULBs in case of mostly urban district) ; Chairperson of the Zilla Panchayat; Head of the Autonomous District Council in districts having Schedule VI Areas; all Chairpersons of Intermediate Panchayats in the district; Chief Executive Officer of the Zilla Panchayat; Project Director, DRDA/Poverty Alleviation Unit; one representative each of SC, ST and women; Member from a reputed NGO; Leading Bank officer of the district; Senior Superintendent/ Superintendent of the Postal Department and District level nodal functionaries of all Programmes under the purview of DISHA, will be members of District

The Chairperson and the other Members of Parliament in the Committee may nominate five elected heads of Gram Panchayat including two women and one representative each of SC, ST and women; Member from a reputed NGO.

level Committee as per DISHA guidelines.

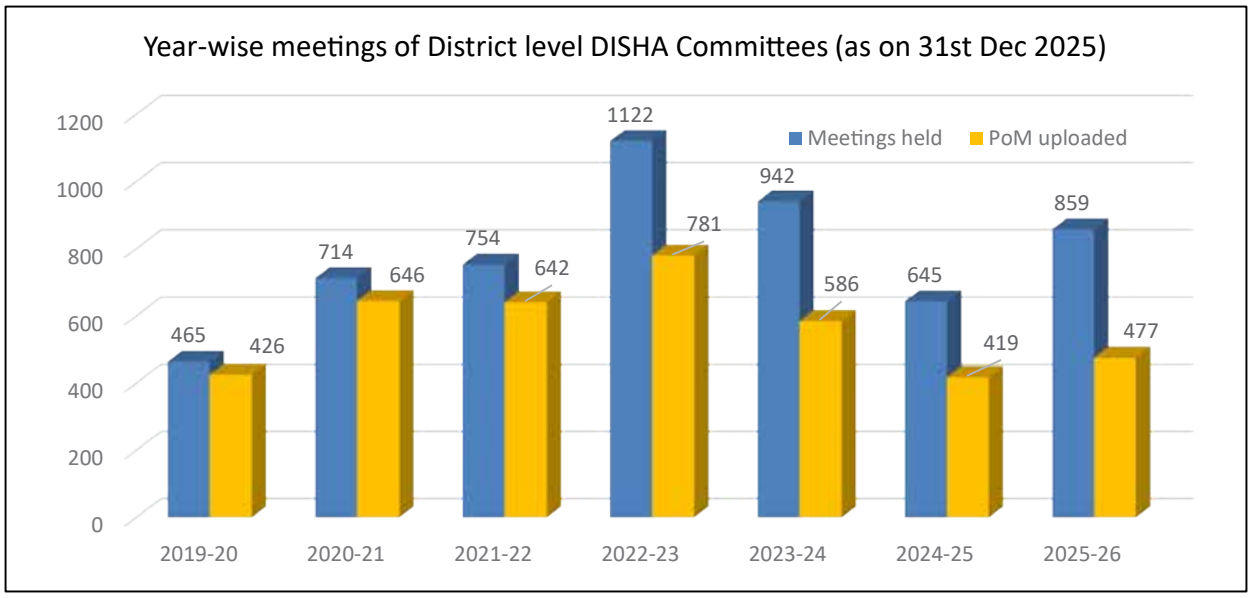
District Level DISHA Committee Meetings

The Guidelines of District Level DISHA Committee provides for organization of DISHA meetings at least once in every Quarter. Presently 776 DISHA committees are constituted in districts. Department is actively pursuing with the State Governments and district administrations to convene meetings. In addition, follow-up action with states/ districts has also been undertaken at other levels such as reminding nodal officers at district level about overdue DISHA meetings through social media groups, message services and phone calls.

State-wise number of Districts in which DISHA Committees have been formed and the number of meetings reported by States are given in **Table-I.**



DISHA Meeting of Vidisha District of Madhya Pradesh under the chairmanship of Shri Shivraj Singh Chouhan, Hon'ble Minister for Rural Development and Agriculture & Farmers Welfare



State Level DISHA Committees:

As a next step, State Level DISHA Committees have been formed under the Chairpersonship of Hon'ble Chief Minister in May 2018 by replacing the State Level Vigilance and Monitoring Committee and new Guidelines have been issued. State Level DISHA committees are being envisaged with the objective of ensuring quality of expenditure, particularly in context of optimization of public funds spent under different programmes of Central Government. These Committees would monitor the implementation of the programmes in accordance with prescribed procedures and guidelines and promote synergy and convergence of different programmes, review intra state disparities for time bound greater impact. As on date, 22 State Level DISHA committees has been Constituted and 38 State level DISHA Committee meeting have been held in 16 States since Dec 2018. The details are given at **Table II.**

Composition: The Chairperson of the State Level DISHA Committee shall be the Chief Minister of the State/UTs with legislature and the Minister of Rural Development of the State shall be designated as Co-Chairperson. The Secretary of Department of Rural Development in the State/UT should be designated as Member Secretary of the committee.

The other Members of the Committee such as MP (Lok Sabha/ Rajya Sabha), 4 members as Non- official members(By MoRD, GoI), 2 eminent persons (By HMRD), One representative of KVIC, area officer of MoRD, GoI, Six MLAs; three MLCs; Secretaries/ Heads of State Government Departments responsible for implementation of programmes to be monitored by State DISHA committee; Chief Post Master General of the Circle(s) in the State; Director of Institutional Finance; Managing Director/ Heads of SC/ST Development Corporation; Managing Director/Head of Women's Development Corporation; One representative each from any of two reputed NGOs; Managing

Director of the Convener Bank of State Level Bankers' Committee (SLBC); will be members of State level Committee as per DISHA guidelines.

Nomination of Members in DISHA Committees

- Members of Parliament from Lok Sabha and Rajya Sabha shall be nominated by the Union Ministry of Rural Development in consultation with the Union Ministry of Parliamentary Affairs
- Ministry of Rural Development, government of India shall nominate up to 4 members as non-official members of the State Level DISHA Committee the in consultation with the MP (LS) and MP (RS) representing the State.
- Two eminent persons of the State may be nominated by Hon'ble Minister of Rural Development, Government of India, as members in State Level DISHA committee in consultation with the MP (LS) and MP (RS) representing the State.



Uttarakhand Chief Minister Shri Pushkar Singh Dhami Chairing the State Level DISHA Committee

II. Initiatives taken to strengthen the DISHA Monitoring System:

a) Inclusion of schemes in DISHA Guidelines

DISHA covers all the non-statutory schemes of Government of India that are administered in general. Based on request received from various Ministries/Departments, some schemes are included in suggestive list of the Disha Guidelines which are provided in the **Table-III**.

There are total of 101 schemes of 37 Ministries/ Departments are covered in suggestive list of

Disha Guidelines for review and monitoring during the DISHA Committee meetings.

b) Deployment of State-of-art DISHA Dashboard:

The state of the art DISHA Dashboard (https://disha.gov.in)was launched by the Honorable Prime Minister on 11th October 2017 as a single source of information in respect of schemes run by various Ministries included in DISHA monitoring system. It aims to create a data driven governance solution for elected representatives for planning, monitoring and evaluating multiple parameters of various schemes under DISHA at different geographical granularities such as administrative boundaries of District, Gram Panchayat, Block and Villages, have been integrated through APIs for real time data display, on the DISHA Dashboard.

c) Nomination of Hon'ble Rajya Sabha MP for District level DISHA Committees

Based on proposal received from Hon'ble Rajya Sabha MP, Ministry has nominated 2 Rajya Sabha MPs as Chairperson and 29 Rajya Sabha MPs as Co-Chairperson for District level DISHA Committees.

d) Meeting Reporting Module

To support the operations of DISHA Committee, facilitate structured and effective meetings, a web portal called **'Meeting reporting portal'** (https://erp.disha.gov.in/) has been developed for State and District Level DISHA meeting. It has salient features such as Notice Board, Proceedings of Meeting, Action Taken Report and Summary for state and district level meetings which contain schedules meeting date, time, venue and agenda, meeting notices and minutes and assign action points.

e) Awareness kit on DISHA for all MPs

Ministry has shared a detailed awareness kit containing letter of nomination as DISHA Chairperson/ Co-Chairperson/ Special Invitee along with complete guidelines, User Manual for DISHA Dashboard usage and contact details of dedicated officer from MoRD along with Help desk setup at Ministry to all MPs.

f) Amendments in DISHA Guidelines

Based on requirement, certain modifications are made in DISHA Guidelines in respect of composition of District level DISHA Committee, expenditure provisions for DISH Meetings, inclusion of more schemes under coverage of DISHA Committees and clarification for meeting schedule in case of unavailability of Chairperson.

g) Social Media Platform for fast Communication

A 'State DISHA Committee meeting' Social Media group has been created for quick dissemination of important communication from Ministry of Rural Development and capturing the DISHA State Committee meeting information held in States. Similarly 36 State/ UT-wise Social Media groups also created to exchange the important communication between districts and MoRD.

h) Nomination of Non-official Members:

Based on recommendations from Hon'ble Members of Parliament, 286 distinguished persons have been nominated as non-official members in 89 District Level DISHA Committees of 13 States and 84 distinguished persons have been nominated in 21 State Level DISHA Committees.

Table-I: State/UT-wise DISHA meetings held in Districts (As on 31st Dec 2025)

S.N.	State	Total Districts	2025-26	2024 - 25	2023 - 24	2022 - 23	2021 - 22	2020 - 21	2019 - 20
1	Andaman & Nicobar Island	3	1	1	1	1	0	0	0
2	Andhra Pradesh	26	33	30	35	16	11	4	9
3	Arunachal Pradesh	27	11	1	38	27	7	1	15
4	Assam	35	15	7	40	61	38	20	27
5	Bihar	38	45	40	59	66	17	26	8
6	Chandigarh	1	0	0	0	0	0	1	0
7	Chhattisgarh	33	38	26	33	53	48	40	19
8	Dadra and Nagar Haveli and Daman and Diu	3	4	0	1	2	0	1	0
9	Goa	2	3	3	4	4	3	3	1
10	Gujarat	33	45	39	72	70	62	47	41
11	Haryana	22	42	23	49	52	44	40	17
12	Himachal Pradesh	12	19	8	16	21	11	18	5
13	Jammu & Kashmir	20	13	11	8	20	10	8	2
14	Jharkhand	24	35	27	33	31	28	19	13
15	Karnataka	31	39	43	43	57	55	47	37
16	Kerala	14	17	22	33	41	39	26	23
17	Ladakh	2	3	0	3	3	3	0	0
18	Lakshadweep	1	1	1	1	0	0	0	0
19	Madhya Pradesh	55	65	52	73	76	80	96	42
20	Maharashtra	36	27	26	23	31	26	25	18
21	Manipur	16	6	8	0	16	0	1	3
22	Meghalaya	12	11	1	9	7	4	5	0
23	Mizoram	11	11	0	10	13	12	6	1
24	Nagaland	16	10	0	17	10	2	1	0
25	NCT of DELHI	11	9	3	4	10	7	12	1
26	Odisha	30	37	32	34	48	22	31	17
27	Puducherry	2	1	2	0	2	4	2	2
28	Punjab	23	16	9	19	19	10	16	8
29	Rajasthan	41	58	38	32	52	44	28	12
30	Sikkim	6	6	5	3	4	6	2	3
31	Tamil Nadu	38	71	54	78	86	42	31	29
32	Telangana	33	33	26	10	16	16	28	9
33	Tripura	8	5	9	13	14	7	3	6
34	Uttar Pradesh	75	108	81	124	162	78	105	84
35	Uttarakhand	13	19	17	24	31	18	21	13
36	West Bengal	23	2	0	0	0	0	0	0
Grand Total		**776**	**859**	**645**	**942**	**1122**	**754**	**714**	**465**

Table II: State Level DISHA Committee Meetings (As on 31st Dec 2025)

S.N.	State	Formation Status	Meeting Held
1	Andaman & Nicobar Island	Yes*	0
2	Andhra Pradesh	Yes*	1
3	Arunachal Pradesh	Yes	0
4	Assam	Yes	1
5	Chhattisgarh	Yes	4
6	Haryana	Yes	8
7	Himachal Pradesh	Yes	1
8	Jharkhand	Yes	1
9	Karnataka	Yes	2
10	Kerala	Yes	4
11	Madhya Pradesh	Yes*	1
12	Maharashtra	Yes*	0
13	Manipur	Yes*	0
14	Mizoram	Yes	1
15	Nagaland	Yes	1
16	Puducherry	Yes*	1
17	Punjab	Yes*	0
18	Rajasthan	Yes	1
19	Sikkim	Yes	1
20	Tamil Nadu	Yes	5
21	Tripura	Yes	3
22	Uttarakhand	Yes	2
	Total	22	38

** Reconstitution of State level DISHA Committee is in progress*
Note: State Level DISHA Committee are not formed in remaining 15 States/UTs.

Table-III: Programmes to be covered by DISHA.

DISHA will cover all non-statutory schemes of Government of India that are administered in general. However, the functions of schemes that have been specifically assigned under a statute cannot be assigned to any other committee for monitoring. In such cases, the extant statutory provisions will prevail. A suggestive list of Schemes is:

(1)	**Department of Rural Development**
1.	Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
2.	Deen Dayal Antyodaya Yojana -National Rural Livelihoods Mission (NRLM)
3.	Deen Dayal Upadhyaya - Grameen Kaushalya Yojana (DDU-GKY)
4.	Pradhan Mantri Gram Sadak Yojana (PMGSY)
5.	National Social Assistance Programme (NSAP)
6.	Pradhan Mantri Awaas Yojana - Gramin(PMAY-G)
7.	Shyama Prasad Mukherji Rurban Mission (SPMRM)
8.	Rural Self Employment Training Institutes (RSETI)
9.	Saansad Adarsh Gram Yojana (SAGY)
(2)	**Department of Agriculture & Farmers Welfare**
10.	Rashtriya Krishi Vikas Yojana(RKVY)
11.	Paramparagat Krishi Vikas Yojana(PKVY)
12.	Soil Health Card(SHC)
13.	e-National Agriculture Markets(E-NAM)
14.	Pradhan Mantri Fasal Bima Yojana(PMFBY)
15.	Agriculture Infrastructure Funds Schemes (AIF)
16.	Agricultural Technology Management Agency Scheme (ATMA)
17.	Agriclinic and Agribusiness Centres Scheme (AC&ABC)
18.	Kisan Call Center (KCC)
19.	Pradhan Mantri Krishi Sinchayee Yojna –PDMC (PMKSY-PDMC)
20.	PMKISAN
(3)	**Ministry of Panchayati Raj**
21.	Survey of Villages Abadi & Mapping with Improvised Technology in Village Areas (SVAMITVA)
22.	Rashtriya Gram Swaraj Abhiyan (RGSA)
23.	Gram Panchayat Development Plan (GPDP)
(4)	**Ministry of Housing and Urban Affairs**
24.	Atal Mission for Rejuvenation and Urban Transformation 2.0(AMRUT 2.0)
25.	Pradhan Mantri Awaas Yojana (Housing for All -Urban)
26.	Swachh Bharat Mission – Urban (SBM-U)
27.	Smart Cities Mission
28.	PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)

(5)	**Department of Water Resources, River Development & Ganga Rejuvenation**
29.	Command Area Development and Water Management Programme (CADWM)
30.	Accelerated Irrigation Benefit Programme (AIBP)
31.	Repair, Renovation & Restoration of Water bodies (RRR of WBs)
32.	Surface Minor Irrigation (SMI)
33.	Namami Gange
34.	Atal Bhujal Yojna
35.	Jal Shakti Abhiyan: Catch the Rain
36.	Jal Sanchay Jan Bhagidari
(6)	**Department of Animal Husbandry and Dairying**
37.	National Animal Disease Control Programme (NADCP)
38.	National Artificial Insemination Programme (NAIP)
39.	National Livestock Mission (NLM)
40.	Rashtriya Gokul Mission (RGM)
41.	National Programme for dairy development (NPDD)
(7)	**Ministry of Women and Child Development**
42.	Integrated Child Development Scheme (ICDS)
43.	Child Protection & Safety Scheme
44.	Beti Bachao Beti Padhao (BBBP)
45.	Pradhan Mantri Matru Vandana Yojana (PMMVY)
46.	Mission Saksham Anganwadi and Poshan 2.0
47.	Safety and protection of women - One Stop Centre (OSC)
(8)	**Ministry of Health & Family Welfare**
48.	National Health Mission(NHM)
49.	National Tuberculosis Elimination Programme (NTEP)
50.	Ayushman Bharat Digital Mission (ABDM)
51.	Pradhan Mantri Jan Arogya Yojna (PMJAY)
52.	National Sickle Cell Anaemia Elimination Mission
(9)	**Department of Drinking Water and Sanitation**
53.	Swachh Bharat Mission – Gramin 1.0 (SBM-G 1.0)
54.	Swachh Bharat Mission – Gramin 2.0 (SBM-G 2.0)
55.	Jal Jeevan Mission (JJM)
(10)	**Department of Land & Resources**
56.	Digital India Land Records Modernization Programme (DILRMP)
57.	Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) Integrated Watershed Management Programme 2.0(IWMP 2.0)

(11)	**Ministry of Education**
58.	Mid-Day Meal Scheme (MDM) (PM Poshan)
59.	Samgra Shiksha
(12)	**Ministry of Petroleum & Natural Gases**
60.	Pradhan Mantri Ujjwala Yojana 2.0 (PMUY 2.0)
(13)	**Ministry of Skill Development and Entrepreneurship**
61.	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
(14)	**Ministry of Road Transport and Highways.**
62.	Infrastructure related programmes like highways: Parivahan
63.	SARATHI
64.	VAHAN
(15)	**Ministry of Mines**
65.	Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY)
(16)	**Ministry of Development of North East Region.**
66.	PM-DevINE
67.	North East Special Infrastructure Development Scheme (NESIDS) (Roads)
68.	North East Special Infrastructure Development Scheme (NESIDS) (Other than Roads Infrastructure (OTRI)
69.	Schemes of North Eastern Council
70.	Special Development Package
(17)	**Department of Social Justice and Empowerment**
71.	Pradhan Mantri Adarsh Gram Yojana (PMAGY)
72.	Pradhan Mantri - Anusuchit Jaati Abhyuday Yojana. (PM-AJAY)
(18)	**Department of Empowerment of Persons with Disabilities**
73.	Sugamya Bharat Abhiyan-Accessibility India campaign (AIC)
74.	Unique Disability ID (UDID)
(19)	**Ministry of Small & Medium Enterprise (MSME)**
75.	Prime Minister's Employment Generation Programme (PMEGP)
(20)	**Ministry of Statistics and Programme Implementation**
76.	Members of Parliament Local Area Development Scheme (MPLADS)
(21)	**Ministry of Shipping**
77.	Infrastructure related programmes like Waterways: Jal Marg Vikas Project (JMVP)
(22)	**Ministry of Electronics and Information Technology (MeitY)**
78.	Digital India - Public Internet Access Programme - providing Common Service Centre in each Gram Panchayat (CSC)
79.	Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)
(23)	**Department of Telecommunication**
80.	Utilizaton of BharatNet

(24)	**Department of Food and Public Distribution**
81.	Implementation of National Food Security Act (NFSA)
(25)	**Ministry of Minority Affairs**
82.	Pre-Matric scholarship
83.	Post-Matric scholarship
84.	MCM scholarship
(26)	**Ministry of Youth Affairs and Sports**
85.	Khelo India
(27)	**Ministry of Textiles**
86.	SAMARTH Scheme
(28)	**Department of Fisheries**
87.	Pradhan Mantri Matsya Sampada Yojana (PMMSY)
(29)	**Ministry of Labour & Employment**
88.	eShram portal
89.	National Career Service (NCS)
(30)	**Department of Pharmaceuticals**
90.	Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP)
(31)	**Ministry of Culture**
91.	National Mission of Libraries (NML)
(32)	**Ministry of Finance**
92.	Atal Pension Yojna (APY)
93.	Pradhan Mantri Jan Dhan Yojna (PMJDY)
94.	Sukanya Samriddhi Account (SSA)
(33)	**Ministry of Tourism**
95.	Pilgrimage Rejuvenation and Spiritual, Heritage Augmentation Drive (PRASHAD)
(34)	**Department for Promotion of Industry and Internal Trade (DPIIT)**
96.	Startup India Seed Fund Scheme (SISFS)
97.	One District One Product (ODOP)
(35)	**Department of Consumer Affairs**
98.	Price Monitoring
99.	BIS
(36)	**Ministry of Environment, Forest and Climate Change (MoEFCC)**
100.	National Clean Air Programme (NCAP)
(37)	**Ministry of New and Renewable Energy**
101.	PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan)

NOTE: *Committees are also provided the data related to Socio Economic and Caste Census (SECC), Fourteenth Finance Commission and Fifteenth Finance Commission for monitoring of schemes.*

National Level Monitoring

1. Introduction

The National Level Monitoring System plays a critical role in strengthening governance, transparency, and accountability across schemes of the Ministry of Rural Development (MoRD). The Division deploys independent monitors across the country to assess implementation progress, identify systemic gaps, and provide actionable recommendations for improving programme delivery at the field level. National Level Monitors' (NLM) visits serve as an important feedback mechanism for evidence-based decision-making.

2. (i) Objective of NLM visits include:

- To strengthen programmes & ensure effectiveness, transparency and progress of implementation.
- To seek views of stakeholders on programmes & suggestions for improvement.
- To bring out serious irregularities/ violation of guidelines for follow up.
- To bring out best practices/success stories, if any.
- To give suggestions for corrective action.

(ii) NLMs are deputed to see:

- Whether programmes being implemented as per guidelines;
- Whether selection of beneficiaries transparent, unbiased and fair;
- Whether assets created are genuine & useful to community.

3. Types of Monitoring Visits

To ensure comprehensive coverage and targeted evaluation, the NLM Division undertakes several types of monitoring visits:

I. Regular Monitoring

National Level Monitors (NLMs) are deputed to monitor and report on various aspects of the implementation of the Rural Development programmes and schemes in all rural districts each year.

The NLMs are required to visit the districts, assess the implementation of the programmes as per prescribed guidelines, interact with officials, verify the assets created, and interview the beneficiaries.

Based on the reports submitted by the NLMs, the Ministry prepares All-India as well as State-wise analytical reports. The All-India report is shared with the respective Programme Divisions and State-wise reports are shared with State Governments.

II. Special Monitoring

NLMs are deputed to cover a particular scheme or specific aspects of a scheme and to report in detail on the related issues and processes, as per the requirements suggested by the Programme Divisions and approved by the Secretary (Rural Development). A limited number of special monitoring rounds may also be undertaken each year for an in-depth review or to examine certain specific features of a programme.

III. Complaints/ Enquiries

In case of complaints of serious nature from People's representatives, NGOs, etc. Regarding mis-utilization of funds, irregularities etc., NLMs are deputed to verify the facts or for

preliminary enquiry, and reports/ findings sent to concerned Programme Divisions for taking necessary action.

4. Major Activities Undertaken During the Year

During the period from 1st January, 2025 to 31st December, 2025, the Division undertook the following major activities:

4.1. Regular Monitoring, 2025-26 (Phase-I) was conducted in 357 Districts, covering various programmes of the Ministry of Rural Development. The issues flagged by NLMs were shared with programme divisions for action.

The details are as under:

No. of States	No. of Districts	No. of Blocks	No. of GPs
30	357	1054	2854

4.2. Special Monitoring, 2025-26 of the MGNREG Scheme was conducted in 46 Districts. The details are as under:

No. of States	No. of Districts	No. of Blocks	No. of GPs
22	46	92	184

4.3 Inquiries, 2025-26 of the MGNREGS Scheme was conducted in 2 Districts. . The details are as under:

No. of States	No. of Districts
2	2

4.4 Use of NLM Web Portal

- The NLM Web Portal served as a digital platform for planning, reporting and data management of NLMs visits.
- Key functionalities included:
  - Online scheduling and assignment of visits.
  - Data entry of visit reports, photographs and compliance notes.

4.5 Capacity Building

- Orientation-cum-training sessions are conducted in coordination with Programme Divisions, for empanelled NLMs, focusing on scheme guidelines.

5. Area Officers Scheme

The Area Officer Scheme is a monitoring mechanism of the Ministry of Rural Development (MoRD), since 01.01.1994. Under this scheme Officers (at the level of JS and above), of the DoRD visit different States/UTs for reviewing and monitoring the implementation of various Schemes of DoRD at the field level.

From May, 2025 onwards, Officers (at the level of US/DS/Director) are also being visiting different districts, for reviewing and monitoring the implementation of various schemes of DoRD.

The Officers use the Area Officers App developed by NIC to serve this purpose.

Below are the pictures of Regular Monitoring 2025-26 (Phase-I)





Regular Monitoring 2025-26 (Phase-I), Muzaffarpur, Bihar





Regular Monitoring 2025-26 (Phase-I), Kishunpur Taufir, Bihar





Regular Monitoring 2025-26 (Phase-I), Sankarankovil, Tamil Nadu



Regular Monitoring 2025-26 (Phase-I), Sabroom, Tripura



Regular Monitoring 2025-26 (Phase-I), Ambedkar Nagar, Uttar Pradesh





Regular Monitoring 2025-26 (Phase-I), Balrampur, Uttar Pradesh



Regular Monitoring 2025-26 (Phase-I), Dahod, Gujarat



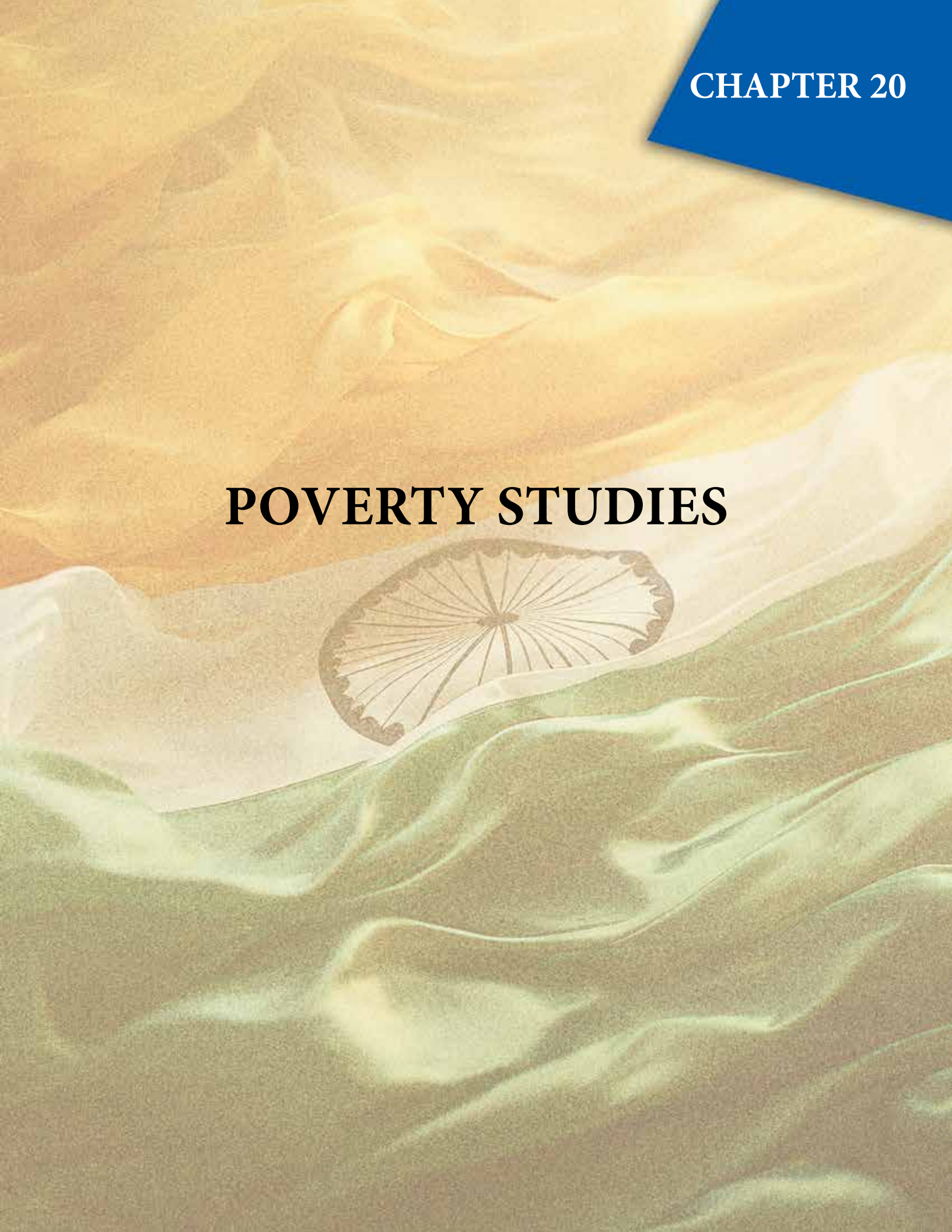
Regular Monitoring 2025-26 (Phase-I), Gadchiroli, Maharashtra



Regular Monitoring 2025-26 (Phase-I), Nanded, Maharashtra

CHAPTER 20

POVERTY STUDIES



1. BPL Census and Socio Economic Caste Census (SECC)-2011:

The estimation of poverty in the country used to be done by the erstwhile Planning Commission on the basis of a large sample survey of Consumer Expenditure carried out by the National Sample Survey Office (NSSO). While the estimation of poverty is done by the Planning Commission, the Ministry of Rural Development has conducted the Below Poverty Line (BPL) Censuses with the objective of identifying the BPL households in the rural areas who could be assisted under various programmes of the Ministry. The Ministry of Rural Development provided financial and technical assistance to the States and UTs to conduct the BPL Censuses.

2. Brief History of BPL Census

It was only in the 8th Plan (1992-1997), for the first time, a detailed procedure was prescribed to identify the BPL families in the rural areas. The need for a systematic survey of BPL families was felt because of the feedback received through the concurrent evaluation of programmes such as Integrated Rural Development Programme (lRDP), which had shown that a significant part of the benefits of the programme had gone to ineligible categories. So it was decided to adopt a systematic approach for conducting the BPL survey. Detailed guidelines were issued making the annual income of the family the primary criterion to decide the poverty status of the rural household.

BPL Survey/Census for the 9th Plan (1997-2002) was conducted in 1997. In order to prevent a situation of ineligible households getting the benefits of the programmes of this Ministry, an exclusion criterion was also incorporated in the guidelines. The special feature of the guidelines of BPL Census 1997 was use of multiple criteria for classification of BPL families which included qualitative parameters like household occupation, housing condition, number of earners, asset position (owned operated/leased operated land) livestock and consumer durables used, etc. Household expenditure was made the criterion to classify the household as BPL. If the total expenditure of the household was higher than the poverty line, the household was to be excluded from the BPL List.

The next BPL Census was conducted in 2002 using the methodology of score based ranking of rural households for which 13 socio-economic parameters were used based on the recommendation of an Expert Group constituted by the Ministry of Rural Development under the chairmanship of Late Dr. P.L.Sanjeeva Reddy former Secretary, Department of Rural Development, Government of India. These are size of land holding, type of houses, clothing, food security, sanitation, ownership of consumer durables, literacy status, household labour force, means of livelihood, status of children, type of indebtedness, migration and preference of assistance. One of the important features of the guidelines issued for BPL census 2002 was to put the ceiling on the number of BPL households to be identified in conformity with the poverty estimates of Planning Commission. States were given the option of deciding the total number of BPL households equal to the Poverty Estimates of 1999-2000 or the Adjusted Share computed by the Planning Commission, whichever is higher. In addition, the States were also given the flexibility of adding another 10% to account for the transient poor.

3. Socio Economic Caste Census 2011

For conducting the BPL Census for the 11th Five Year Plan, the Ministry, on 12th August, 2008, constituted an Expert Group, under the chairmanship of Dr. N.C. Saxena, former Secretary, Department of Rural Development to advise it on the suitable methodology. The Expert Group submitted its report on 21st August 2009. The Expert Group recommended the methodology for identification of Below Poverty Line families, which includes criteria for automatic exclusion of a rural household from the BPL list, automatic inclusion in the BPL list and grading of the households on a scale of one to ten. The Expert Group had also recommended the methodology for conducting the Census and appropriate appeal mechanisms.

The Ministry then held consultations on the issue of finalization of methodology with organizations in the related field including Planning Commission, Registrar General of India, National Sample Survey Organization (NSSO), State Governments, experts and civil society organizations. It was suggested for pre-testing the methodology with alternative options. Accordingly, MoRD conducted, during 2010, a Pilot Survey to field test alternative methodologies and to arrive at the optimum methodology for conducting forthcoming BPL Census. This Pilot Survey was conducted in two stages.

(a) Stage I: Household Survey was conducted through Questionnaire Method in 254 villages across the rural areas of the country.

(b) Stage II: Participatory Socio-Economic Study (PSES) was conducted based on Participatory Rural Appraisal (PRA) technique. PSES was conducted in the same 254 villages where household survey had been conducted. The results of the PRA were used for corroborating the findings of the survey.

Thereafter, the Socio Economic and Caste Census was launched on 29th June 2011 in the country, which was carried out by the respective State/Union Territory Governments with the financial and technical support of the Government of India.

4. Process for conducting SECC 2011

Preparatory stage: The questionnaire was published based on Pilot Survey testing in 254 villages. All the Master Trainers were trained, who in turn trained the Enumerators, Supervisor and other field functionaries. Tablet PCs, Data Entry Operators, application software and technical co-operation was provided to the States/UTs. Ministry of Rural Development, as the nodal Ministry, made available funds and technical supports, to all stakeholders.

- **Enumeration:** The SECC 2011 was based on self-declaration model of the respondents. The enumerator visited each household along with the Data Entry Operator (DEO) and got the details entered into the Tablet Personal Computer(TPC). However, where enumerators find that the response was prima facie incorrect, they recorded their observations separately in the space provided in the enumeration form. Only socio economic data was collected at the field level and no household was identified as BPL or non-BPL. The enumeration process was followed by the supervision process.

- **Supervision:** The supervisor was entrusted to ensure that all households are enumerated and data verified including discrepancies note. The supervisor also did random checking of households. The supervisor was assisted by the Data Entry Operator. Enumeration and Supervision was conducted in about 25 lakh Enumeration Blocks (EBs), both in rural and urban areas.
- **Verification & Correction:** To ensure the quality of the data with respect to a specific set of parameters, Verification and Correction Module was introduced. Verification Officers will have to physically verify the mandated fields namely the Primitive Tribal Groups/Legally Released Bonded Labourers/Manual Scavengers in the rural areas and for the urban areas the four types of major sources of income from rag picking, begging, domestic jobs and street venders. Invalidate caste entries were also validated through verification process.
- **Publication of draft:** On completion of the verification process, on a date decided by the District Collector, a draft list of information were published and displayed in various places namely Panchayat Office, prominent place in Panchayat, Block Development Office, etc. SECC Draft List to be published in the local language contained basic summary information on the individuals and households were also displayed in the public domain for undergoing the Claims and Objections procedures. The Draft List contains information (except caste and religion) on every households gathered during the enumeration phase.
- **Claims and Objections:** For the purpose of settling Claims and Objections, a district was considered as a Unit. The States/UTs appointed Panchayat Level Officer (PLO) to facilitate inspection of the information published in the Draft List by the public and accept claims and objections. The States/UTs may also appoint one or more officers at the block level for disposing of the claims/objections. Person not satisfied with the decision at the block level have the right to appeal at the District level.
- **Finalization of Census:** After finalization of the household data through the claims & Objection process, it was to be utilized for generating various types of reports on social economic status of households. However, the eligibility and entitlement of rural households in the country for different central government programs and schemes was to be determined after the SECC 2011 survey had been analyzed.

5. Positive Features of SECC 2011

- **Objective indicators:** The socio-economic indicators of the households are objective in nature so that it can be classified as "exclusion", "inclusion" and "deprivation" status indicators. These indicators are also objectively verifiable.
- **Transparent Enumerating Process:** The enumeration process was transparent as the households were visited not only by the State/UT appointed enumerators and supervisors, but also in presence of prominent persons of the village. The data collected were put to public scrutiny in the claims and objections stage.
- **Supervisory Checks, validation:** Thereafter, the Supervisor mandatorily visited households against which enumerators had

recorded observations and verified the veracity of the information and also monitored and randomly checked the filled up questionnaires on a sample basis. The Supervisor also ensured that all households are enumerated and data verified, including discrepancies noted. Whenever the correctness and authenticity of data collected was doubtful such households were brought under the purview of the Supervisor.

- **Use of IT:** For the first time in the history of Census in the country, the entire data was collected by a hand held device call the Tablet PC. The data entered into Tablet PC reduces chances of data entry errors and falsification of information. The data once saved cannot be retrieved by the enumerator, ensuring that no manipulation is possible. Household data collected in TPCs are stored and machine verified at Data Charge centers in local servers. After that, data are transferred by internet to the central server managed by the National Informatics Center (NIC) at Delhi. This saves time and help in data analysis.
- **Involvement of local government:** The Central and the State Governments conducted socio-economic Census with the cooperation and support of the Panchayati Raj Institutions (PRls). Panchayats are expected to help the enumerators and other personnel who are engaged in collecting socio- economic data from rural households. Zila Panchayat at district level, Panchayat Samiti at Block level and Gram Panchayat at village level, Ward Members and members of the Gram Sabha have an important role to play in ensuring correct information. The socio-economic data so collected were then placed before the Gram Sabha for its verification and approval.

6. Exclusion, Inclusion and Deprivation criteria under SECC 2011:

The Exclusion, Inclusion and Deprivation criteria approved by Cabinet under SECC 2011 are given in table below:

Table 1 : SECC 2011 Categories

Automatically excluded	Automatically included	Deprived
1. Motorized 2/3/4 wheeler/ fishing boat. 2. Mechanized 3/4 wheeler agricultural equipment 3. Kisan Credit Card with credit limit Rs. 50,000 and above 4. Households with any member as a government employee 5. Households with non-	1. Households without shelter 2. Destitute/living on alms 3. Manual scavengers 4. Primitive Tribal Groups 5. Legally released bonded labourers	1. Households with only one room, kuchha walls and kuchha roof; 2. No adult members between ages of 16 and 59 3. Female-headed households with no adult male member between 16 and 59 4. Households with disabled member and no able bodied member

Automatically excluded	Automatically included	Deprived
agricultural enterprises registered with Government. 6. Any member of household earning more than Rs. 10000 per month 7. Paying Income Tax 8. Paying Professional Tax 9. Three or more rooms with pucca walls and roof. 10. Owns a refrigerator 11. Owns landline phone 12. Owns more than 2.5 acres of irrigated land with 1 irrigation equipment 13. Five acres or more of irrigated land for two or more crop seasons. 14. Owning at least 7.5 acres of land or more with at least one irrigation equipment.		5. SC/ST Households 6. Households with no literate adult above 25 years 7. Landless households deriving a major part of their income from manual casual labour.

7. Results of SECC-2011

The final results of SECC-2011 are available at https://www.secc.gov.in. The purpose of SECC-2011 was to identify rural poor households on the basis of three criteria- automatically excluded, automatically included and deprivation- in order to know their eligibility for different Schemes/ Programmes of the Government of India. The key findings of SECC (Rural) data are the following:

Parameters/Particulars	Figures (in crores)
Total no. of households	24.49
Total no. of rural households	17.97 (100%)
Automatically excluded households	7.07 (39.4%)
Automatically included households	0.16 (0.9%)
Households considered for deprivation	10.74 (59.8%)
Households not reporting deprivation	2.01 (11.2%)
Households with any of the 7 deprivations	8.73 (48.6%)
Deprivation Data	
a. D1(HHs with one or less room, kuccha walls and kuccharoof)	2.38 (13.3%)
b. D2 (No adult member in household between age 18 and 59)	0.65 (3.6%)
c. D3 (Female Headed household with no adult male member between 16 and 59)	0.69(3.9%)
d. D4 (Households with differently able member with no other able bodied adult member)	0.07(0.4%)
e. D5 (SC/ST Households)	3.87 (21.6%)
f. D6 (Households with no literate adult above age 25 years)	4.22 (23.5%)
g. D7 (Landless households deriving a major part of their income from manual labour)	5.4 (30.04%)
Sources of Houshold Income	
a. Cultivation	5.41(30.1%)
b. Manual Casual labour	9.20 (51.2%)
c. Part time or full time domestic service	0.45 (2.5%)
d. Rag picking	0.04 (0.2%)
e. Non agricultural own account enterprise	0.29(2.5%)
f. Begging/charity/alms	0.07(0.4%)
g. Others (including government service, private service, PSU, employment, etc)	2.51(14%)

8. Current status of SECC 2011:

The process of the Socio Economic and Caste Census (SECC) has been concluded by the Ministry of Rural Development in March, 2016. The finding of the census of rural area is in public domain (www.secc.gov.in). SECC data captures respondent based disclosures on socio economic status of 17.97 crore rural households which has allowed automatic exclusion of 07.07 crore (39.34 %) of households as not poor on the basis of 13 parameters, automatic inclusion of 0.16 crore (0.89 %) households as poorest of the poor on the basis of 5 parameters and grading of deprivation of 8.72 crore (48.53%) of rural households on the basis of seven criteria. The Ministry of Rural Development is using the SECC data in its programmes. SECC – 2011 allows state to generate programme specific priority list for targeting beneficiaries.

The SECC data is being used for identification of beneficiaries under Pradhan Mantri Awaas Yojana- Gramin (PMAY-G). Under DAY – NRLM, SECC data are being used to undertake planning for poverty free Pancahyats and involves PRI and Self Helps Groups. DDU-GKY uses SECC data to identify rural youths for skilling and placement under the scheme. Under Rural Self Employment Training Institutes (RSETIs), reimbursement of training costs is made in respect of all such candidates who face at least one deprivation as per SECC criteria. Beneficiaries list of Aayushman Bharat, Prime Minister's Ujjwala Yojna and Pradhan Mantri Sahaj Bijli Har Ghar Yojana –"Saubhagya" have been generated, on programme criteria, using SECC-2011 households data.

CHAPTER 21

RIGHT TO INFORMATION



1. Ministry of Rural Development is a public authority under the provision of the Right to Information Act (RTI Act), 2005. The Ministry has taken necessary action to comply with the provisions of the RTI Act 2005

2. In order to fulfill the obligations and provisions under section 4(1)(a)(b) of the RTI Act, 2005, subject matters dealt by various Divisions of the Ministry have been uploaded, in the format as devised by Central Information Commission (CIC), on the website of the Ministry at www.dord.gov.in (earlier at www.rural.nic.in). The information is being kept in the public domain. A telephone directory with the particulars of officers and staff of the Ministry of Rural Development and suo moto disclosure of official tours of Ministers and others officials have also been posted on the website of the Ministry.

3. A Right to Information Counter has been put in operation at Ministry of Rural Development Library, Basement (near Gate No. 4), Krishi Bhawan, New Delhi to receive requests/appeals under the Act. Applications/appeals under the RTI Act are also being received through Central Assistant Public Information Officers (CAPIOs) nominated at Sub –Divisional level or other Sub-District level by the Department of Posts. List showing the details of these CPIOs are available on the website of the Department of posts (http://www.indiapost.gov.in/CPIOs/CAPIOs.aspx). In pursuance of CIC's directive to the public authorities. A Nodal Officer for the Department of Rural Development has been nominated. The present nodal officer is Shri Ajaya Kumar Sahoo, Under Secretary (RTI), Department of Rural Development, Room No.21, 3rd floor, UCO Bank Bhawan, Sansad Marg, New Delhi, Telephone no. 011-23447170.

4. Proactive disclosures have been made by other Public Authorities under the ambit of Department of Rural Development viz., National Institute of Rural Development and Panchayati Raj (NIRD&PR) [website (www.nird.org.in)] and National Rural Infrastructure Development Agency (NRIDA) [website (www.pmgsy.nic.in)] to implement the RTI Act.

Offline RTI Applications	Offline RTI Appeals	Offline CIC Notice	Online RTI Applications	Online RTI Appeals
167	41	9	5364	454

5. The Right to Information (RTI) section ensures that all RTI applications, appeals, and matters related to the Central Information Commission (CIC) are forwarded to the concerned divisions/sections in a timely manner for necessary action. This section regularly updates the details of all Central Public Information Officers (CPIOs) and Appellate Authorities on the official website, to ensure the prompt and effective disposal of RTI cases within the stipulated timeframes. In addition, the RTI section submits quarterly reports to the Central Information Commission (CIC).

CHAPTER 22

STRENGTHENING OF PANCHAYATI RAJ INSTITUTIONS (PRIs)

Panchayati Raj Institutions (PRIs) have a constitutional role in local economic development, poverty reduction and social justice. Mutually beneficial working relationship and formal platforms for consultations between PRIs and institutions of the poor need to be facilitated in the interest of deepening democracy and empowering the poor. The PRIs have been playing an important role in planning, implementation and monitoring of the programme of the Department of Rural Development in the Ministry of Rural Development. The programme wise role of the Panchayats has been given below:

1. Part A: Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) and Panchayati Raj Institutions

Gram Panchayats (GPs) enjoy constitutional status as local self-government, while SHGs are informal organizations of the poor. Gram Panchayats have been assigned the responsibilities of ensuring social justice and economic development by the Constitution. On the other hand, SHGs and their federations are organized together for helping themselves and other vulnerable households to come out of the vicious cycle of poverty. Gram Panchayats and SHG networks (SHG and its federations) have similar objectives of inclusive socio-economic development of the community and villages. Therefore, developing convergence and partnership between these two organisations is highly critical. While this partnership is mutually beneficial, it needs to be systematically nurtured. A climate of mutual trust and respect needs to be promoted. The partnership would not only enable the SHG networks to understand the democratic functioning of GPs, but would help them participate in their functioning and influence their decisions.

Recognizing the need for an effective and functional working relationship between Panchayats, especially Gram Panchayats and SHG network, particularly, Village Organizations (VO)/ Cluster or Gram Panchayat Level Federations (CLF/GPLF), the NRLM framework was amended to incorporate provisions for bringing about a formal relationship between local governments and the organizations of the poor. The partnership between PRIs, particularly Gram Panchayats and SHG Federations should be based on clear principles as outlined in the advisories issued by the Ministry of Rural Development and the Ministry of Panchayati Raj, Government of India and also in the revised GPDP Guideline. But the challenge is to make this partnership functional with mutual respect and without impacting the independence of the other institution.

The Ministry of Panchayati Raj (MoPR) has rolled out the restructured Centrally Sponsored Scheme, Rastriya Gram Swaraj Abhiyan (RGSA) with special focus on intensive training and capacity building (CB&T) of all stakeholders. This scheme aims to strengthen capacities of Panchayati Raj Institutions for inclusive local governance and to become more responsive towards local development needs. The scheme has a programmatic focus on strengthening SHG-PRI convergence. The CB&T focus under RGSA will be on ensuring basic orientation training to Elected Representatives of Panchayats and also members of SHG networks for sustainable local development.

Recognising the necessity of convergence of the SHG federation with the Local Self Governance

Institutions (LSGIs) and various line departments, a pilot project was rolled out by MoRD in the 2013 with the support of Kudumbashree- National Resource Organisation (KS-NRO). On similar lines, Ministry of Panchayati Raj (MoPR) and MoRD have issued join advisory on the SHG-PRI convergence in 2018. Consequently, Village Prosperity Resilience Plan has been rolled out at National level in 2018.

In 2020, an intensive online training of over 15000 state mission staff and block resource persons were trained in August and September 2020 for building capacities of CRPs (2 per VO) to facilitate the VPRP process in SHGs and VOs. Training materials including facilitator's handbook, training videos, tutorials etc. have been developed and shared with the states. A simple web-based MIS to capture the key milestones of the training and planning process and follow up on integration in GPDP MIS (E-Gram Swaraj) portal has also been prepared. Through this process, the SHGs and their federations shall prioritise the demands under the different plan components of VPRP including Entitlement Plan, Livelihoods Plan, Social Development Plan, Public Goods and Services and Resource Development Plans duly incorporating and prioritising the needs of the most vulnerable, within or outside the SHG membership in their villages in collaboration with MoPR, NIRD&PR and National Resource Organization (NRO) Kudumbashree, Kerala.

In 2021, VPRPs were prepared by all SHGs and their federations and presented in Gram Sabha Meetings in a total of 1,23,130 lakh GPs of 5619 NRLM intensive Blocks of 661 districts of 30 States/UTs. A joint advisory from MoRD and MoPR has also been issued to all the states and line departments to support the integration of VPRP into GPDP in this year. 1.28 crore SHG members participated in Gram Sabha. Many states did not have Gram Sabhas due to pandemic.

In 2022, VPRP training was organized physically for all 34 State/UTs in a residential manner. The training was for 3 days, for District nodal persons @ 2 nodal per district. This year a nodal person from the livelihood vertical was also nominated so as to monitor the progress of Livelihood Plans under VPRP. A total of 1845 District and State officials were trained and developed for further cascading mode of training. The training was conducted in collaboration with MoPR, NIRD &PR, NRO Kudumbashree, Kerala and Transform Rural India Foundation.

In 2023, VPRP training was given to Master Trainers from all 34 States/UTs from 12th to 15th September 2023 in online mode.

Out of 34 States and UTs, 27 States had rolled-out VPRP in mobile application. As per the VPRP dashboard 58% SHGs across the 27 States/UTs have submitted the plans in mobile application. 42% and 37 % of GPs have submitted ENT (Entitlement, PSGRD and SDP) and Livelihood Plans respectively in the GPDP Gram Sabha.

In 2024, VPRP advisory for all the four components was issued with annexures on State Help desk formation and relevance of coordination committees on June 24. Subsequently VPRP training was provided to Master trainers from all 34 States/UT from 5th to 12th June '24 in online mode. It was a joint refresher training facilitated by both IBCB and

SISD and Livelihood vertical with the support of Kudumbashree NRO. A scheme booklet, with Flipcharts and training modules on all the four components (Entitlement, Livelihood, PGSRD and SDP) was also released.

As per the VPRP dashboard 51 % & 37 % SHGs have submitted Entitlement and Livelihood plans across 29 States / UTs.

In 2025, based on feedback and suggestions received from the States, several refinements were introduced in the VPRP strategy to further strengthen the quality and ownership of the process. One key revision was to ensure the release of the VPRP Advisory in the month of June 2025, allowing sufficient time for States to align the VPRP planning cycle with the Gram Panchayat Development Plan (GPDP) and Annual Action Plan (AAP) processes of the Line Departments.

Another major strategic shift was the emphasis on developing a robust Resource Pool at the State level. In line with this, Regional-level VPRP Training of Trainers (ToT) programmes were organised in four batches between May and June 2025. These ToTs adopted a practice-based learning approach, enabling participants to gain hands-on experience in VPRP facilitation, data entry in the VPRP application, and community engagement techniques.

The trained Master State Resource Persons (MSRPs) were expected to lead the capacity building of State Resource Persons (SRPs), who in turn would conduct training of cadres and facilitate CLF Concept Seeding exercises across intervention areas. A major focus of the 2025 ToTs was also on establishing mechanisms for ensuring the integration of VPRP demands not only within GPDPs but also into the Annual Action Plans of Line Departments and the existing thematic priorities of SRLMs.

As of the end of the second quarter of FY 2025-26, a total of 119 Master State Resource Persons (MSRPs) has been developed, forming the foundation of State-owned resource systems for VPRP implementation and capacity building.

As per the VPRP Dashboard, till the end of the second quarter of FY 2025-26, the progress under the VPRP process across States and Union Territories reflects encouraging trends in digital adoption and plan preparation.

At the SHG level, 23% of Self-Help Groups have submitted Entitlement Plans, and 15% have submitted Livelihood Plans through the VPRP mobile application.

At the Village Organisation (VO) level, 9% and 6% of VOs have completed submission of plans in the mobile application under Entitlement, Social Development Plan (SDP) and Public Goods, Services and Resource Development (PGSRD) components, and Livelihood component respectively.

Similarly, at the Gram Panchayat level, plan submissions reflect 9% for Entitlement, SDP and PGSRD, and 6% for Livelihood Plans in the mobile application.

The Gram Sabha meetings for the current cycle are scheduled in the upcoming quarter, during which the submitted VPRP plans will be presented for discussion, validation, and integration into the Gram Panchayat Development Plans (GPDPs) and relevant Annual Action Plans of the Line Departments.

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Part B: Progress made in Roll-out of Universalisation of PRI-CBO Convergence under Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

The pilot project was implemented from 2013 to 2023, the project was facilitated through the Kudumbashree National Resource Organisation (KS-NRO) as the implementing partner, across 15 States. The objective being demonstrating how community institutions could collaborate with local governments to improve access to rights, entitlements, and local development planning. The pilots successfully established models for community participation in Gram Sabhas, integration of the Village Prosperity and Resilience Plan (VPRP) into Gram Panchayat Development Plans (GPDPs), and creation of convergence platforms such as Village Organisation Coordination Committees (VOCCs) and Gram Panchayat Coordination Committees (GPCCs).

Based on the learning of the pilot phase, the Ministry of Rural Development decided to universalise the PRI-CBO Convergence approach from the FY 2023-24. The State Rural Livelihood Missions (SRLMs) were designated as the implementing agencies, while Kudumbashree NRO was retained as the technical and knowledge partner to provide capacity-building, mentoring, and handholding support.

Progress in FY 2025-26

In the first phase of the Universalisation of PRI–CBO Convergence Project, a total of 14 States- Arunachal Pradesh, Chhattisgarh, Himachal Pradesh, Mizoram, Manipur, Meghalaya, Nagaland, Karnataka, Assam, Tamil Nadu, Maharashtra, Jharkhand, Puducherry, and Tripura - rolled out the project in selected districts and blocks.

As of the end of Quarter II of FY 2025–26, four States - Mizoram, Nagaland, Meghalaya, and Himachal Pradesh - have completed Phase I implementation, having achieved the key milestones outlined in their respective State Operational Frameworks (SoFs). The remaining ten States have continued with implementation of project activities, focusing on consolidation of convergence platforms, capacity building of cadres, and integration of community demand plans with local development processes.

Drawing from the learnings and challenges observed during Phase I across the States, and to ensure the sustainability of convergence efforts through the development of internal resource pools at the State level, the strategy for PRI–CBO Convergence Universalisation has been revised. The Revised Strategy Document, detailing the 24-month implementation framework and new institutional architecture, has been shared with all States for adoption in the upcoming phases.

2 Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) recognizes that every Gram Panchayat (GP) has a key role in the successful implementation of a skill development program, especially to enhance the reach of the program to the poorest households within its jurisdiction. Further, DDU-GKY adopts a village saturation approach for skilling, which requires GPs to generate awareness about the skill development programs in their panchayat. The role of GPs is also directly seen in facilitating the mobilization of candidates, creating

databases for skill demand and placement, assisting to State Government in conducting the Job melas, and supporting the skill providers in all stages of implementation. In this regard, DDU-GKY allows State Government support cost of Rs. 3.50 lakhs per Block per annum for deploying resources at the Block level and allows 1.5% of the Project cost under IEC funding. In the Performance Review Committee (PRC) meeting held on 29th and 30th September 2022, this issue was discussed to identify and deploy Gram Rozgar Sevak (GRS)/Community Resource Person (CRP)/ Job Resource Person at Block level or below with mobilization, counseling, and tracking of beneficiaries. The Gram Rozgar Sevak (GRS)/Community Resource Person (CRP) / Job Resource Persons are being paid Rs. 1,000 per beneficiary for various activities under DDU-GKY.

Rural Self Employment Training Institutes (RSETIs)

Ministry of Rural Development (MoRD), Government of India, is implementing a self-employment program called RSETI i.e., Rural Self Employment Institute. RSETI program is a three-way partnership between Sponsor Banks, the Ministry of Rural Development, GOI, and the State Govt. Anchored by the Ministry of Rural Development, GOI, is run and managed by lead banks with support from State & UTs. The Lead Banks are mandated to open at least one RSETI in their Lead District to provide training to employed rural youth to take up self-employment/entrepreneurship ventures. RSETI program runs with an approach of short-term training & long-term handholding of entrepreneurs.

MoRD, GOI, extends financial assistance towards rural poor youth training costs and one-time grant assistance of Rs. Two Crore and State Govt. allots one acre of land free of cost to construct RSETI premises. RSETI program is currently being implemented through 630 RSETIs by 25 Leading Banks (both Public Sector and Private Sector as well as a few Gramin Banks) in 33 States/UTs covering 617 Districts in the Country.

The rural youth from the age group of 18-50 Years are mobilized belonging to youth from rural poor families like (a) SECC households, (b) BPL families (c) MGNREGA Card holders, (d) Identified through PIP, (e) Antyodaya Yojana PDS Card holder, (f) SHG member under NRLM, (g) Beneficiary of other Government poverty alleviation program like PMAY.

The RSETIs are mobilising the rural unemployed youth for training at RSETIs through various sources including conducting Entrepreneurship Awareness Programs (EAPs) in various Gram Panchayat centres. RSETIs are taking the presidents and other key members of Gram Panchayats into confidence to conduct the EAPs successfully in creation of awareness on the free Skill and Entrepreneurship Development training of the RSETIs. The GPs also creating awareness by display of posters, distribution of Handbills and training calendar of the RSETI programs to mobilise the unemployed youth for taking training in the RSETIs according to their interest and mapping with the potential available for settlement. The RSETIs are maintaining the contact details of the President and other key members of the Gram Panchayat and office staff to inform them on the schedule of the immediate next training program with a request to mobilise the candidates for training. The RSETIs are maintaining good liaison with the Gram

Panchayats and taking their help in mobilising the candidates for training without any provision for paying any incentive or mobilisation fee.

3. Pradhan Mantri Awaas Yojana - Gramin (PMAY-G)

Under PMAY-G, Gram Panchayats have the following role:

a. The Gram Panchayats, through Gram Sabhas, select, prioritize and finalise the Permanent Wait List of eligible beneficiaries prepared on the basis of SECC-2011, and prepare a list of households not included in the system generated priority list, but otherwise found eligible.

b. The Gram Panchayats facilitate orientation of beneficiaries on different aspects of the scheme.

c. The Gram Panchayats identify the families who are unable to construct houses on their own and help in getting the houses of these families taken up for construction as a part of the mason training program. In case there are still some beneficiaries left out, the Gram Panchayats shall help to get their house constructed.

d. The Gram Panchayats assist in identifying common land available for allotment to the landless beneficiaries.

e. The Gram Panchayats facilitate beneficiaries in accessing materials required for construction at reasonable rates and help in identification of trained masons.

f. The Gram Panchayats facilitate beneficiaries in availing benefits of other schemes of the Centre and State Government through convergence.

g. The Gram Panchayats discuss the progress of the scheme in their scheduled meetings and help resolve the problems being faced by the beneficiaries. The Gram Panchayats should also proactively assist the social audit teams to conduct Social Audit.

h. The Gram Panchayat assist in identifying the local level functionary to be tagged with each PMAY-G house for ensuring their timely completion.

i. Gram Panchayats will prioritize the households of the Awaas+ data through Gram Sabha.

j. The Gram Panchayats facilitate / encourage / motivate the Self-Help Groups (SHG) to undertake production of quality building materials for supplying the same to the beneficiaries of PMAY-G at reasonable rates.

k. The Gram Panchayats facilitate beneficiaries in availing benefits of other schemes of the Centre and State Government through convergence.

4. Pradhan Mantri Gram Sadak Yojana (PMGSY)

PMGSY is a Centrally Sponsored Scheme with the objective to provide single all-weather road connectivity to all eligible unconnected habitations including Scheduled Castes Scheduled Tribes, differently abled, Minorities etc, existing in the Core Network in rural areas of the country .

PMGSY Guidelines provides key role to the public representatives and Hon'ble Members of

Parliament in the implementation of the programme including selection and construction of roads. Consultation with Members of Parliament is provisioned at both the DRRP finalization and Annual Proposals stages. In addition, at the stage of preparing DPRs, the DPIU conducts a transect walk along the road alignment, involving the local panchayat. State Governments are required to arrange joint inspection of ongoing as well as completed works under PMGSY by Hon'ble MPs, Hon'ble MLAs and representatives of Panchayati Raj Institutions.

Some important provisions of PMGSY-III guidelines, which provide detailed procedure for consultation with the Members of Parliament during the process of planning and selection of roads, are detailed below:

Para 3.6. The suggestions given by the Members of Parliament are to be given full consideration while finalizing the District Rural Roads Plan (DRRP).

Para 5.5. The Annual proposals will be based on the CUCPL following the Order of Priority (subject to PCI). However, it is possible that there are inadvertent errors or omissions, particularly in the selection of Through Routes. Accordingly, it is desirable to also associate public representatives while finalizing the selection of road works in the annual proposals. The proposals of the Members of Parliament are required to be given full consideration, for this purpose:

(i) The CUCPL should be sent to concerned MPs with the request that their proposals on the selection of works out of the CUCPL should be sent to the District Panchayat. It is suggested that at least 15 clear days may be given for the purpose.

(ii) In order to ensure that the prioritization has some reference to the funding available, the size of proposals expected may also be indicated to the Members of Parliament while forwarding the CUCPL list to them. District wise allocation may be indicated to enable choice with the requisite geographical spread. It is expected that such proposals of Members of Parliament which adhere to the Order of Priority would be invariably accepted subject to consideration of equitable allocation of funds and need for upgradation.

(iii) The proposals received from the Members of Parliament by the stipulated date would be given full consideration in the District Panchayat which would record the reason in each case of non-inclusion. Such proposals that cannot be included would be communicated in writing to the Members of Parliament with reasons for non-inclusion of such proposals in each case. It would be preferable if the communication is issued from the Nodal Department at a senior level.

Para 7.1. After approval by the District Panchayat, the proposals would be forwarded by the PIU to the SRRDA. The PIU will at that time prepare the details of proposals forwarded by the Members of Parliament, and action taken thereon, in Proforma MP-I and MP-II and send it along with the proposals. In all cases where the proposal of an MP has not been included, cogent reasons shall be given based on the reasons given by the District Panchayat.

Para 7.3: The State Level Standing Committee

(SLSC) would scrutinize the proposals to see that they are in accordance with the Guidelines and that the proposals of the Members of Parliament have been given full consideration.

In order to ensure that the State Government give due attention towards this aspect of the guidelines while submitting the proposals to the Ministry of Rural Development for sanction, the Ministry has issued a fresh advisory to the States on 2nd June, 2020. The State Governments have been advised, inter-alia, to communicate the final list of proposals in the order of priority to the Member of Parliament with the reasons for non-inclusion of certain roads in the proposals and incorporate their recommendations with the proposals sent to NRIDA/Ministry for approval.

Also, with a view to ensure effective participation of Hon'ble Members of Parliament, the following stipulations have been made with regard to laying of foundation stone and inauguration of PMGSY works: -

- All elected representatives associated with the programme should be duly invited to the foundation laying and inauguration ceremonies.
- The function should be held in a manner befitting official functions with due regards to protocol requirements, particularly in relation to Hon'ble Union Ministers and Hon'ble Ministers from States; and
- The foundation stone for a PMGSY road should be land and the road should also be inaugurated by the Hon'ble Member of Parliament (Lok Sabha) with the function presided over by the local Hon'ble Minister or other dignitary as per State Protocol.
- While sending new project proposals for consideration, digital photographs of the recent foundation laying ceremony or the inauguration of a road by the concerned Hon'ble MP should invariably be enclosed. In case, the Hon'ble Member of Parliament could not attend any foundation laying or inauguration function, copies of the letters inviting him for foundation or inauguration ceremony should also be appended with the new DPRs.

5. National Social Assistance Programme (NSAP)

NSAP Schemes are implemented by States/UTs, wherein identification of beneficiaries and sanction/ disbursement of benefit is also done by States/UTs. Panchayats are playing pivotal role in the implementation of NSAP schemes. Following work has been entrusted to Panchayats in the implementation of NSAP schemes:

- Awareness generation about NSAP schemes
- Identification of new beneficiaries
- Selection of beneficiaries
- Verification of new applications
- Discussion in Gram/Ward Sabha on eligibility of the new beneficiaries
- Monitoring and necessary follow-up in sanctions and disbursement
- **Organize the Pension Diwas.**


GOVT OF SIKKIM

CHAPTER 23

RESEARCH & EVALUATION STUDIES

Department of Rural Development organizes Research & Evaluation Studies to assess the outcome and effectiveness of the programmes. Such studies help to capture the ground realities regarding the execution/implementation processes and the impact of the programmes/ projects. Status of reports with respect to evaluation studies (as on 31.12.2025) is as under:

- **Evaluation Study of Shyama Prasad Mukherjee Rurban Mission (SPMRM) Phase-l in 81 clusters of different States/ Zones of the country:** This study was conducted to assess if the broad objective of SPMRM have been met. The objective of SPMRM is to stimulate local economic development, enhance basic services and create well planned Rurban clusters. This Study was assigned to 8 universities covering 9 zones in the country. These universities are Guru Nanak Dev University, Sardar Patel University, Tezpur University, Osmania University, Hemavati Nadan Bahuguna Garhwal University, University of Mysore, Ramakrishna Mission Vivekananda Educational and Research Institute (RKMVERI) and Allahabad University. Tezpur University was assigned two zones (Zone-9 and Zone-10). Subsequently, University of Mysore (Zone-5) withdrew from the study. As on 31.12.2025, final evaluation reports have been received from six universities covering seven zones. In addition, Allahabad University (Zone-11) has submitted a draft report for 4 clusters out of the total 10 clusters assigned to it.

- **A nationwide assessment of water conservation structures' impacts on community resilience using geospatial data analysis-Evaluating the impact of artificial lakes, ponds and tanks on local livelihoods across India:** This study has been awarded to Indraprastha Institute of Information Technology, Delhi (IIIT-Delhi) with a focus to evaluate the cost-effectiveness of government interventions under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), specifically in relation to the strategic allocation of person-days for the construction and rejuvenation of artificial lakes, ponds, and tanks. The analysis aims to assess how these efforts have strengthened local water conservation and water access infrastructure in rural India, while simultaneously generating employment. The Inception Report was submitted by IIIT-Delhi on 2 February 2024. Subsequently, three Quarterly Progress Reports have been received from IIIT-Delhi. This study is ongoing at present.

Evaluation Studies under PMAY-G

The PMAY-G is monitored very closely at all levels. There is a special emphasis on quality and timely completion of construction. The details of studies conducted for evaluation of the scheme are as under :-

I. **"Evaluation of Governance Parameters of Pradhan Mantri Awaas Yojana – Gramin"** by National Institute of Public Finance and Policy (NIPFP) A three phased study on "Evaluation of Governance Parameters of Pradhan Mantri Awaas Yojana - Gramin" was conducted by NIPFP which also included impact assessment of Direct Benefit Transfer in reduction of leakages. The main

findings of the evaluation report are as under:

i. Average number of days taken for completion of PMAYG houses was 314 days which is reduced to 114 days in 2017-18.

ii. Increased demand for the construction-related materials has generated additional jobs in the economy.

iii. There is a significant increase in the mean expenditures which is mostly driven by an increased expenditure on food items post- PMAY-G as compared to the pre-PMAY-G house indicating an improved living standard.

iv. A considerable reduction in open defecation post-PMAY-G house has been observed due to construction of toilets leading to improved health status of the PMAY-G household members.

v. There has been a significant increase in the use of LPG gas among PMAY-G households.

II. "Impact Assessment of PMAY-G" by National Institute of Rural Development and Panchayati Raj (NIRD&PR) The study was conducted by NIRD &PR to assess to what extent were the program objectives met with regard to improving the physical conditions of the target population; and socio-economic improvements experienced by the target population, as a result of owning a new house. It was conducted in three states viz. Madhya Pradesh, Odisha, and West Bengal (Covering 24 Gram Panchayats in six districts, interviewing 1382 PMAY-G beneficiaries). The main findings of the evaluation report are as under:

i. PMAY-G house has decreased the burden of house maintenance.

ii. PMAY-G has made significant impact on the lives of beneficiaries – both in terms of physical facilities provided and subject well-being.

iii. PMAY-G have slightly reduced congestion in houses by providing two or more rooms.

iv. On indicators such as social status, self-worth, confidence level, feeling of ownership, feeling of safety & security, self-perceived improvement in health, overall quality of life, and satisfaction about the new house, PMAY-G beneficiaries feel much better, compared to the beneficiaries who are waitlisted under PMAY-G i.e. the beneficiaries who have not yet received the PMAY-G house.

III. NITI Aayog – The NITI Aayog (DMEO) 2024–25 evaluation, using the REESI+CE framework, found PMAY-G to be highly relevant in effectively targeting the poorest and aligning with SDGs. The scheme has improved beneficiaries' savings and incomes by eliminating rent and reducing expenses, and its houses show strong durability with most requiring no repairs. Many homes now function as economic assets supporting

livelihoods, while better ventilation, sanitation, and water access have improved health and hygiene. Stable housing has strengthened children's education and enhanced household safety and social security. The use of local materials and strong state support ensures sustainability, and robust digital systems—AwaasSoft, Awaas+, DBT, PFMS, and geo-tagging—have enhanced transparency. High equity and convergence have further expanded access to toilets, LPG, electricity, and water.

Evaluation Studies under PMGSY

NITI Aayog in it's report "Evaluation of Centrally Sponsored Schemes in Rural Development Sector Vol.2 : Rural Development, December 2020" has made the following observations about PMGSY:

- It was found that the scheme is well aligned with India's international goals and is seen to contribute to SDGs (Sustainable Development Goals) 2 & 9 as it address the issues of poverty, hunger and infrastructure for growth.
- Roads constructed under PMGSY have been observed to create positive impacts at both at level of the household and the community.
- The roads have been observed to increase access to market and livelihood opportunities, health and education facilities.
- PMGSY is noted to build the foundations for long-lasting poverty reduction in rural India. Improved rural connectivity provides a long-term and sustained boost in the living standards of rural populations as it allows households to accumulate wealth and human capital.

Asian Development Bank, 2024 findings:

- Improved Access to Education, reduced school absenteeism, increased enrolment (including higher education), growth of coaching professions.
- Improved market access, higher household income, and poverty reduction.
- 9% growth in women's employment and increase of 5% in overall employment.
- Positive lifestyle changes: easy access to essential services, better standard of living, and integration in market linkages.
- Significant improvement in road safety, project delivery and rural road management.
- Systematic plan established five Rural Connectivity and Training Research Centres (RCTRCs) and 29 Rural Road Network Management Units (RRNMUs) in five states, leading to enhanced technical capability and enables SRRDA to efficiently undertake road planning, design, construction and maintenance.

Monitoring & Evaluation under NSAP

Monitoring of NSAP

The States/UTs have to designate a Nodal Secretary at the State level to report the progress

of implementation by coordinating with different departments concerned with the implementation of the schemes. The progress of implementation of the schemes is to be reported online by the State Nodal Department in a given monitoring format, every month. Non-reporting of the physical and financial progress reports is construed as lack of progress and therefore, may result in the non-release of central assistance.

At the central level the scheme is monitored through Performance Review Committee (PRC) meetings, Nodal Officers Meetings, Visits of Area Officer and regular and special monitoring by the National Level Monitors (NLM).

State/UTs have to furnish Annual Verification reports regularly. States/UTs have been directed to conduct Social Audit at village level (twice in a year) and submit its report to the Ministry on regular basis. Separate guidelines of Social Audit have also been provided to States/UTs. To foster transparency and swiftness in transactions, NSAP pension Schemes has been included under the purview of Direct Benefit Transfer (DBT).

Evaluation Studies under NSAP

An evaluation study on the National Social Assistance Program (NSAP) was conducted by the Centre for Market Research & Social Development in 2021. The report from the study emphasized the need to increase the pension amounts, expand coverage, and revise the eligibility criteria under the NSAP scheme.



CHAPTER 24

GREENING RURAL DEVELOPMENT

Introduction

National Rural Livelihoods Mission (NRLM) has been sensitive to the issues of climate change right from its inception and has suitably integrated the same in the Mission design and implementation. NRLM has been instrumental in rolling out green livelihood interventions aimed at providing sustained incomes to poor households and at the same time conserving the natural eco-system. Under farm livelihood initiatives, the work mainly carried out in three major domains- sustainable agriculture, non-timber forest produce (NTFP) related activities and livestock practices. NRLM is promoting green livelihoods through activities approved under Annual Action Plans farm livelihood activities through Mahila Kisan Sashaktikaran Pariyojana (MKSP) and value chain intervention with market linkage initiatives.

Farm livelihood initiatives entirely focus on green outcomes. This program has not only promoted efficient use of natural resources (land and water) and resilience to climate change in agriculture but is also instrumental in creating green jobs by building a cadre of para-professionals and Community Resource Persons (CRPs) who are actively engaged in promoting such sustainable agriculture practices. The farm livelihoods have a wide canvas in terms of geographical spread in varied agro-ecology, resources, and socio-economic conditions and therefore called for careful stocktaking to design the training content. The training content was decided in a participatory mode taking into account present livelihoods patterns, challenges faced, experience in implementing the livelihood activities, environmental changes etc. Three themes of agriculture, livestock and NTFP by and large account for the livelihoods of 90% of rural families. Theme wise guiding principles and specific interventions are as follows.

Theme wise guiding principles and specific interventions

Parameter	Agriculture	Livestock	NTFP
Guiding principle	Promote Sustainable Agriculture in tune with **Agro-Ecological Practices** (AEP)	Deliver low cost primary veterinary care to small and marginal farmers	Restore forest and natural habitat through sustainable harvesting practices
Interventions	Agro-ecology concepts, introductory knowledge on climate change, soil and moisture conservation, soil health, seeds, cropping systems, pest and disease management without chemical pesticides. Integration of livestock and fisheries.	Knowledge on breeds and breeding, feed and fodder, housing, vet care, ethno-veterinary practices.	Sustainable harvesting practices, post-harvest processing (ex. Cleaning, drying, packing), market linage.

Sustainable Agriculture

The overall strategy endeavors to increase the access of Mahila Kisans to a basket of activities, which will dilute the risk associated with any one livelihood activity, keeping intact the bio-diversity and promoting climate change resilient agriculture. Emphasis has been put on the following activities to achieve the desired outcomes:

- Low cost sustainable practices such as Non-chemical Pest Management (NPM) and Integrated Nutrient Management;
- Soil and water conservation and ground water recharging;
- Resilience to climate change – Integrated Natural Farming;
- Mitigation of risk of exposure to hazardous farm practices;
- Diversified poly crop model, multi-layer farming etc;
- Inter cropping;
- Year around soil cover
- Suitability of technology to the local agro-ecology;
- Promotion of indigenous seeds;
- Use of indigenous knowledge;
- Reduction in Green house gas emission; and
- Reduction of water pollution affected by chemical pesticide usage.

Agro-Ecological Approach for Sustainable Agriculture

A wide range of agro-ecological practices are being promoted to make agriculture sustainable. These practices are aimed at improving soil health-increase soil microbial activities, increase water holding capacity, prevent seed borne disease, early establishment of healthy seedlings, control of weeds, pest and disease.

The overall strategy is to use the local materials (bio-mass: both plant and animal origin) available in farming households and villages, minimize dependence on external agri-inputs and reduce cultivation cost as an immediate gain. For the long run the strategy seeks to address multiple issues viz. **production** - diversified food basket (minor millets, millets, cereals, pulses, oilseeds, vegetables and fruits); **social**- create rural employment, reduced health risk for farm workers and pesticide free food for consumer and **environment**- ground water recharge and to improve water and air quality.

The activities selected are intended to influence farmer's behavior. The specific activities are:

a. Improving Soil Health: Improve the organic carbon content, through addition of well decomposed biomass. It provides suitable medium for harboring microorganisms that facilitate nutrient uptake. The end result, soil is transformed into a living medium- The living Soil.

Specific Interventions:

1. *NADEP,*
2. *Vermi composting,*
3. *Dunga based inoculants such as Ghana*

and drava Jeeva-mrita
4. *Green manuring*
5. *Azolla in rice cultivation,*
6. *Tank silt application.*

b. Seeds: Quality seeds is an important input that determines crop yield. The small and marginal farmers are constrained to replace seed every year. Therefore, whatever seeds they use are sorted through winnowing and brine solution and purified using cow urine and cow dung (Beejamrit) which have fungicidal properties and help control seed borne diseases.

Specific Interventions:
1. *Physical inspection for uniformity in colour, size and shape,*
2. *Brine solution treatment*
3. *Germination test*
4. *Treatment in Beejamrit and*
5. *Seed production preservation*

c. Production-nurturing young and healthy seedlings for optimization of plant population: Monsoon centric agriculture most often disrupts timely farm operations all through the cropping season, especially in the early stages of crop cultivation - sowing, nursery and transplantation. These abruptions have been studied and are being referred to as climate change induced phenomena, now being widely appreciated as the greatest threat to agriculture based economy. Several easy to adopt practices have been promoted to take care of the above situation.

Specific Interventions:
1. *Direct seeded rice*
2. *Nursery- split type, raised bed nursery, poly house/shade net*
3. *Provision of temporary water harvesting structure- Jalkund, mobile pumping*
4. *Trauma less-transplantation in Line and spacing*
5. *Minimize competition for resource during vegetative growth.*

d. Weed control: Timely weed control make nutrients available to field crops and contribute to the final yield.

Specific interventions:
1. *Mulching*
2. *Weeding*

e. Disease and pest control: Farmers in last three decades have been exposed to a wide range of industrial inputs (insecticides and pesticides) to control pests and diseases. Continuous use of these inputs has disturbed the agri-ecology of thevillages and more specifically farming. The pesticides no doubt control disease and pests but at the same time eliminate beneficial organisms that take care of the Mother Nature. Beneficial microorganism that farmers do not recognize easily, but earthworms, spiders are higher order organisms, long recognized as farmer's friends but have been drastically reduced/eliminated due to continuous exposure or overuse of industrial inputs. Besides, these harmful chemicals get into the food chain and become the root cause of many ailments in human beings as well as animals. The overall strategy is to understand the nature dynamics and popularize practices that control and bring back balance between the harmful and harmless

organisms (insects and pests).

Specific practices:

1. *summer plough*
2. *5% Neem Seed Kernel Extract*
3. *Neemastram,*
4. *Agniastram,*
5. *Brahmastram*
6. *Panchgavya*

Healthy soil-----Healthy crops-----Safe food-----Healthy society

Under capacity building support initiative,294 SRPs (State Resource Persons) have been developed on Sustainable Agriculture who have in turn trained 9,967 Krishi Sakhis in 16 States.

NTFP

- Under NTFP practices, the emphasis has been laid on the following activitiesthat aim atthe promotion of bio-diversity and climate change resilience:
- Ensure a better control of the institutions of the poor women NTFP collectors over the NTFP value chain in a sustainable manner;
- Plantation work has been carried under NTFP component of MKSP (e.g. tasar host trees plantation etc.) as well as in convergence with MGNREGA;
- NRLM is promoting value chain activities on medicinal plants particularly in forest fringes areas;
- Promoting regeneration of NTFP species to improve the bio diversity and enhanced productivity;
- Use of locally adopted community centric technology; and
- Build the capacity of the community in modern harvesting and post harvesting techniques to increase their income.

Livestock

NRLM is promoting ethno- veterinary treatment for livestock and thus evolving the methodology to prevent the indiscriminate use of antibiotic and other chemical drugs on animals which are hazardous in nature. Major focus is on reducing morbidity and mortality of livestock by delivering livestock and animal husbandry extension services at the doorstep of the SHG member households through a cadre of 'Pashu Sakhi'. NRLM has initiated training and capacity building of *Pashu Sakhis*.

Pashu Sakhis are livestock extension cadre at village level, which basically works as awareness campaigner and connecting link with animal husbandry department for providing basic knowledge about breed and breeding management, general management, feed and fodder management, health management, first aid and ethno veterinary treatment. The course curriculum of Pashu Sakhi consists of:

Breed and Breeding Management: The focus is on knowledge of local breeds available, their characteristics and some important foreign breeds which can be adopted in the local area for enhancing productivity. The awareness of need for preventing inbreeding and selective breeding needs to be spread among the masses through these Pashu Sakhis.

Specific Interventions: *Preventing inbreeding*

practices through better awareness of Artificial insemination, creating awareness about the importance of germplasm in breeding for improving productivity

General Management: This includes housing, hygiene, care of pregnant and new born animal, induction, casting, disbudding, general anatomy and physiology. Various contagious disease can be prevented by proper hygiene and housing facility. Besides, the knowledge of the protocol for care and management of animals during their different phases of life help in better upkeep of the animal. Pashu Sakhi are being trained in these aspects to cater to the various aspects of the same to the community.

Specific Intervention: *The house of animals owned by the members should have proper drainage, waste disposal system ventilation and cleanliness. The new born cattle should have their horn disbudded and proper management facility should be available for new born and pregnant calves.*

Feed and Fodder Management: Feeding constitutes the bulk (70%) of investment in the animal and thus its management is of paramount importance to reduce the expenditure on the feed of the animal. The role of the Pashu Sakhi is to spread the knowledge of ration balancing, based on the feed and fodder available in local area and season so that the cost of feeding can be reduced.

Specific Interventions: *The knowledge of maintenance, production and pregnancy ration based on the local available fodder should be known to the Mahila Kisan. Besides practices on preservation of fodder should be practiced by each farmer. The availability of land under fodder should also show an upward trend.*

Heath Management: Under the area of health, the focus is on prevention and first aid. Prevention through de-worming and Vaccination to reduce both morbidity and mortality in the animal population assumes importance. It is proposed to introduce first aid care and ethno veterinary treatment through the Pashu Sakhis so that the critically ill animal can be provided care at the doorstep of the farmer till the arrival of veterinarian.

Specific Intervention: *Regular deworming and vaccination to the member farmer as per the schedule. Besides Pashu Sakhi should be well versed in carrying out first aid and ethno-veterinary*

Empowerment of Women Farmers:

MKSP is a sub-component of DAY-NRLM and is key initiative of the Ministry of Rural Development to promote and strengthen primary sector farm livelihoods of the poor. It is a program that considers promotion of climate change resilient agriculture and bio-diversity as one of the extremely important components of the program design. Under the Mahila Kisan Sashaktikaran Pariyojana (MKSP) .A total of 89 MKSP projects spread over across 26 States, 298 districts, 1853 blocks, and 36,845 villages are currently being implemented. The total outlay of the project is Rs.1314.85 crores covering around 40.85 lakh Mahila Kisans. MKSP has created a wide repository of green knowledge by documenting many best practices in green technology in agriculture. Most importantly, the program has also created green capacity

among the community project staff and other stakeholders. The Community Resource persons are capacitated to scale up and spread the green practices across the states.

DAY - NRLM has been promoting Natural Farming across the country to reduce the cost of cultivation and enhance productivity. In collaboration with MoA&FW under National Mission on Natural Farming(NMNF), 70,021 Krishi Sakhis were trained and certified. MoA&FW recognised them as "Para Agriculture extension workers" after course completion and certification by MANAGE, Hyderabad . DAY NRLM in convergence with MoA&FW is providing training to Krishi Sakhis on Natural Farming. 90,000 Krishi Sakhis will be trained and certified as Para Agriculture Extension workers. They will provide necessary handholding support to Mahila Kisans to adopt Natural Farming. Each Krishi Sakhi will support 50 – 70 Mahila Kisans. MoA&FW is also given consent to utilize the Services of 30000 para extension workers trained and certified under this intervention with an honorarium of Rs5000/- per month for 1 year.

8 Lakh SHG members from 28,000 villages from 18 states adopted Natural Farming during the Kharif till October 2025.

Farm livelihoods has also been expanded throughout the country and as on December-2025 a total of 4.92 crores Mahila Kisan have been covered under the Agriculture and Livestock activities..

DAY-NRLM has brought a strong focus on sub sector approach under its various farm based livelihoods initiatives and has been working steadily to promote sustainable agriculture and NTFP through formation of Producers' Groups and subsequently organizing the producers' groups into higher-level federations.

1,360 women owned Producers Enterprise / FPOs (including central sector scheme (10K FPOs)) by the SRLMs till **December 2025.**

Creation of Green Jobs: The project has created a cadre of 'Community Resource Persons' (CRPs) who build capacity for effective implementation of climate adaptation interventions, and, to develop a strategy for scaling up of the interventions in different regions. They are motivated farmers and best practitioners identified from among the SHGs, who are then trained and their services utilized for reaching out to the larger community. More than 1.56 Lakh CRPs and para professionals have been trained and deployed for promotion of best practices in the different states of the country. CRPs and Project Resource Persons (PRPs) are working on Sustainable agriculture and are contributing towards reduction of carbon footprints.

Promotion of Organic farming through organic village clusters

In the Union budget speech for financial year 2018-19, Hon'ble Finance Minister announced that organic farming would be promoted with the women farmers of the Self Help Groups (SHGs). From sustainable agricultural practices, organic farming is the next logical progression as it moves towards organic certification and marketing to enable farmers to get better market access. Around 1,646 organic village clusters has been identified by 28 States /UTs where

organic farming have been developed. The States would implement the organic village clusters in a phased manner. The implementation strategy would be to support Self Help Group members under DAY-NRLM having agriculture as core livelihoods to take organic farming and certification. A call down list of Technical Support agencies has been shared with SRLMs to support the states on organic farming and certification interventions. Till December'2025, about 3.16 lakh Self Help Group members have been organized into 25,692 Local groups. Around 13,618 local groups were registered under Participatory Guarantee System (PGS). Now the Organic Village Clusters are ready to sell their produce with PGS certification, some of the States like Maharsatra, Odisha are in the verge of 3rd Party ICS Certification for export to abroad.

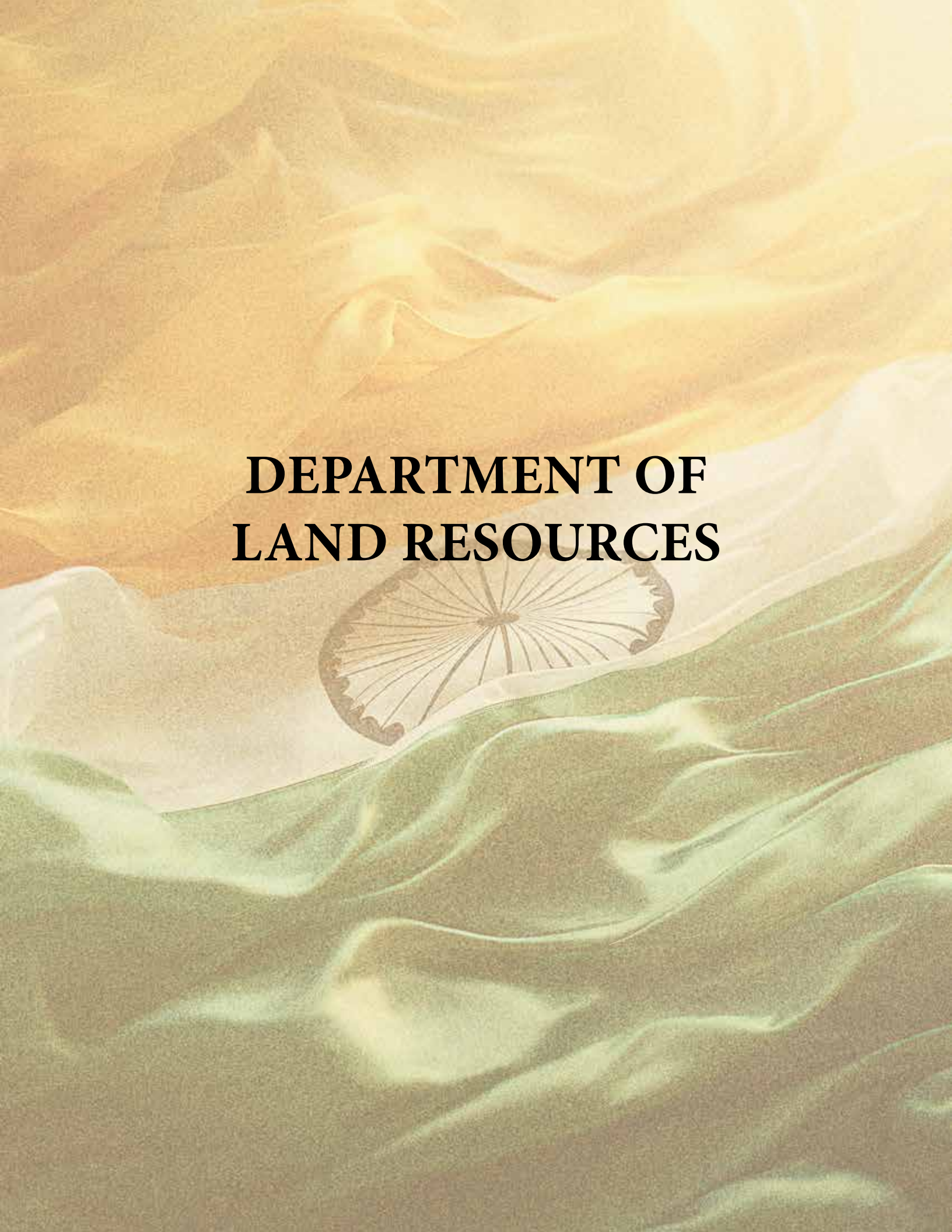
Integrated Farming Clusters

- Integrated Farming Clusters: Integrated Farming Clusters (IFCs): works on an innovative approach under the National Rural Livelihoods Mission (NRLM) which aimed at promoting sustainable livelihoods and enhancing the income of rural households through integrated farming practices. These clusters are formed by bringing together groups of farmers who practice diverse farming activities and integrating them into a cohesive and mutually beneficial farming system. Followings are the key areas for implementing IFC clusters:
- Comprise two to three (this may change depending on the state) adjoining intervention villages covering about 250-300 households. These households will be supported with improvement in three to four livelihood options (farm and non-farm) with strong backward and forward linkages.
- The intervention under the IFC may comprise of production and processing / value addition within the cluster through asset creation, skilling the producers to enhance production and productivity and ensuring access to credit at affordable rates, market and improved technologies.
- The approach will ensure each targeted household has a basket of income sources to provide a regular income stream throughout the year. The process comprises production and processing/value addition within the cluster through asset creation, skilling the producers to enhance production and productivity and, very importantly, ensuring access to credit at affordable rates. The access to market and access to improved technologies are a few critical challenges that will be addressed in this approach.
- Convergence and partnership with compatible line departments and organisation is critical to leverage the technical support in implementing the IFC cluster.
- Livelihood Support Centre (LSC) in each cluster will act as one stop solution to the farmers/ NTFP collector to access to latest technology, training and capacity building, and supply of all sorts of high-quality inputs, women friendly latest farm machineries on hire, animal vaccines, vet-medicines, mini hatchery, storage etc.

During the financial FY 25-26, 1,750 IFC clusters have been allocated to States. To accelerate the field implementation and support the States in resolving the bottlenecks, a campaign was completed across the country from **1st August 2025 to 31st October 2025**. The campaign includes identification of the field resources like senior CRP and IFC anchor person, complete preparation of the Detailed Project Reports; ensure timely release of funds to the community institutions.

To enable Mahila Kisans to be resilient to climate change, an MoU has been signed with the India Meteorological Department. The objective of the MoU signed is to promote weather services to enhance agricultural productivity and mitigate risks, to offer weather-based advisories and knowledge to reduce risks and increase income for farmers and to facilitate information exchange, innovation, and skill development between the parties for effective agricultural management.





DEPARTMENT OF LAND RESOURCES

Overview

Department of Land Resources

In a developing country striving for social and economic development, land occupies a very crucial role. Availability and accessibility of good quality records are critical for land governance and administration. Studies have documented criticality of efficient land records system for effective functioning of land markets, taxation systems, infrastructural improvements and the economy as a whole. India has embarked computerisation and digitisation of land records for a long time. 98.5 percent of land records in rural areas of the country have been computerized and digitized. However, there are some deficiencies in land record management in some States. These include differences in textual and spatial records, limited availability of digital cadastral maps and subdivision data. The endeavour is to move towards good quality land records, which will in turn improve the ease of living of citizens. The Department is implementing a comprehensive land records modernization programme to develop a modern and transparent land record management system, which will help improve real-time information on land, optimize use of land resources and assist in policy and planning.

As per the Desertification & Land Degradation Atlas of India 2021, released by Ministry of Environment, Forest & Climate Change, about 97.85 million ha (29.77% of total geographical area of India) land falls in degraded category in the country. Land degradation adversely affects soil health, water recharge, water quality and storage of soil carbon, which not only contributes to global warming but also reduces land productivity. One of the most effective principles of rainfed and degraded area development is conservation and efficient use of natural resources. This can be achieved through watershed development programmes by adopting 'ridge to valley' approach. This warrants investment on watershed development programmes in the country to cover hitherto untreated areas. This will not only benefit rainfed / degraded areas but also ensure sustainability of irrigated areas as majority of irrigated lands are dependent heavily on ground water sources and which, in turn, get replenished through various soil and water conservation measures undertaken under Watershed Development Projects. The Department of Land Resources in partnership with States is therefore implementing watershed programmes in the country.

The main objectives of the Department are: (i) to increase productivity of rainfed/degraded land through the process of integrated watershed management, (ii) to support States/UTs for implementation of Digital India Land Records Modernization Programme(DILRMP) with the

aim to achieve a comprehensive land governance system and (iii) to administer land reforms and other related matters relating to land such as administration of the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013 (RFCTLARR), the Registration Act, 1908 etc. Brief details of the schemes are listed below:

1. Watershed Development Component of PMKSY:

The Department has been implementing a Centrally Sponsored Scheme, namely Integrated Watershed Management Programme (IWMP) since 2009-10. In 2015-16, IWMP was amalgamated as the Watershed Development Component (WDC) of PMKSY. The activities being undertaken inter alia include ridge area treatment, drainage line treatment, soil and moisture conservation, rain water harvesting, nursery raising, afforestation, horticulture, pasture development, livelihoods for assetless persons, springshed development, etc.

Under WDC-PMKSY 1.0 (projects sanctioned during 2009-10 to 2014-15), the Department supported implementation of 6382 projects. Central Share of Rs.19926.67 crore was released to States /UTs for these projects. Out of 6382 projects funded by DoLR, 6376 (99.90%) projects have been reported as completed. As per information received from the States, 7.65 lakh water harvesting structures have been created / rejuvenated during the period 2014-15 to 2021-22. An additional area of 16.41 lakh ha has been brought under protective irrigation. The number of farmers benefitted is 36.34 lakh during the period. End-line evaluation reports of the completed projects from different States/UTs have shown improvements in water table, agricultural production, milk production and per capita income in project areas due to watershed interventions. The defined life span of WDC-PMKSY 1.0 got over in March, 2022.

Government of India approved continuation of programme as WDC-PMKSY 2.0 for the period 2021-22 to 2025-26 with a physical target of 49.5 lakh ha and financial outlay of Rs. 8487.98 crore, as the Central share. Under WDC-PMKSY 2.0, 1220 watershed development projects covering an area of 50.16 lakh ha have been sanctioned to 28 States and UTs of J&K and Ladakh at a total cost of Rs. 12972.85 crore (Central share: Rs 8487.98 crore) for the project period of 2021-22 to 2025-26. Since inception of the scheme, an amount of Rs.5,641 crore has been released to the States as Central share (as on 31.12.2025).

2. Digital India Land Records Modernization Programme:

The Department is implementing a comprehensive programme 'Digital India Land Records Modernization Programme (DILRMP)' for digitization and computerization of land records and registration processes in the country as a central sector programme with 100% financial assistance from Central Government since 2016-17. The objective of DILRMP is to develop a modern, comprehensive and transparent land record management system

which in turn will provide: (i) improve real-time information on land; (ii) optimize use of land resources; (iii) assist in policy & planning; (iv) reduce land disputes; (v) check fraudulent / benami transactions (vi) obviate need of physical visits to Revenue/Registration offices (vii) enable sharing of information with various organisations/agencies.

The Department has initiated a new programme 'NAtional geospatial Knowledge-based land Survey of urban HAbitations (NAKSHA)' for creation of Land Records in Urban Areas". This is a pilot programme to ensure that urban land records are accurate and up-to-date empowering urban citizens, improving ease of living and enabling better urban planning. The one-year pilot programme NAKSHA was launched in February 2025 and the pilot is under progress in 157 urban local bodies across the country under DILRMP with Survey of India as Technical Partner.

Since the inception of the scheme, an amount of Rs. 2572.13 crore has been released for covering various components of DILRMP scheme. Over the years, substantial progress has been achieved in the basic components of the programme viz. computerization of record of rights (RoR), digitization of cadastral maps, computerization of registration, connectivity between Sub-Registrar Offices and Tehsils, Integration of Registration and Land Records, etc. As per MIS of DILRMP, computerization of record of rights has been completed in 99.81% of villages in the country (except Northeast States and Ladakh).

CHAPTER 25

INTRODUCTION



Genesis

The National Wasteland Development Board set up in 1985 was reconstituted in 1992 and placed in the newly created Department of Wasteland Development under Ministry of Rural Development. Subsequently, the Department of Wasteland Development was renamed as Department of Land Resources in 1999 transferring Land Reform Division, DPAP and DDP Divisions of the Department of Rural Development.

Objectives

The main objectives of the Department are: (1) to increase productivity of rainfed/degraded land through the process of integrated watershed management, (2) to support States/UTs for implementation of Digital India Land Records Modernization Programme (DILRMP) with the aim to achieve a comprehensive land governance system known as Integrated Land Information Management System and (3) to administer land reforms and other related matters relating to land such as administration of the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013 (RFCTLARR), the Registration Act, 1908 etc.

Department of Land Resources (DoLR) has five Divisions which fundamentally discharge the following responsibilities:

1. **Watershed Management Division** is responsible for implementation of (a) Watershed Development component – Pradhan Mantri Krishi Sinchayee Yojana (WDC-PMKSY), (b) World Bank assisted – new multi-State Watershed Project namely "Rejuvenating Watershed for Agricultural Resilience through Innovative Development (REWARD), and (c) Inter-departmental and inter-disciplinary coordination in planning and implementation of the Watershed Development Programmes including Training, Climate Change and International Cooperation of Watershed Management etc.

2. **Land Regulations Division** is responsible for the administration of the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013; the Registration Act, 1908; State specific Amendments under these Acts and related Land issues, implementation of Digital India Land Records Modernization Programme (DILRMP), etc. The division is also responsible for Land Governance and Assessment Framework (LGAF), National Land Use Policy, National Land Reforms Policy, Land Use Planning, Land Leasing Laws, Land Reforms, Land Tenures etc.

3. **Programme Monitoring and Evaluation Division** is responsible for monitoring and evaluation of Digital India Land Records Modernization Programme (DILRMP) being implemented by the Department. The important activities of the Division are monitoring of impact assessment/ evaluation of schemes of DILRMP, Land Acquisition Compensation Rehabilitation Resettlement Information System (LACRRIS) and Information, Education and Communication (IEC) activities etc.

4. **Administration and Coordination Division** Department of Land Resources, as part of its administrative responsibility, undertakes Establishment matters which include service issues, posting of officers

and staff, capacity building, vigilance matters, etc. It also deals with implementation of official language, protocol, website and portal, procurement of goods and services, organization and methods and all other general administration matters.

The Co-ordination Division of the Department is responsible for managing issues relating to Parliament matters, RTI matters, e-Samiksha, PRAGATI, SGOS recommendations, Annual Report and other publications of Department, Media Campaign, and various other matters, which involve coordination with various Ministries/Department.

5. **Integrated Finance Division** of Ministry of Rural Development acts as a representative of Ministry of Finance to ensure financial discipline and adherence to financial procedures. It provides financial concurrence for release of funds from the Budget Allocation of the Department.

6. **Budget Division** is responsible for the finalization of Demands for Grants, Budget Estimates/Revised Estimates and Internal Audit, etc.



CHAPTER 26

WATERSHED MANAGEMENT



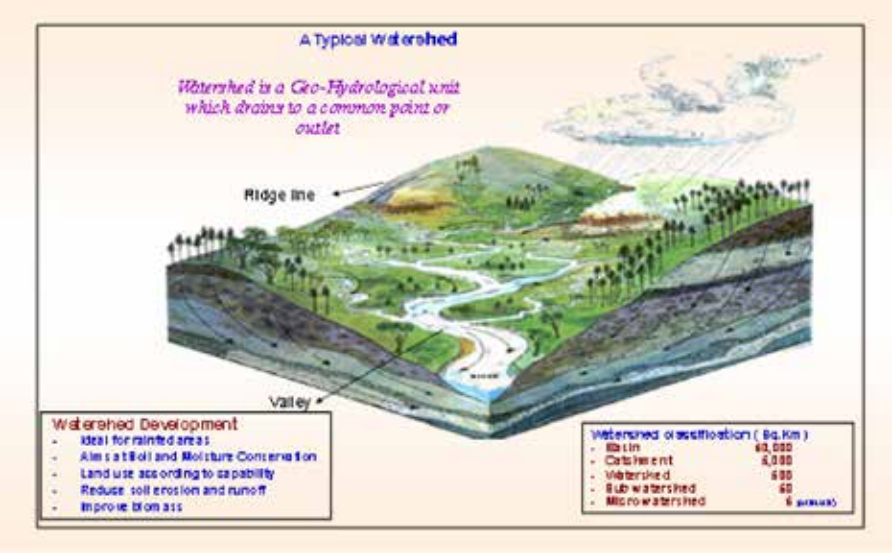
Overview

India is home to 17.3% of the World human population and 11.54% of livestock (on just 2.4% of the World's landmass. The per capita land availability in India (0.23 ha) vis-a-vis the World (1.75 ha), is abysmally low. One of the most important natural resources, which form the basis of all human activities since time immemorial, is 'land'. Land and water are the two critical natural resources which are under stress due to exponential rise in demands with increasing population pressure, which consequently lead to gradual degradation of natural resources and affecting resilience of ecosystems and environment.

As per the Desertification & Land Degradation Atlas of India 2021 released by Ministry of Environment, Forests & Climate Change, about 97.85 million ha (29.77% of total geographical area of India) land falls in degraded category in the country. The main causes of land degradation identified inter alia include water erosion, wind erosion, vegetation loss, salinity and alkalinity. Land degradation adversely affects soil health, water recharge, water quality and storage of soil carbon, which not only contributes to global warming but also reduces land productivity. These impacts are very severe in rainfed areas when compared to irrigated area.

The expansion of human settlements and infrastructure, intensification of agriculture and allied activities and their intrusion into marginal areas and fragile ecosystems demand imminently for integrated planning and management of land resource. Judicious use of land has become a great challenge for implementing sustainable and developmental policies including strategies to avoid, reduce or reclaim the land degradation. This necessitates focusing on their efficient use, besides exploring possibilities of revival and rejuvenation of rainfed/degraded/wastelands and wetlands.

Out of 328.73 million ha geographical area of the country, the net sown area is estimated to be 139.35 million ha. Of this, 71.55 million ha (51.35%) is net irrigated and the remaining 67.80 million ha (48.65%) is considered as 'rainfed areas'*. As per the report of Technical Task



*[*Source: Agricultural Statistics at a Glance 2021(provisional); Ministry of Agriculture & Farmers Welfare]*

Group constituted by the Planning Commission (1987), "wasteland" is defined as 'degraded lands which can be brought under vegetative cover with reasonable efforts and which are currently under-utilized and land, which is deteriorating for lack of appropriate water and soil management or on account of natural causes'.

Watersheds are the basic unit of intervention to treat such wastelands as also to mitigate the adverse effects of droughts and restoration of ecological balance in the long run. A Watershed is a topographically delineated area that is drained by a stream system. It includes physical and hydrological natural resources. Management of a watershed entails rational utilization of land and water resources for optimum productivity, with minimum hazards to human settlements. Watershed management is the process of guiding and organizing land use and use of other natural resources in a watershed. Embedded in this approach is the recognition of inter-relationships between land use, soil and water conservation and the linkages between upland and downstream areas. Watershed development is a multi-disciplinary field for sustainable natural resource management. In order to address concerns of land degradation and wastelands and enhance productivity in rain-fed areas, Department of Land Resources has been implementing area development programmes on watershed-basis.

Global warming has become one of the primary concerns now and the world community has been actively trying to contain the rise in temperature within the permissible limits. Land, forests and water bodies are natural sinks for greenhouse gases. Therefore, watershed development activities being implemented on a substantial landmass in the country, contribute towards mitigation and adaptation measures of global warming.

2. Watershed Development Component of Pradhan MantriKrishi Sinchayee Yojana (WDC- PMKSY)

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) was launched in 2015-16 by amalgamating ongoing Schemes of three Ministries viz. Accelerated Irrigation Benefit Programme and PMKSY of the Ministry of Water Resources, River Development & Ganga Rejuvenation (MoWR, RD & GR),Integrated Watershed Management Programme (IWMP) of the Department of Land Resources, Ministry of Rural Development, and Micro Irrigation component of On Farm Water Management (OFWM) of National Mission on Sustainable Agriculture (NMSA) of the Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture & Farmers Welfare. In 2015-16, the IWMP was amalgamated as the Watershed Development Component (WDC) of the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).

Under the erstwhile IWMP, 8214 watershed development projects were sanctioned in 27 States (except Goa) and UTs of J&K and Ladakh, during the period 2009-10 to 2014-15 covering an area of about 39.07 million hectare, principally for the development of rainfed portions of net cultivated area and culturable wastelands. However, DoLR supported implementation of 6382 projects and 1832 projects were transferred to the States to take them up from their own resources.

Watershed development programmes have

proved to be the most suitable solution to the problems of land degradation, soil erosion, water scarcity, climatic uncertainties etc. The Programme contributes substantially towards enhancing agricultural production & productivity, reducing poverty and improving livelihoods especially in rural areas. Through the implementation of 6382 WDC-PMKSY projects funded by DoLR, significant progress has been registered. Between 2014-15 and 2021-22, 7.65 lakh water harvesting structures have been created / rejuvenated, 16.41 lakh ha additional area has been brought under protective irrigation and 36.34 lakh farmers benefited. In addition to this, about 1.63 lakh ha have been brought under plantation (Afforestation / Horticulture etc.) from 2018-19 to 2021-22. Out of the 6382 projects funded by DoLR, 6376 projects were reported to be closed /completed. State-wise status of closure / completion of WDC-PMKSY projects are given in Annexure-I.

The continuation of WDC-PMKSY was approved by the Government of India on 15.12.2021 as 'WDC-PMKSY 2.0'for the period from 2021-22 to 2025-26 with physical target of 4.95 million ha and indicative financial outlay of Rs. 8487.98 crore, as the Central share. DoLR has till date sanctioned 1220 projects to States/ UTs covering an area of 50.16 lakh ha at a total cost of Rs. 12972.85 crore (Central share: Rs 8487.98 crore) to 28 States and 2 UTs (J&K and Ladakh).

The activities undertaken, inter alia, include ridge area treatment, drainage line treatment, soil and moisture conservation, rainwater harvesting, nursery raising, afforestation, horticulture, pasture development, livelihoods for assetless persons, etc. Some of the major new initiatives under WDC 2.0 inter alia are,

(a) Building Land Resource Inventory for at least 10% of the sanctioned watershed projects,

(b) Incorporation of rejuvenation of springs as a new activity within the approved cost

(c) Thrust on livelihood opportunities including strengthening of SHGs & UGs and promotion of FPOs for proper marketing and ensuring remunerative price

(d) Advisory to States for taking up plantation including horticulture upto 20% of watershed project areas.

(e) Incorporation of Springshed development as a new activity in the WDC-PMKSY 2.0 within the approved cost.

(f) Roll out of SRISHTI portal and mobile application DRISHTI with the assistance of National Remote Sensing Centre (NRSC) for real time monitoring of the scheme

(g) States/UTs have also been suggested to map activities from other sectors which could be taken up within the project areas for better convergence in a saturation mode.

3. Main features of WDC-PMKSY 2.0

(i) Implementation covering three phases:

The implementation is distributed over three broad phases.

a. Preparatory Phase (6 months to 12 months) involves preparation of Detailed Project Report, Entry Point Activities and Institution & Capacity Building.



Fig 1. Mini Percolation Tanks (Series) – Murugummi Watershed, Marella Project (Prakasam District) implemented under WDC-PMKSY 2.0

b. Implementation Phase (2 to 3 years) involves Watershed Development Works, Livelihood Activities for assetless persons and Production Systems & Micro Enterprises.



Fig 2. Preparatory activities in field

c. Consolidation and Withdrawal Phase (6 months to 12 months) involves winding up of activities and handing over of assets to the local body.

(ii) Cost Sharing

The cost norm is Rs. 22,000/- per ha for plain areas, and Rs. 28,000/- per ha for hilly & difficult areas, and upto Rs. 28,000/- per ha for Integrated Action Plan (IAP) Districts. The funding pattern between the Centre and States is 60:40, for the North Eastern Region States and the Hilly States of Himachal Pradesh and Uttarakhand it is 90:10 and for UT of Jammu & Kashmir and UT of Ladakh, it is 100%.



Fig.3 Participatory Rural Appraisal (PRA) in Village: Daspan, District: Jalore, Rajasthan

(iii) Institutional set up for implementation

(a) Ministry Level: The Department of Land Resources has an institutional mechanism in the form of a multi-sectoral and multi-disciplinary National Steering Committee for effective and professional management of watershed projects. It is chaired by the Secretary, DoLR with members from the NITI Aayog, Department of Agriculture &Farmers Welfare, Ministry of Environment, Forests and Climate Change, Department of Water Resources, River Development and Ganga Rejuvenation, Department of Rural Development, National Rainfed Area Authority, Ministry of Tribal Affaires, Department of Animal Husbandry & Dairying, Central Ground Water Board, NABARD, Experts from different scientific institutions such as International Crop Research Institute for Semi-Arid Tropics (ICRISAT), Central Research Institute for Dry land Agriculture (CRIDA), National Remote Sensing Centre (NRSC), National Institute for Agriculture Extension Management (MANAGE), NIC, National Institute of Rural Development (NIRD & PR), nominated experts in watershed management and members from State Governments. DoLR also performs the role of National Level Nodal Agency (NLNA).



Fig 4. Watershed interventions carried out in Rajasthan

(b) State Level: A State Level Nodal Agency (SLNA) with professional expertise is the dedicated institution for implementation of WDC - PMKSY in the State.

(c) District Level: Watershed Cell-cum-Data Centre (WCDC) is the district level institution to supervise and coordinate WDC - PMKSY projects in the district. WCDC is set up in DRDA/ Zilla Parishad / District Level Implementing Agency/ Department, as per the wisdom of the State Governments.

(d) Project Level: Project implementation is supervised by the Project Implementing Agency (PIA). As per the Revised Common Guidelines of the Scheme, 2021, Governmental and Non-Governmental agencies and Panchayats can be selected by the States/UTs to function as PIAs.

(e) Village Level: The Gram Sabha will constitute Watershed Committee to take primary responsibility for executing project development. The Committee shall comprise a minimum of 11 members. 5 (five) members representing various user groups and the SHGs; 3 (three)- the FPO (a member each representing the FPO itself, CHC, and such other unit like sale outlet set by it); 1 (one) GP member; 1 (one) Watershed Development Team member. Further,



Fig 5. IEC Activity – Model display at Exhibition, District: Dang, Gujarat

the Secretary selected will serve as Member-Secretary. The 11-member committee (excluding the Secretary) shall have at least two representatives each among the women and SC/ST members.

(iv) Component-wise Project Budget distribution

The distribution of budget among various components of watershed projects are listed in table below:

Major head	Sub heads	Percentage of budget
Administrative	Management cost	10
	Monitoring & Evaluation	2
Preparatory works	Entry point activity	2
	DPR preparation	1
	Institution & Capacity Building	3
Watershed works	Natural resource management	47*
	Production system	15*
	Natural resource management & governance	2
	Livelihood, micro enterprises & business development	15*
	Consolidation works	3
	Total	**100**

The States if so desire, may set aside 25% of the Scheme outlay (including the Central and State share in a financial year) as flexi-fund to be spent on any sub-scheme or component or innovation that is in line with the overall aim and objectives of PMKSY-Watershed Component.

However, two modifications have been effected from 28.11.2024* in respect of 'Livelihood Activities for the assetless persons, Micro Enterprises & Business Development' and 'Production System' components of WDC-PMKSY.

(a) No further expenditure shall be incurred by the States/UTs under 'Livelihood Activities for the assetless persons, Micro Enterprises & Business Development' component. In addition to existing 47% of the project cost allocated for NRM, balance funds available under livelihood component shall be utilized for NRM Component by the States/UTs.

(b) For ensuring that the impact of the WDC-PMKSY 2.0 works is prominently visible, States/UTs should simultaneously ensure that at least 20% of the fund requirement for the entire NRM activities be sourced through convergence from other relevant



Fig 6. Capacity Building of Stakeholders in Nagaland

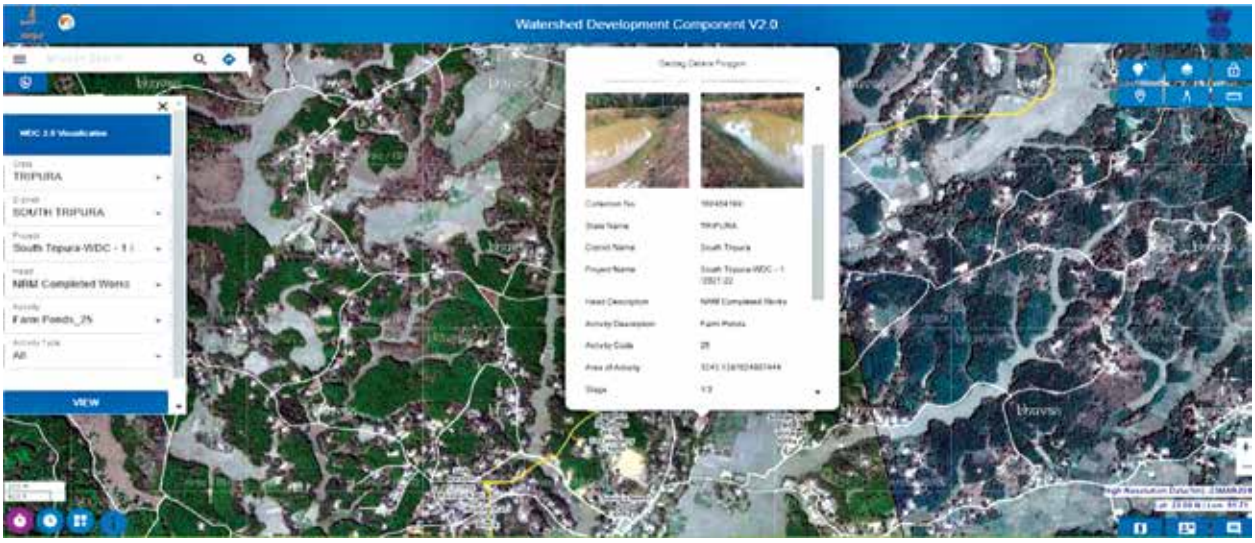


Fig 7. Geo-tagged image of a Farm Pond structure under WDC-PMKSY 2.0 in South Tripura District

Central / State Government schemes, while utilizing the allocation provided under production system component of WDC-PMKSY 2.0

(v) Monitoring:

A geo-spatial portal, SRISHTI has been developed in 2015, with the assistance of National Remote Sensing Centre (NRSC) for monitoring the progress of the projects. Geo-coded and time-stamped photographs on near real-time basis were uploaded on SRISHTI portal using a mobile application named 'DRISHTI' specifically developed for the purpose. Similarly for WDC 2.0, SRISHTI portal and mobile application DRISHTI has been rolled out with the assistance of National Remote Sensing Centre (NRSC) for real time monitoring of the scheme.

4. Implementation Status

(i) Sanction: 1220 watershed development projects covering an area of 50.16 lakh ha have been sanctioned to 28 States and UTs of J&K and Ladakh at a total cost of Rs. 12972.85crore (Central share: Rs 8487.98crore) for the project period of 2021-22 to 2025-26. Since inception of the scheme, an amount of Rs. 5641 crore has been released to the States as Central share (as on 31.12.2025). State-wise details of projects sanctioned, area covered and Central share released during 2021-22 to 2023-24 are given at Annexure-II.

(ii) Physical Progress: The physical progress achieved under WDC-PMKSY 2.0 (2021-22 to 2025-26) is given below:

Sl.No.	Indicators/ Parameters	WDC-PMKSY 2.0 (2021-22 to 2025-26**)
1	Development of degraded /rainfed area(ha)	882164.8
2	Area covered with soil and moisture conservation activities (ha)	280257.7
3	Area brought under plantation [Afforestation / Horticulture etc.] (ha)	120459
4	No. of water harvesting structures newly created/ renovated	93837
5	Area covered under diversified crops / change in cropping systems (ha)	70352.1
6	Area brought from nil / single crop to double or more crop(ha)	89647.5
7	Increase in cropped area (ha)	171631.6
8	No. of Farmers benefited	1978685
9	Area brought under protective irrigation (ha)	188724.3

**WDC-PMKSY 2.0 scheme was approved on 15.12.2021.*
***Above figures pertain to progress reported for the period upto 3rd Quarter of FY 2025-26.*

iii. Financial Progress:

Year-wise budgetary allocation and funds released in the last three years and current year are given in Table 3 below.

Table 3: Funds released under WDC-PMKSY from 2020-21 to 2025-26

(Rs. in crore)

Year	RE	Funds released	% of RE released	Scheme
2020-21	1000.00	998.36	99.83	WDC-PMKSY 1.0
2021-22	1216.00	1195.97	98.35	WDC-PMKSY 2.0
2022-23	1000.08	997.70	99.77	
2023-24	1750.01	1689.97	96.57	
2024-25	1800.00	1083.66	60.20	
2025-26 (upto 31.12.2025)	1500.00	792.57	52.84	

5. World Bank assisted Program on "Rejuvenating Watersheds for Agricultural Resilience through Innovative Development (REWARD)"

The World Bank assisted Rejuvenating Watersheds for Agricultural Resilience through Innovative Development (REWARD) program is a Watershed development program which is being implemented from 2021 to 2026. The program is aimed to introduce modern watershed practices in the Department of Land Resources in the Ministry of Rural Development and in the States of Karnataka and Odisha.

The REWARD program works on a financial instrument called "PforR" (Program for Results) which means World Bank will reimburse the loan amount against the achievement of Disbursement Linked Indicators (DLIs). The total budget of REWARD program is USD 149.94 million over a program period of 4.5 years. This includes USD 102.80 million from World Bank [Karnataka (USD 53.6 million), Odisha (USD 43.8 million) and DoLR (USD 5.4 million)], USD 41.74 million from two participating States [Karnataka (USD 22.97) and Odisha (USD 18.77 million)] and USD 5.4 million from Department of Land Resources (DoLR). The funding pattern is 70:30, between World Bank and States, whereas it is 50:50 between World Bank and DoLR.

Objectives and Key result areas of REWARD:

The development objectives of REWARD program are to "Strengthen Capacities of National and State institutions to adopt improved watershed management for increasing farmers resilience and support value chains in selected watersheds of participating States".

The program focuses on the following two important result areas:

a. Strengthened institutions and supportive policy for watershed development:

b. Science based watershed development for climate resilience and enhanced livelihoods:

Role of DoLR and participating States under REWARD Program

At the central level, the scope of the REWARD program covers management, monitoring, communication and knowledge sharing functions by DoLR. States covered under REWARD program have signed separate agreements with the World Bank under REWARD program and have the responsibility of implementing the watershed activities at the State and sub State level.

The REWARD program has following 6 Disbursement Linked Indicators (DLIs) to be achieved by the end of the program as given below.

DLI.1: Percentage of Watershed Committees & Gram Panchayats which demonstrate satisfactory watershed management as measured through a performance rating system.

DLI.2: Land area treated with science-based watershed management technologies.

DLI.3: Number of farmers who adopt resilient agriculture technologies and practices.

DLI.4: FPO with 25% increase in business

turnover relative to baseline.

DLI.5: Number of professionals who complete certified training on improved watershed management provided by National Center of Excellence on Watershed Management.

DLI.6: "National Technical Guidelines (NTG)" for improved watershed management updated by DoLR and directive issued to the states.

Out these 6 DLIs, 1 to 5 DLIs above are field implementation oriented DLIs which needs to be achieved by the participating States and the 6th DLI- "National Technical Guidelines for improved watershed management finalized and Government directive on national technical guidelines for improved watershed management formally disseminated to States" is a policy oriented DLI and needs to be accomplished by DoLR with the technical partnership with National Rainfed Area Authority (NRAA). These DLIs will be further verified by Independent Verification Agency (IVA) selected by the respective program Implementing Agencies (PIAs) so as to qualify for the receipt of proportional share of World Bank loan amount.

NRAA with their consortium partners - providing technical knowledge to DoLR

- NRAA has partnered with the Department of Land Resources (DoLR) and signed MoU for achieving the results under DLI-6 -'National technical guidelines for improved watershed management updated by DoLR and directives issued to States'.
- The updated technical guidelines are expected to detail various facets of improved watershed management, including science-based approaches (LRI, hydrology, remote sensing etc), active community and local governments participation, and impact evaluation.

Governance of REWARD at DoLR Level

The core task of DoLR is to promote a professional system, improve governance





Fig.8 Distribution of Agri-Inputs to the farmers and plantation activities under REWARD project area in Maidalakere, Distt. Tumkur, Karnataka

mechanism, take efficient and effective decisions and ensure timely execution of program works. DoLR has set-up dedicated support execution systems at different levels capable of executing and catalyzing watershed development systems; build institutions; technology requirements; promoting convergence and partnerships; and supporting livelihoods of farming and small landholders communities.

To attain the core tasks, DoLR has set up two Committees with distinguished roles at national level. These Committees meet at regular intervals, review the progress and take up appropriate decisions for smooth implementation of the program. A brief description of the high level committees constituted by DoLR under REWARD is provided below :

National Level Steering Committee (NLSC):

It is an apex level Committee at the national level to oversee the program implementation and policy decisions. This committee is headed by Secretary, DoLR, Government of India.

National Level Technical Committee (NLTC):

It is a National level Technical Committee for overall technical support and guidance to DoLR, technical institutions as well as to the REWARD States. This committee is headed by CEO, NRAA, MoAFW, GoI.

Key milestones of Progress made by DoLR in the REWARD program

- First Meeting of National Level Technical Committee (NLTC) of REWARD held on 10.02.2023.
- First Meeting of National Level Steering Committee (NLSC) of REWARD held on 20.02.2023.
- Completion of Audit for the year 2021-22 and 2022-23 during June-July 2023.
- Submission of draft Inception report from Independent Verification Agency on 20th July 2023.
- Second meeting of National Level Technical Committee (NLTC) of REWARD Completed on 10.08.2023.
- Release of Rs. 0.50 crores to NRAA during the FY 2024-25.
- Second meeting of National Level Steering Committee (NLSC) of REWARD was held on 4.10.2023.
- Completion of 3rd Implementation Support Mission of World Bank on 11.05.2023.
- Completion of 4th Implementation Support Mission of World Bank on 6-7th December 2023.
- Completion of 5th Implementation Support Mission of World Bank from 27th August 2025-4th October 2025
- Completion of 6thTechnical Support Mission of World Bank from 18th-23rd June 2025.
- Audit for the year 2023-24 completed during August, 2024.
- A Mid-Term Review of REWARD program was carried out between 27th August to 4thOctobr, 2024. Programme Development objective rating of REWARD program remained same as satisfactory.
- 3rd Meeting of National Level Steering

Committee (NLSC) of REWARD held on 12.04.2024.

- 3rd Meeting of National Level Technical Committee (NLTC) of REWARD held on 10.06.2024
- A National Conference on Land Resource Inventory (LRI) for Sustainable Watershed Management was organized in collaboration with Watershed Development Department, GoKduring 3rd -5th June 2025.
- A National level consultation meeting on draft National Technical Guidelines (NTG) on Watershed Management was organized in collaboration with NRAA during28-29th August 2025.
- A consolidated REWARD project restructuring proposal was prepared by DoLR and sent to DEA and World Bank on 27th February 2025 and the same has been finalized by the World Bank on 28th March 2025.
- An International Conference on Watershed Resilience: Integrating Science, Sustainability and Society was organized in collaboration with Watershed Development Department, GoK during 26th–28th November, 2025.
- Audit Report of REWARD Program for the year 2024-25 has been completed.
- A report on Draft National Technical Guidelines on Watershed Management has been prepared, Verified by Independent Verification Agency (NABCONs) and shared the same with the World Bank for reimbursement of funds towards Disbursement Linked Result (DLR) 6.1.
- A cumulative expenditure of Rs 28.87 crore expenditure has been incurred under REWARD program at DoLR level.





Fig 9. National Conference on Land Resource Inventory (LRI) for Sustainable Watershed Management was organized during 3rd-5th June 2025 at Bengaluru



Fig 10. International Conference on Watershed Resilience: Integrating Science, Sustainability and Society organized during 26th–28th November, 2025.

International Conference on Watershed Resilience: Integrating Science, Sustainability, and Society organized at Bengaluru

The Department of Land Resources organised an "International Conference on Watershed Resilience: Integrating Science, Sustainability, and Society" under the World Bank assisted REWARD Program during November 26–28, 2025 to advance the agenda of building resilient watersheds, sustainable natural resource management, and prosperous rural livelihoods.

The conference was inaugurated by Sri N. Chaluvaraya Swamy, Hon'ble Minister for Agriculture, State Govt of Karnataka in the presence of Sri Nitin Khade, Joint Secretary, DoLR, New Delhi. Delegates, representing international experts, from various Countries and organizations, viz. China, USA, Ethiopia, Food & Agriculture Organisation (FAO), ICRISAT, etc bringing global perspectives and best practices; policy leaders from Government of India and state departments engaged in watershed management; researchers and scientists from national institutions and agricultural universities/ institutes; and representatives from NGOs working on community-based watershed and livelihood initiatives participated in the Conference.

The delegates shared their experiences and views on how to utilize modern practices like, Land Resource Inventorization (LRI), PPP models, Alternative Sources of Investment for undertaking Watershed Development projects, Newer technologies, like Agri-Voltaics, Community Participation etc.

6. Springshed Development

As per a NITI Aayog Report (2018), India has an estimated 5 million springs, of which nearly 3

million are located in the Indian Himalayan Region (IHR). It is reported that about 50% of the springs in the IHR have either dried up or are in the process of drying. Despite receiving substantial rainfall, hilly and mountainous regions experience acute water scarcity during summer months due to rapid surface runoff and poor groundwater recharge. Recognizing the gravity of the issue, NITI Aayog (2019) recommended that the Department of Land Resources (DoLR) take up a nation-wide Springshed Development programme, noting that the nature of interventions required for spring rejuvenation are largely similar to those undertaken under watershed development.

Accordingly, Springshed Development has been incorporated as a core activity under the Watershed Development Component of PMKSY 2.0 (WDC–PMKSY 2.0). Under the ongoing scheme, 4,903 springs have been taken up for rejuvenation by 15 States, of which 3,508 springs have already been rejuvenated (upto 31.12.2025). Early outcomes indicate significant improvement in spring discharge and increased duration of water availability, leading to reduced water scarcity in spring-dependent habitations. The intervention has also resulted in substantial reduction in drudgery, particularly for women and children, and has contributed to improved water security and livelihood resilience in hilly and mountainous regions.

7. Promotion of Spineless Cactus Cultivation under WDC-PMKSY

The Department launched an initiative to promote spineless cactus cultivation on degraded and rainfed lands under WDC–PMKSY 2.0, operational up to March 2026. The initiative aims to harness the crop's economic and environmental potential in vegan leather, bio-fertilizer, biogas, fodder, food products, and potential green hydrogen, while supporting climate-resilient agriculture, land restoration, and green industrial growth.



Fig 11. Visit of DoLR Official to BAIF, PUNE

A pilot target of 3,600 hectares has been proposed, requiring approximately 2.5 crore cactus cladodes. In view of limited availability of planting material, States were advised vide DoLR letter dated 21.08.2024 to adopt both vegetative and tissue culture propagation. As spineless cactus is a new crop, low farmer and entrepreneur participation has been observed, necessitating structured financial and institutional support.

Draft guidelines were prepared and discussed during a National Consultation on 28.04.2025, chaired by Secretary, DoLR, with participation from nine States. States highlighted shortage of cladodes and agreed that tissue culture should be the preferred propagation method. States were directed to submit action plans for engaging tissue culture laboratories. Difficulties in farmer mobilization due to the long crop cycle were also flagged, and it was proposed to consider extension of farmer incentives under WDC–PMKSY 3, subject to approval.



Fig 12. Training session on Spineness cactus cultivation with related Stakeholders held at CAZRI, Jodhpur

Illustrative guidelines for Cactus Cultivation (backward linkages) and vegan leather production units (forward linkages) were issued by the Department.

Under the backward linkage component, financial assistance is provided to individual farmers, agricultural universities, and reputed institutions/entities with at least five years' extension experience for land preparation, fencing, planting, and maintenance, along with free planting material. Funds are released based on SLNA verification and geo-tagged crop images. A differential assistance structure is proposed: ₹80,000 per hectare per year for individual farmers and ₹1,00,000 per hectare per year for extension institutions/entities. Wherever plantation is on farmers' land, institutions are required to transfer ₹80,000 to the farmer.

Under the forward linkage component, support is provided for establishing vegan leather production units using cactus biomass. Eligible entities include Joint Ventures, Private/Public Limited Companies, LLPs, and Partnership/ Proprietorship firms with prior experience in bio/vegan leather. The subsidy is 40% of the approved project cost (₹ 3.1–₹5.0 crore), subject to a maximum of ₹2 crore, with disbursement in four stages linked to land acquisition, machinery installation, and operational capacity milestones. As on date, 37.25 hectares of cactus plantation has been completed across 10 States, with MoUs signed and RFPs for empanelment and linkages at various stages of progress.

The initiative represents a first-of-its-kind convergence of land restoration, climate-resilient agriculture, and green industry, with potential to create sustainable livelihoods and support India's transition to a green economy.





Fig 13. Shri Shivraj Singh Chauhan, Hon'ble Minister for Rural Development, Agriculture and Farmers Welfare launching the Watershed Yatra on 5th Feb. 2025

Watershed Yatra: Ensuring Janbhagidari through Jan-Jagriti

The Department launched "Watershed Yatra" a mass outreach campaign in February 2025 to create awareness about the Watershed Development activities carried out under Watershed Development Component of Pradhan Mantri Krishi Sinchayee Yojana (WDC-PMKSY 2.0) and to generate people's participation in project areas. The Watershed Yatra was organized in 25 states and 2 Union Territories.

To raise awareness and promote community involvement, the following activities were conducted across rural heartlands :

Gram Sabhas: To build awareness before the Watershed Yatra's launch **Gram Sabhas** were organised in gram panchayats in project areas, along with **Prabhat Pheri** and **Wall Paintings**, to spread the message of soil and water conservation.

Van movement: A well-designed Van equipped with a TV travelled through villages in project areas, to connect with the audience in watershed project areas through interactive sessions. A film highlighting the benefits of watershed works was showcased at every location, along with a quiz on watershed concepts to engage the audience.





Fig 14. Gram Sabhas and Prabhat Pheri to spread the message of soil and water conservation.



Fig 15. Shri Shivraj Singh Chauhan, Hon'ble Minister for Rural Development, Agriculture and Farmers Welfare flagging-off Watershed Yatra Van from Vidisha, Madhya Pradesh

Bhoomi Poojan: Bhoomi Pooja ceremony for new works and Lokarpan of completed works were organised in project areas by public representatives.



Fig 16. Bhoomi Poojan ceremony and Lokarpan

Watershed Pledge (Bhoomi aur Jal Sanrakshan Shapath) was administered to the participants to motivate them to conserve soil and water. Those individuals, who were working at the grassroot level to promote watershed development works under WDC-PMSKSY, were honoured as **Watershed Margdarshaks** and they shared their experiences with the masses.



Fig 17. Honouring Watershed Margdarshaks

Watershed ki Panchayat provided knowledge sharing sessions in villages and led by scientists, experts, and local leaders on topics of soil and water conservation, their importance and techniques for efficient use of water and agriculture practices.



Fig 18. Watershed ki Panchayat

Quiz programmes further enhanced community awareness, with 60,483 participants taking part in it. In addition, the Department launched an e-learning course on Watershed Development through a dedicated Learning Management System hosted on DoLR's website (https://wdcpmksylms.dolr.gov.in/login). A total of 16,471 users registered, of which 10,557 participants (77%) successfully completed the course.



Fig 19. Participation in e-learning course on Watershed Development

Shramdaan(Jan Bhagidari) : Watershed Yatra involved shramdaan by volunteers from the community. This has ignited a sense of collective ownership and community participation for reviving degraded lands.





Fig 20. Shramdaan during Watershed Yatra

Key Milestones of Watershed Yatra :



Impact of Watershed Yatra: The Watershed Yatra has transformed the WDC-PMKSY Scheme into a Jan-Andolan!

The Watershed Yatra has converted the WDC-PMKSY Scheme into a Jan-Andolan securing the community's participation for not only creation of water harvesting structure but also for maintenance of water harvesting structures in the long term. Thus, it addresses the concern regarding sustainability of water harvesting structures.

Watershed Janbhagidari Cup: Continuing the Watershed Yatra's momentum

To continue the momentum of Watershed Yatra, the Janbhagidari Cup was launched to boost people's participation in soil and water conservation works developed in watershed project areas. The Cup has been launched to inculcate a sense of ownership amongst the local population and to generate healthy competition amongst watershed projects. Approximately 250 plus non profits have been identified across states to boost **public private and people's participation (4 Ps)**. A total of approximately 1958 works are being developed through Janbhagidari at an approximate cost of Rs 55.91 crores.



Fig 21. Watershed Yatra activities in Pictures



Fig 22. Public representatives flagging of the Yatra Van in Assam



Fig 23. Public representatives Flagging of the Yatra van in Yavatmaal District, Maharashtra.



Fig 24. Welcoming the Van in the village



25. Villagers watching the Film on Watershed Development.



Fig 26.Cultural Celebrations through folk dance





Fig 27. Nukkad Natak organized in villages on watershed themes



Fig 28. Prabhat Pheri taken out by school children in villages



Fig 29. Jal Kalash Yatra taken out by villagers





Fig 30. Plantation through Shramdaan by local volunteers



Fig 31. Bhoomiaur Jal SanrakshankiShapath



Fig 32. Felicitation of Watershed Margdarshaks

Janbhagidari for soil and water conservation in watershed project areas



Fig 33. Before renovation of traditional abdandoned pond in Krishnagiri District, Tamil Nadu.



Fig 34. After renovation of traditional abdandoned pond in Krishnagiri District, Tamil Nadu with 50% contribution of UTI Trust and 50% locals.





Fig 35. Deepening a nala of 1.5 km in Baj village, of Sangli District, Maharashtra



Fig 36. Janbhagidari in Darrang District, Assam

Watershed Yatra and Janbhagidari Cup have transformed WDC-PMKSY Scheme into "जन-आंदोलन"

National Watershed Conference

The Department organized a two-day National Watershed Conference from 10th to 11th November, 2025 at Guntur, Andhra Pradesh, to review the progress of the Watershed Development Component of Pradhan Mantri Krishi Sinchayee Yojana 2.0 (WDC–PMKSY 2.0) being implemented by the States/UTs. The Conference was inaugurated by Hon'ble Minister of State (RD & Communication) in the august presence of senior Officers from DoLR, States Governments and related Organisations.

Policy makers, representatives from line Ministries/Departments, scientists from research organizations, and representatives of reputed NGOs participated in the two-day Conference. The Conference also facilitated a Chintan on the approach and framework of the future watershed development scheme proposed to be implemented from 2026 onwards, in consultation with various stakeholders.



Fig 37. Shri Shivraj Singh Chauhan, Hon'ble Minister for Rural Development, Agriculture and Farmers Welfare addressing National Watershed Conference on 11th November 2025 at Guntur, Andhra Pradesh



Fig 38. Chintan on the approach and framework of the future watershed development scheme during the Conference



Fig 39. Dr. Chandra Sekhar Pemmasani, Hon'ble Minister of State for Rural Development and Communications addressing the Conference

On 11th November, 2025 Hon'ble Minister of Rural Development and Agriculture chaired the valedictory session of the Conference, wherein, the outcomes emerged from the Chintan session were presented before him. An expert discussion on the innovative approaches proposed for WDC-PMKSY 3.0 were also held in presence of the Hon'ble Minister.

Watershed Mahotsav

A nationwide campaign titled "Watershed Mahotsav" was launched on 11th November, 2025 at Guntur, Andhra Pradesh, by the Hon'ble Union Minister of Rural Development, in the presence of the Hon'ble Union Minister of State for Rural Development & Communications, with the objective of increasing awareness and promoting public participation in watershed programmes.



Fig 40. Launch of Watershed Mahotsav in Guntur on 11th November 2025 by Shri Shivraj Singh Chauhan, Hon'ble Minister for Rural Development, Agriculture and Farmers Welfare in the presence of Dr. Chandra Sekhar Pemmasani, Hon'ble Minister of State for Rural Development and Communications

The activities under the Mahotsav include award distribution to the winners of the Watershed Jan Bhagidari Cup–2025, Lokarpan of completed works, Bhumi Pujan of new works, Shramdaan, plantation drives, etc. Mission Watershed Punarutthan was also launched for the maintenance and repair of soil and water conservation structures created under earlier watershed projects. In addition, a Social Media Competition was launched to enhance awareness and visibility of watershed initiatives across the country. This campaign is being organized at the State and Project levels in WDC–PMKSY 2.0 project areas across all States and Union Territories, including Jammu & Kashmir and Ladakh.



Fig 41. Award Distribution to Winners of Jan Bhagidari Cup-2025 by Dr. Chandra Sekhar Pemmasani, Hon'ble Minister of State for Rural Development and Communications



Fig 42. Participants from across the Society attended the inauguration

Fig 43. Snapshots of Watershed Mahotsav celebrated in States/ UTs





















Fig 43. Snapshots of Watershed Mahotsav celebrated in States/ UTs









CHAPTER 27

LAND REGULATIONS AND LAND ECONOMICS

I. Digital India Land Records Modernization Programme (DILRMP)

1. Introduction

Digital India Land Records Modernization Programme (erstwhile National Land Record Modernization Programme) was revamped and converted as a Central Sector Scheme with effect from 1st April, 2016 with 100% funding by the Centre. The programme has been extended for a period of five years from 2021-21 to 2025-26 with an outlay of Rs. 875 crores.

2. Objective

The objective of DILRMP is to develop a modern, comprehensive and transparent land record management system to provide: (i) improve real-time information on land; (ii) optimize use of land resources; (iii) assist in policy & planning; (iv) reduce land disputes; (v) check fraudulent / benami transactions (vi) obviate need of physical visits to Revenue/ Registration offices (vii) enable sharing of information with various organizations/ agencies.

3. Major components and activities

The programme has the following major components and activities:

S. N.	Component	Activities
1	Computerization of Land Records	(i) Computerization of Record of Rights; (ii) Digitization of cadastral maps; (iii) Integration of Record of Rights (textual) and cadastral maps (spatial); (iv) Data centres at state level.
2	Computerization of Registration	(i) Computerization of Sub Registrar Offices (SROs); (ii) Connectivity between Sub-registrar offices and Tehsils; and (iii) Integration of registration and land records.
3	Survey / Resurvey	Survey / resurvey and updating of survey & settlement records.
4	Modern Record Rooms	Modern Record rooms / Land records management Centres at tehsil level.
5	Training & Capacity building	Creation of DILRMP Cells at Administrative Training Institutes and / or the Survey / Revenue / Patwari Training Institutes of States
6	Project Management Unit	To provide human resources and other infrastructure to provide support for the effective implementation of various components of DILRMP.
7	Computerization of Revenue Court Management System	Computerization of all Revenue Courts in the country and their integration with Land records.
8	Integration of Aadhaar number with the land record database on voluntary basis	To link Aadhaar number with Records of Rights (RoR).

4. **Fund Allocation:** The component–wise allocation of funds of Rs. 875 Crore for the period 2021-22 to 2025-26 is given below:

Table 1: Allocation of funds for various components of DILRMP from 2021-22 to 2025-26

SI. No.	Component	Amount (Rs. Crore)
A. Existing Components		
1.	Modern Record Room (Tehsil)	130
2.	Survey/ re-survey and innovative initiatives	300
3.	Data entry/re-entry	15
4.	Digitization of cadastral maps/FMBs/Tippans	52
5.	State level data centre	32
6.	Computerization of Registration process	50
7.	DILRMP Cell	12
8.	PMU	47
9.	Evaluation Studies, IEC and Training	40
10.	Core GIS/Software Applications	20
	Sub-Total (existing components)	**698**
B. New Components		
11.	Consent-based integration of Aadhaar number with the land record database	62
12.	Computerization of Revenue Courts and their integration with land records	115
	Sub-Total (new components)	**177**
	Grand Total (A+B)	**875**

5. Implementation Status

Present Status: The implementation of this programme is a complex, sensitive and voluminous work, involving cumbersome and time-consuming processes. Gestation period of completion of the various activities / components of this programme is relatively longer as compared to other schemes.

(i) **Financial Progress:** During current financial year i.e. 2025-26, Rs. 120.00 crore (B.E) has been allocated under the scheme. Details of year-wise budgetary allocations and expenditure incurred under DILRMP during the last five years and current year are given in the Table 2 below:

Table 2: Budget allocation and Expenditure under DILRMP from 2021-22 to 2025-26 (As on 31.12.2025)

Year	Revised Estimate (Rs. in Crore)	Expenditure (Rs. in Crore)	Expenditure %
2021-22	250.00	250.016	100
2022-23	239.25	239.25	100
2023-24	125.00	124.39	99.52
2024-25	141.00	140.40	99.57
2025-26	120.00	77.92	64.93 (as on 31.12.2025)

In cumulative terms, Rs.2579.09crore (including miscellaneous funds) has been released for covering various components of DILRMP scheme since 2008-09. State/UT-wise position is given in Annexure III.

(ii) Physical Progress: Substantial progress has been achieved in the basic components of the programme viz. Computerization of Record of Rights (RoRs), Digitization of cadastral maps; Computerization of Registration, Connectivity between Sub-Registrar Offices and Tehsils, Integration of Registration and Land Records, etc. given as under:

S No.	Component	Units	Completed (%)
1	**Computerization of Land Record**		
a	Computerization of Record of Rights (RoRs)	No. of Villages	97.27
b	Digitization of Cadastral Maps	No. of Maps	97.14
c	Cadastral maps/FMBs/Tippans linked to RoR	No. of Villages	84.89
2	**Computerization of Registration**		
a	Computerization of SROs	No. of SROs	95.70
b	Integration of SROs and Revenue Office	No. of SROs	88.56
3	**Establishment of Modern Record Room**	No. of Tehsils (Sanctioned)	70.16

Note:

1. Land records are not available in most of the North Eastern States due to community ownership of land.

2. Ladakh has started digitization in last couple of years.

State wise physical progress under major components of DILRMP as on **31.12.2025** is given in **Annexure IV.**

6. Monitoring & Evaluation of the programme

6.1 A Project Sanctioning and Monitoring Committee (PS&MC) under the chairmanship of Secretary (LR) is in place for sanctioning and monitoring of progress of works under DILRMP. The latest meeting of PS&MC was held under the chairmanship of Secretary (LR) on 29.12.2025. The progress of the scheme is also monitored through a Management Information System (MIS) portal of DILRMP developed by NIC and hosted on the website wherein progress under the programme can be tracked. States have their own state level monitoring mechanism and committees. A dashboard has been put in place to reflect the updated physical and financial progress of the various components of scheme on real time basis.

6.2 DILRMP has been included in the list of schemes of the Ministry of Rural Development that are being monitored by the National Level Monitors (NLM) empaneled by the Ministry. National /Regional Review Meetings under the DILRMP provided for States/UTs not only to review the progress of programme but also to discuss other important land related issues including innovative ideas.

6.3 Department of Rural Development, Ministry of Rural Development (DoRD, MoRD) has constituted District Development Coordination and Monitoring Committee (DISHA) with a view to fulfill the objectives of ensuring better coordination among elected representatives in Parliament, State Legislatures and Local Governments (Panchayati Raj Institutions/Municipal Bodies) for efficient and time-bound development of Districts in the country. The Committee is mandated to monitor implementation of various programmes including Digital India Land Records Modernization Programme (DILRMP) in accordance with prescribed procedures and guidelines and promote synergy and convergence for bringing about greater impact. In this context, DoLR has already issued advisory to the Principal Secretaries/Secretary (Revenue) of all States/UTs implementing DILRMP to instruct district authorities associated with implementation of DILRMP to actively participate in the DISHA Committee meetings and also keep informed this Department about the ATRs on suggestions/ recommendations made by the people's representatives. The reports of the DISHA Committee meetings held in the past could be referred to for necessary action at the Department of Rural Development's website at https://ruraldisha.nic.in.

6.4 A FIVE EYE FRAMEWORK has been envisaged for strong monitoring and review mechanism from Central to State to Division to District and upto Sub District of Revenue level. Benchmarking for Evaluation of the programme has been envisioned in Programme Guidelines where apart from Centre for Rural Studies (CRS), LBSNAA, Mussoorie, involvement of national/international level reputed agencies, and other organizations etc. will be roped in for research and development, information analytics, consultation, collaboration, and other activities.

7. Innovative Initiatives under Digital India Land Records Modernization Programme (DILRMP)

7.1 Unique Land Parcel Identification Number (ULPIN) or Bhu-Aadhaar

Unique Land Parcel Identification Number (ULPIN) is part of the Digital India Land Records Modernization Programme (DILRMP). It is a 14-digit identification number accorded to a land parcel based on the longitude and latitude coordinates of the land parcel and depends on detailed surveys and geo-referenced cadastral maps. ULPIN is a Single, Authoritative Source of Truth for information on any parcel of land or property to provide Integrated Land Services to the citizens as well as all stakeholders. The Unique Land Parcel Identification Number (ULPIN) system is based on international standard which complies, with Electronic Commerce Code Management Association (ECCMA) standard and Open Geospatial Consortium (OGC) standard.

The benefits inter-alia include

- Unique Number across country
- No duplicity
- Cross validation and Auto updation of Land related information across sectors

ULPIN has, so far, has been rolled out in 29 States viz. Andhra Pradesh, Jharkhand, Goa, Bihar, Odisha, Sikkim, Gujarat, Maharashtra, Rajasthan, Haryana, Tripura, Chhattisgarh, Jammu & Kashmir, Assam, Madhya Pradesh, Nagaland, Mizoram, Tamil Nadu, Punjab, Dadra and Nagar Haveli & Daman and Diu, Himachal Pradesh, West Bengal, Uttar Pradesh, Uttarakhand, Kerala, Ladakh, Chandigarh, Karnataka and NCT of Delhi.

Further, Pilot testing of ULPIN has been done in 4 States / UTs- Puducherry, Telangana, Manipur and Andaman & Nicobar Island.

ULPIN/ Bhu-Aadhaar has been assigned to more than 36.83 crore land parcels, so far.

7.2 Computerised Registration

In order to have a uniform process for registration for deeds/documents, “One Nation One Registration Software namely National Generic Document Registration System (NGDRS)”is being implemented in States/UTs. The National Generic Document Registration System (NGDRS) or e-Registration is a common, generic and configurable application developed for Registration Departments across the country. The application is specifically designed for the use of sub registrars, citizens and apex users from registration departments. NGDRS or e-Registration facilitates States to create state specific instance and configure the software as per requirements. It empowers citizens through online entry of deed, online payment, online appointment, online admission, document search and certified copy generation." The innovative initiative of NGDRS or e-Registration has been the recipient of Prime Minister Award for Excellence in Public Administration for 2021 for the Central category of Innovation. Data relating to NGDRS or e-Registration is available on NGDRS portal- www.ngdrs.gov.in on real time basis.

NGDRS has been adopted by **17 States/UTs** viz. Andaman & Nicobar Island, Arunachal

Pradesh, Assam, Chandigarh, Chhattisgarh, Dadra & Nagar Haveli, Delhi, Goa, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Ladakh, Maharashtra, Manipur, Mizoram, Punjab and Tripura. Chhattisgarh, Himachal Pradesh, Punjab, Jammu & Kashmir and Maharashtra (02 articles only) have rolled out completely paperless NGDRS or e-Registration system.

7.3 Revenue Court Case Management System(RCCMS):

The Digital India Land Records Modernization Programme (DILRMP) has been extended till 2025-26 with addition of two new components

(i) Consent Based Linkage of Aadhar number with land records database.

(ii) Computerization of revenue courts and their integration with land records.

The DoLR with technical support of National Informatics Centre (NIC) has developed an application software for Revenue Court Case Management System (RCCMS). The primary objective of developing this software is to have a comprehensive platform that can effectively manage all aspects of revenue court operations and generating MIS. The software will provide a centralized platform for case management including filing of case, document storage, data analysis, reporting, and decision-making. It will enable citizens to access real-time information, track case progress, obtain court decisions, and make informed decisions for approaching higher courts. A dashboard for integrating existing RCCMS portals of all States/UTs has also been developed.

Present Status

The RCCMS (completely paperless application has been rolled out in Assam State.Apart from Assam, 23 States viz. Andhra Pradesh, Bihar, Chandigarh, Chhattisgarh, Delhi, Goa, Gujarat, Haryana, Himachal Pradesh, J&K, Jharkhand, Karnataka, Madhya Pradesh, Odisha, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Telangana, Tripura, Uttar Pradesh, Uttarakhand, West Bengal have their own RCCMS Software. The information about revenue court cases is being received from 13 States/UT through API in the RCCMS dashboard.

7.4 Glossary of Revenue Terms (GoRT)

India's land administration system is among the most complex and diverse in the world, shaped by centuries of political, legal, linguistic and cultural influences. To address the linguistic diversity of India's land administration, a glossary was prepared in association with Centre of Excellence in Land Administration and Management (CoE-LAM) at YASHADA, Pune. YASHADA collated information from the respective State Governments through multiple processes, including capacity-building programmes, online orientations, and inter-institutional coordination, to ensure the inclusion of comprehensive and accurate terminology. . The Glossary of Revenue Terms is more than a compilation of definitions; it is a collective national effort to bring coherence to India's richly diverse land administration lexicon. The glossary is envisaged as an authoritative reference for revenue officials, policymakers, judicial authorities, financial institutions, researchers and citizens.



Fig 1. Release of GoRT by Shri Chandra SekharPemmasani, Hon'ble MOS (RD and Communications) on 31st December 2025

The glossary harmonizes the Revenue terms by providing their meanings in vernacular, Hindi, English, and Roman without replacing or diluting State-specific terminology and administrative practices. The glossary was formally released by Shri Chandra SekharPemmasani, Honourable Minister of State for Rural Development and Communications, on 31st December, 2025.

7.5 Land Stack: Enabling Informed Decision Making

Drawing from international best practices in countries such as the United Kingdom, Serbia, Latvia, and Finland, the Land Stack has been envisaged as an integrated, GIS-based digital platform to modernise land governance in India. The initiative seeks to move beyond fragmented digitisation efforts and establish a unified digital public infrastructure

At present, citizens and stakeholders often face fragmented access to land-related information spread across multiple departments such as Revenue, Registration, Survey, Urban Planning, and Local Bodies. The Land Stack addresses this challenge by bringing together diverse datasets including Record of Rights (RoRs), cadastral maps, registration records, master plans, and building approval information and presenting

them as interoperable layers on a GIS platform. This spatial-textual integration enables single-window access to comprehensive land and property information for both citizens and government agencies.

As a proof of concept, Land Stack portals have been developed in selected pilot areas. In the Chandigarh, the pilot covers Sector-9 and KhudaJassu Village, while in the Tamil Nadu, the pilot has been implemented in one ward of Kancheepuram town and Karupaditattai Village of Kancheepuram Taluk.

The Land Stack portal empowers citizens by enabling informed decision-making through integrated and easy access to comprehensive land and property related information. By bringing together the various datasets on a single GIS platform, it significantly enhances citizen convenience.

The platform also helps reduce the risk of inadvertent purchase of unauthorised or non-compliant properties by providing visibility into registration records, master plans, and building permissions. For government agencies, the Land Stack improves inter-departmental coordination by enabling seamless data sharing across Revenue, Registration, Urban Planning, and Local Bodies, thereby supporting data-driven governance and informed policymaking

The Land Stackat the Pilot Locations was formally launched by Shri Chandra SekharPemmasani, Honourable Minister of State for Rural Development and Communications, on 31st December, 2025.



Fig 2. Launch of 'Land Stack' by Shri Chandra Sekhar Pemmasani, Hon'ble MOS (RD and Communications) on 31st December 2025

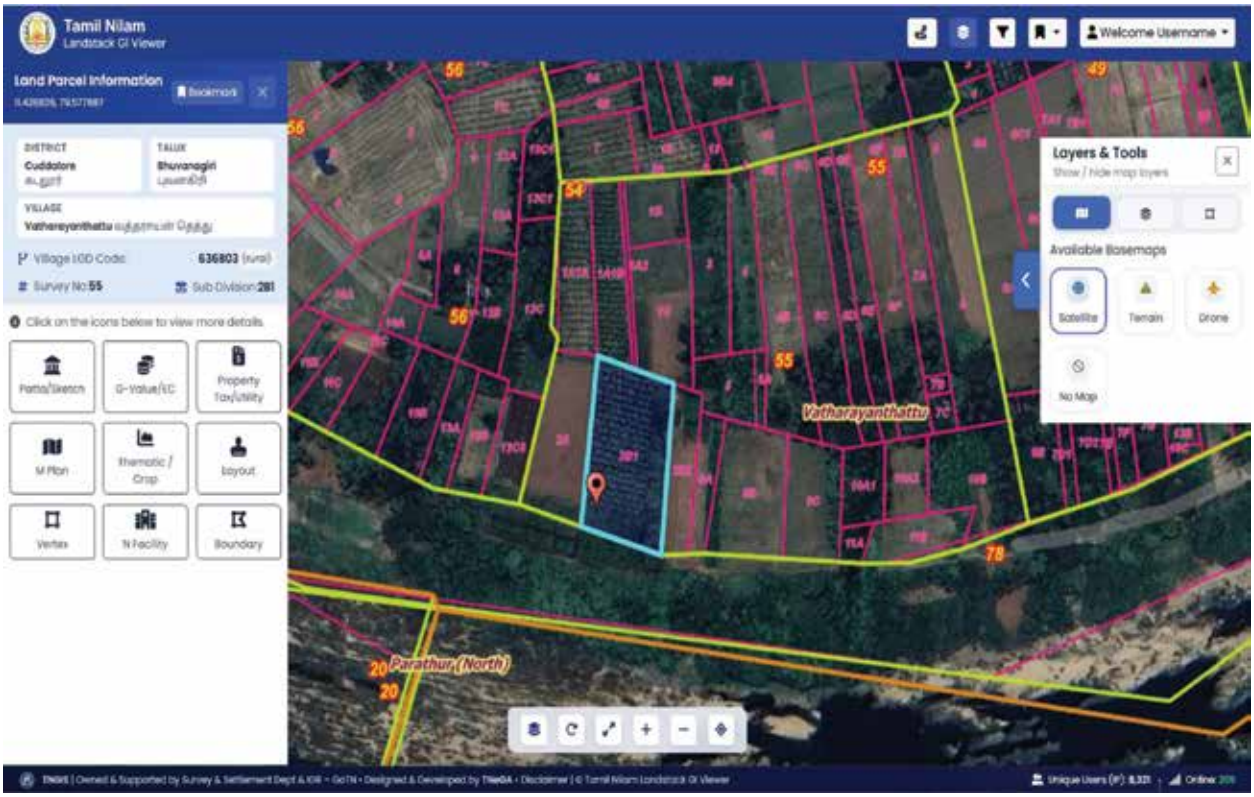


Fig 3. Screenshot of the portal of Land Stack developed by Tamil Nadu

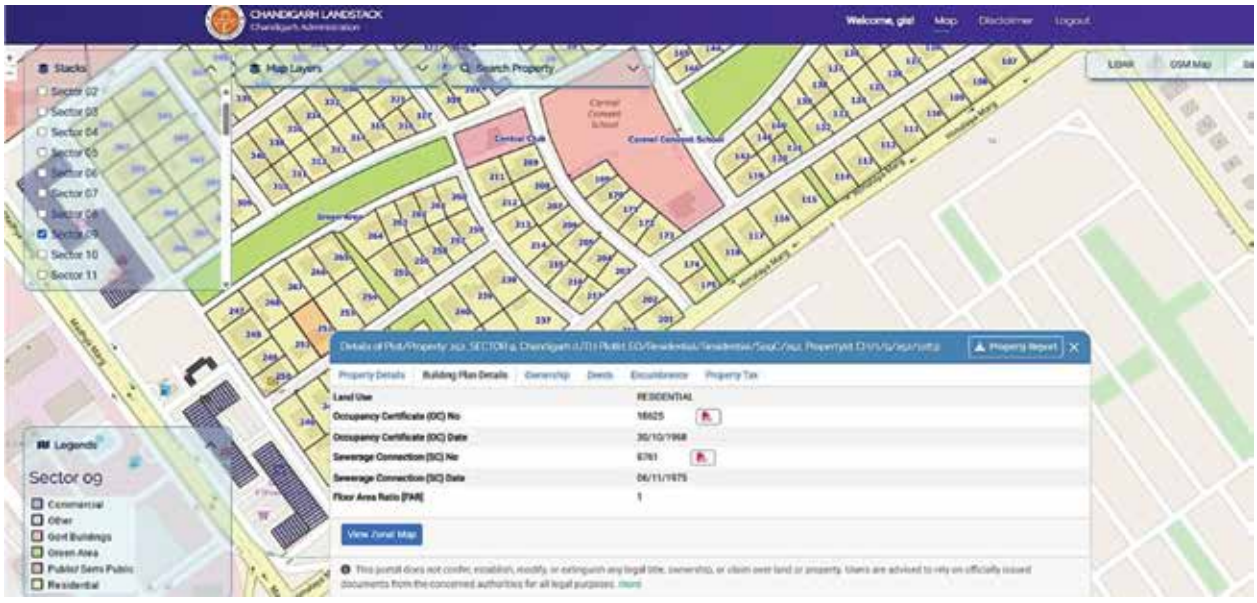


Fig 4. Screenshot of the portal of Land Stack developed by UT of Chandigarh

7.6 Gender Column in Record of Rights

Land ownership is a crucial determinant of economic security, social status, and empowerment, particularly in agrarian economies like India. Despite women's substantial contributions to agriculture and rural livelihoods, their access to and control over land remains disproportionately low compared to men. This gender gap in land rights not only reflects structural inequalities but also undermines efforts toward inclusive growth and sustainable development. Against this backdrop, with the approval of the Hon'ble Minister of Rural Development, the Department of Land Resources has addressed a demi-official (D.O.) letter to all States and Union Territories.

States/UTs have been requested to mandatorily incorporate a Gender column in the Record of Rights (RoR) and to upload gender-disaggregated data on the Management Information System (MIS) portal of the Digital India Land Records Modernization Programme (DILRMP). This step is aimed at ensuring systematic capture of sex-disaggregated land ownership data, for supporting evidence-based policy formulation at the national level.

7.7 "NAtional geospatial Knowledge-based land Survey of urban HAbitations (NAKSHA)"

Department of Land Resources has initiated a new programme "NAtional geospatial Knowledge-based land Survey of urban HAbitations (NAKSHA)" for creation of Land Records in Urban Areas as a pilot to ensure that urban land records are accurate and up-to-date, empowering urban citizens, improving ease of living and enabling better urban planning.

The program addresses critical systemic deficiencies, including the non-maintenance of urban land records outside of a few states like Tamil Nadu, Maharashtra, and Gujarat, and the challenges posed by rapid urban growth. The primary goal is to resolve issues of disputed ownership and protracted legal battles, overcome impediments in planned infrastructure development, enhance transparency, accessibility, and accuracy in land administration. The successful implementation of NAKSHA is foundational to improving local governance functions, including land records conversion, property taxation, and mutation processes.

The one-year pilot programme NAKSHA is being implemented in 157 Cities across the country under Digital India Land Records Modernization Programme (DILRMP). Based on the learnings and outcomes of the pilot, a larger programme covering all the cities and towns would be implemented across the Country. The core institutional structure involves the DoLR as the implementing agency, the Survey of India (SoI) as the technical partner for geospatial services, and the Madhya Pradesh State Electronic Development Corporation Ltd (MPSEDC) for the development of the Web-GIS platform.States/UTs are critical stakeholders, responsible for field surveys, integration of records, and community engagement. A National Project Management Unit (NPMU) has been established by the DoLR to coordinate with various stakeholders and monitor the real-time progress of the NAKSHA programme.

The program is strategically testing three

different aerial survey technologies, tailored to varying urban complexities: Tech 1 (58 ULBs), Tech 2 (49 ULBs), and Tech 3 (26 ULBs). This tiered approach ensures the selection of the most effective and efficient surveying methodology for scaling up the project in diverse urban environments in the future.

Project Components and Implementation Methodology

The NAKSHA workflow is structured across three milestones, corresponding to three stages of map finalisation: MAP 1 (Aerial Survey), MAP 2 (Field Survey), and MAP 3 (Final Publication).

A. Component 1: Aerial Survey and Geospatial Data Generation (MAP 1):

This stage involves the primary technical partner, the Survey of India (SoI), and private agencies. The objective is the acquisition and processing of high-resolution aerial data to generate the base map. Three Survey Technologies (Tech 1: 2D Nadir Camera; Tech 2: Oblique Camera for 3D Reality Model; Tech 3: Oblique Camera with LiDAR) are being tested across the ULBs to determine optimal mapping strategies for diverse urban environments. The key deliverable is the Orthorectified Imagery (ORI), followed by Feature Extraction (FE), which utilises advanced techniques like Object-Based Classification to delineate built-up areas, roads, and other essential urban features.

B. Component 2: Field Survey, Ground Truthing, and Data Integration (MAP 2):

The responsibility for this stage lies with the States/UTs Field Teams, supported by the Madhya Pradesh State Electronic Development Corporation Ltd (MPSEDC) for the Web-GIS platform. Field teams utilise high-accuracy GNSS (Global Navigation Satellite System) Rovers and DGPS for Ground Truthing to accurately demarcate individual land parcels and collect attribute data (ownership, area, property type). This field-validated data is then integrated with existing records such as the Record of Rights (RoR), property tax registers, and registration deeds. The output is the publication of MAP 2, which integrates the spatial and textual data.

C. Component 3: Final Publication and Capacity Building (MAP 3)

This stage is dedicated to community engagement and legal finalisation. It involves inviting Claims and Disputes from the public and conducting necessary Map-RoR corrections. The end-to-end process, managed through the central Web-GIS platform, culminates in the official Publication of the final Urban Land Records (MAP 3). The programme also includes a comprehensive Capacity Building framework, covering the training of Master Trainers and ULB-level officers through five Centres of Excellence (CoEs) to ensure sustainable, institutionalised expertise in modern land surveying.

II. Key Achievements and Highlights (As of 31.12.2025)

The NAKSHA pilot has achieved substantial progress across its core components, demonstrating significant momentum in creating digital urban land records:

Geospatial Data Acquisition and Processing:

- **Aerial Flying Completion:** A total of 157 ULBs are undertaken in NAKSHA, out of which 24 ULBs already have ORI available with the States [Andhra Pradesh – 3, Assam-10, Karnataka – 3 and Madhya Pradesh – 8]. Therefore, flying is being undertaken for the remaining 133 ULBs with 58 ULBs in Tech 1, 49 ULBs in Tech 2 and 26 ULBs in Tech 3. Out of 133 ULBs, aerial flying has been completed in 116 ULBs, which suggests 87% completion. The remaining non flying ULBs are from West Bengal (3), Jharkhand (4) where assent of the state Government for programme implementation is awaited and ULBs falling under Red Zone for UAV flying(6) located in Jammu & Kashmir, Punjab and Haryana.
- **Geospatial Coverage:** An estimated 5915 sq. km of aerial data acquisition (RGB Camera-based) has been completed against a target of 6731.56 sq. km, achieving approximately 87% coverage.

S.No.	Components	Completed in ULBs
1	ORI Completion	109
2	2D FE Completion	100
3	3D FE Completion	18

Development of NAKSHA Web-GIS Portal:

A centralized end to end Web-GIS platform has been developed under the NAKSHA programme for hosting the Ortho Rectified Imageries (ORIs) and doing the ground truthing and validation activities, issuance of notices and final UrPro card to the beneficiaries.

Further, the platform is being customised for all the States/UTs as per their legal framework and other requirements. Onboarding & Customization completed in 28 & 24 States respectively and are ready to start GT.

Field Validation and Institutional Readiness:

- **Ground Truthing Status:** Ground Truthinghas been successfully initiated in 76 ULBs and is underway across States/UTs. Notable progress includes 100% completion in 23 ULBs of four states:7 ULBs of Assam, 3 ULBs of Karnataka,10 ULBs of Kerala, 1 of Andhra Pradesh and two ULBs in Madhya Pradesh. Ground truthing is currently underway in 13 States and 2 UTs.
- **Capacity Building:** The programme adopts a structured three-phase training approach to ensure seamless implementation of high-precision urban property surveys using modern geospatial technologies. Out of 28 participating States/UTs, 25 have successfully conducted 66 NAKSHA training sessions for field survey officers since July 2025.

Phase 1: 160 master trainers trained to lead implementation efforts in their respective States/UTs

Phase 2: 330 ULB officers trained at five CoEs, and 44 officers trained on the NAKSHA Web-GIS portal conducted by MPSEDC.

Phase 3: The training of field teams is at the final stage. 4,831 officers out of the 5,418 sanctioned field team members have been trained, representing 83% completion. Notably, 17 States/UTs have completed their entire field survey team training, signifying local institutional preparedness.

Financial Progress: Milestone-I Claim under Special Assistance Scheme

DoLR has processed claims for financial incentives under the 'Scheme for Special Assistance to States for Capital Investment 2025-26,' which rewards States/UTs for achieving specified milestones in urban land records modernization under NAKSHA. Proposals were received from 24 States/UTs totaling ₹1,220 Crore under Milestone-I. Following a rigorous examination against the guidelines issued by the Ministry of Finance, Department of Expenditure (DoE), and DoLR, a total amount of ₹1,050 Crore has been found eligible for Special Assistance across the 24 States/UTs.

This financial achievement is contingent upon the State Governments meeting the criteria for Milestone-I, which specifically includes having Orthorectified Imagery (ORI) available for the claimed ULBs and completing more than 30% of the Ground Survey activities on those available ORI.

7.8 Centre of Excellence:

With the emphasis on increasing the availability of authentic land records data to citizen and all other stakeholders for its use in economic activities as well as in Government schemes both at the central and state level, Department of Land Resources has set up 6 (Six) Center of Excellence (CoE) on Land Resource Administration across the country to share the knowledge, develop common standards, work on new concepts and ideas, train staff of the state and test use of various cutting edge technologies in the field of Land Resource. The CoE have been envisioned as a hub for research, training, and capacity building in the field of land administration and management under the aegis of Ministry of Rural Development, Government of India for catering the need of various States/UTs as detailed below:-

(i) B.N. Yugandhar Centre for Rural Studies (BNYCRS), LBSNAA, Mussoorie: Covering the States of Bihar, Jharkhand, Odisha, Uttar Pradesh, Uttarakhand, and West Bengal.

(ii) Yashwantrao Chavan Academy of Development Administration (YASHADA), Pune: Covering the States of Madhya Pradesh, Chhattisgarh, Maharashtra and Goa.

(iii) North Eastern Regional COE on Land Governance, Guwahati, Assam: Covering the States of entire NE Region viz. Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura.

(iv) Administrative Training Institute (ATI). Mysore, Karnataka: Covering the States of Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, Telangana, UT of Puducherry, UT of

Andaman & Nicobar Islands and UT of Lakshadweep.

(v) Mahatma Gandhi State Institute of Public Administration (MGSIPA), Chandigarh, Punjab: Covering the States of Haryana, Himachal Pradesh, NCT of Delhi, Punjab, Rajasthan, UT of Jammu & Kashmir, UT of Chandigarh and UT of Ladakh.

(vi) Deendayal Institute of Survey and Revenue Administration (DISRA), Gandhinagar: New CoE established during 2025-26 and covering the States of Gujarat, Rajasthan, UT of Delhi and UT of Dadra and Nagar Haveli and Daman and Diu.

The CoEs have been directed to undertake the following broad activities:

a. Compile and document the best practices/ innovative initiatives of various States/UTs in field of Land Governance.

b. Preparation of glossary of Revenue Terms used in RoR, Cadastral Maps etc.

c. Guide on process re-engineering of RCCMS.

d. Training of Trainers for implementation of NAKSHA.

e. Writing articles on land related subjects and their publication.

f. Provide technical assistance in survey/re-survey using ETS/DPGS, drones, LiDAR etc.

g. Provide hands-on training for digitization and georeferencing to local revenue functionaries.

h. Conduct high Quality Training in Land Surveying, Computerization of RoRs, Digitization of Cadastral Maps with special focus on emerging technologies for Urban and Rural areas.

8. Acts administered by the Department:

Department of Land Resources administers the following two Acts, namely the Right to Fair Land Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013 (RFCTLARR) and the Registration Act, 1908. Brief details of these two Acts are given below.

8.1 The Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement (RFCTLARR) Act, 2013.

The Right to Fair Compensation and Transparency in Land Acquisition, Rehabiliation and Resettlement Act was enacted on 26th September, 2013. The objective of the Act is to ensure, in consultation with institutions of local self-government and Gram Sabhas established under the Constitution, a humane, participative, informed and transparent process for land acquisition for industrialization, development of essential infrastructural facilities and urbanization with the least disturbance to the owners of the land and other affected families and to provide just and fair compensation to the affected families whose land has been acquired or proposed to be acquired or are affected by such acquisition and make adequate provisions for such affected persons for their rehabilitation and resettlement and for ensuring that the cumulative outcome of compulsory acquisition

should be that affected persons become partners in development leading to an improvement in their post-acquisition social and economic status and for matters connected therewith or incidental thereto. The RFCTLARR Act has been operational from 1st January, 2014.

The benefits of the compensation, rehabilitation and resettlement provided in the Act are extended in cases of land acquisition made under the Acts specified in the Fourth Schedule.

8.2 The Registration Act, 1908

The Registration Act, 1908 is a Central Act which was enacted to consolidate the laws relating to the registration of documents. The provisions relating to the registration of documents were earlier scattered about in seven enactments and therefore, the Registration Act, 1908 collated these provisions and incorporated them into one single Act. It is a significant piece of procedural legislation that provides for the registration of certain documents.

The "Registration of deeds and documents" is a concurrent subject under the Constitution of India. This item has been mentioned against Entry No. 6 in the List III (Concurrent List) of the Schedule VII of the Constitution. The administration of the Registration Act, 1908 was transferred to the Department of Land Resources, Ministry of Rural Development, Government of India in the year 2006.

Significant technological and administrative changes have occurred since commencement of this pre-Independence Act, such as computerization of land records and registration offices in the country, integration of textual and spatial data, issuance of digitally signed documents, integration of Land Records and Registration Offices, automatic generation of mutation notices, blocking of particular Survey numbers from further transactions, capturing and storage of the biometrics of the executants, and establishment of centralized data bases (State Data Centers), online payment of stamp duty, fees etc. These developments necessitated certain changes in the provisions of the existing Act. Therefore, 'the Registration (Amendment) Bill, 2013' was introduced in Rajya Sabha on 8 August, 2013. The Bill is presently before the Group of Ministers for their consideration and recommendation.

8.3 REGISTRATION BILL 2025

The Registration Act, 1908 continues to face significant gaps as the registration process remains largely paper-based and requires physical visits to the Sub-Registrar's office for verification, signatures and witness appearances. The Records are not updated in real time, and the law does not mandate verification of property details, often resulting in duplicate claims and litigation.

To address these issues, the Department of Land Resources has undertaken the formulation of the Registration Bill, 2025 to replace the pre-Constitution-era Registration Act, 1908, and enable a completely online, transparent, citizen-centric registration ecosystem that reduces delays, minimises middlemen, prevents fraud, and leads to integrated and reliable land and property records.

The draft Registration Bill 2025 was put up in the public domain, inviting comments/

suggestions. On the basis of the inputs received from public and other stakeholders, the Department is preparing the revised Bill to be placed before Parliament for consideration.

9. National/Regional Review meeting/ workshop on DILRMP and innovative initiatives:

9.1 Department of Land Resources organized National Workshop on Survey/ Resurvey under Digital India Land Record Modernization Programme (DILRMP) on 15-16, May, 2025 at Guntur, Andhra Pradesh under the Chairmanship of Dr. Chandra Sekhar Pemmasani, Hon'ble Minister of Rural Development and Communications.The purpose of the workshop was to review progress of Survey/Resurvey component of DILRMP and to encourage discussion on modern technologies field level challenges, and share best practices in States.



Fig 5. Dr. Chandra Sekhar Pemmasani, Hon'ble Minister of State for Rural Development and Communications addressing the participants of National Workshop on Survey/Resurvey under DILRMP

9.2 A Chintan Shivir on "Modernization of Revenue Court Case Management System (RCCMS)" and "Glossary of Revenue Terms" (GoRT) was organized jointly by the Department of Land Resources (DoLR) and the B.N. Yugandhar Centre for Rural Studies (BNYCRS), Lal Bahadur Shastri National Academy of Administration (LBSNAA), in collaboration with YASHADA, Pune, from 31st October to 1st November 2025 at YASHADA, Pune. The objective of GoRT is to address the longstanding challenge of inconsistent and non-standard revenue terminology arising from India's complex historical evolution of land administration. With each State retaining distinct vocabularies, GoRT aims to harmonise core land revenue terminology across States and UTs.



Fig 9. Chintan Shivir on "Modernization of Revenue Court Case Management System (RCCMS)" and "Glossary of Revenue Terms" (GoRT) held from 31st October to 1st November 2025 at YASHADA, Pune.

CHAPTER 28

PROGRAMME MONITORING AND EVALUATION

The Programme Monitoring and Evaluation (PME) Division is responsible for monitoring the Management Information System (MIS) of the Digital India Land Records Modernization Programme (DILRMP), managing the Land Acquisition, Compensation and Rehabilitation & Resettlement Information System (LACRRIS), conducting quality assessment of land records through research studies, monitoring the Output-Outcome Monitoring Framework (OOMF), improving performance under the Data Governance Quality Index (DGQI), monitoring DILRMP indicators for the Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PMDDKY), integrating State/UT's available land records with the PM Gati Shakti National Master Plan Portal, gender budgeting, etc.

PROGRAMME MONITORING:

i) **DILRMP MIS:** The Management Information System (MIS) of the DILRMP enables district-level data entry on various indicators covering the components of the programme, such as Computerization of Land Records (CLR), Digitization of Cadastral Maps (FMBs/Tippans), establishment of Modern Record Rooms (MRR), Survey/Re-survey, Computerization of Revenue Court Management System (e-RCMS), consent-based linkage of Aadhaar with Records of Rights (RoR), and Computerization of Registration (SRO Computerization). The Division conducts regular review meetings with States/UTs to ensure timely and accurate data on the DILRMP MIS. This digital initiative has significantly streamlined land governance





across the country.

ii) **LACRRIS Portal :** DoLR has developed a Land Acquisition, Compensation and Rehabilitation & Resettlement Information System (LACRRIS) to ensure implementation and monitoring of the RFCTLARR Act, 2013. It is a common generic application for Centre and States/ UTs. It has been designed to maintain data on Land acquisition by Centre and the States/UTs at one place. The portal integrates data from multiple departments and implementing agencies to provide a single, authoritative source of information on land acquisition cases under various Acts and schemes. LACRRIS captures complete project-wise details—ranging from notification, award stage, along with granular information on affected and displaced families. The system records details of impacted households, the extent of land acquired, compensation assessed and paid, and benefits extended under Rehabilitation and Resettlement (R&R) provisions.

iii) **Output-Outcome Monitoring Framework (OOMF) :** NITI Aayog has developed a comprehensive OOMF for the Central sector/Centrally sponsored schemes with a view to bring focus on 'Outcomes' in addition to the 'Output'. The framework has been adopted from the Budget 2019-20. PME Division develops OOMF indicators and set the targets for these indicators with the help of LR and WM Divisions and co-ordinates with the DMEO, NITI Aayog for OOMF related matters. The Division has

finalized the OOMF indicators along with its annual and quarterly targets for 2026–27 and has shared with DMEO.

iv) **Data Governance Quality Index (DGQI) :** The Data Governance Quality Index (DGQI) Framework is an exercise to assess the data quality and preparedness in tune with the emerging role of data as an enabler in driving public policy. DGQI assesses the Department on a standardized framework with the help of self-assessment standard questionnaires. For the DGQI, every Ministry/Department is to constitute a Data & Strategy Unit (DSU). The Department of Land Resources has constituted DSU under chairmanship of Additional Secretary with four constituent units viz Monitoring Unit, Technology Unit, Statistical Unit & Data Analytics Unit. PME Division formulates the action plans for both the schemes i.e., DILRMP and WDC-PMKSY for improving the data preparedness. In the first phase, Department scored 2.41/5, which is significantly improved and reached to 4.55/5 in the Financial Year 2023–24. DMEO, NITI Aayog has launched DGQI 3.0 recently, and the Division is coordinating all the activities of DGQI 3.0 with DMEO, NITI Aayog and both the Division of DoLR for completing the DGQI exercise for FY 2024-25.

v) **Integration of Land Records On PM-GatiShakti National Master Plan Portal :** PME Division, DoLR coordinates the integration of available land records of States/UTs on PM-Gati Shakti National Master Plan Portal with Department for Promotion of Industry and Internal Trade (DPIIT), Bhaskaracharya National Institute for Space Applications and Geo-informatics (BISAG-N) and States/UTs. PME Division regularly interacts/ holds meetings with all concerned stakeholders.

vi) **Prime Minister Dhan-Dhanya Krishi Yojana (PMDDKY) :** The Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PMDDKY) is a government initiative to revolutionize Indian agriculture by making it more productive, sustainable, and financially rewarding for farmers. It uses various indicators to monitor the progress. PME Division coordinates with Department of Agriculture and Farmers Welfare for developing indicators and sharing data on the identified indicators of DILRMP with the help of LR Division.

2. Evaluation

i) **Research and Evaluation Studies :** PME Division conducted several research studies on land records through various research institutions. Recently, the following studies have been completed:

- ***Evaluation study on Quality of Land Records:*** PME Division conducted studies covering all the 36 States/Union Territories to assess quality of Land Records in the States/UTs to capture the extent to which the Land Records actually reflect the ground situation by engaging multiple reputed institutions, namely Administrative Staff College of India, Indian Institute for Human Settlements, Indian Institute of Public Administration, Lal Bahadur Shastri National Academy of Administration, National Council of Applied Economics Research, National Institute of Rural

Development & Panchayati Raj, National Institute of Urban Affairs, Yashwantrao Chavan Academy of Development Administration. The objective of this exercise is to evaluate the progress and quality of various components under the land records modernization program, including computerization of land records, digitization of cadastral maps, computerization of registration processes, mutation procedures, revenue court management system, and village surveys for assessing real-time status.

- ***Impact Assessment Study of Bhoomi Samman Districts:*** PME Division undertook the Impact Assessment Study of Bhoomi Samman Districts under DILRMP through Indian Institute of Public Administration (IIPA) to assess the impact of saturation of various key components namely computerization of land records, digitization of cadastral maps, linking of RoR with cadastral maps, computerization of registration processes and Integration of Registration (SRO) with Land Records (Revenue Office) under DILRMP in the 68 Bhoomi Samman districts.
- ***Study on Land Acquisition Data-Record Keeping, Up-dation and Maintenance in Karnataka and Maharashtra:*** This study was undertaken by Administrative Staff College of India (ASCI) to assess the land acquisition done by states under various acts with special emphasis on RFCTLARR Act, 2013, to seek views of the authorities acquiring lands, parameters covered/to be covered in the database/portal, portability of data and to suggest which data fields should be captured by States for effectively monitoring RFCTLARR Act.
- ***Study on Assessment of RoR-Map Integration in the state of Kerala:*** The Administrative Staff College of India (ASCI) was engaged, to determine if RoR perfectly matches cadastral maps or not, to assess the frequency of RoR and map updates, to evaluate pendency in mutation requests over the last 3 years and to analyses RoR and map updation for the entire state using available data in the state of Kerala.
- ***Study on Comparing Resurvey Methodologies in India:*** This study was awarded to Indian Institute of Public Administration (IIHS) to assess objectives of the resurvey, Statutory and operational definitions of the resurvey operations, scope of the resurvey exercise, detailed survey methodology, Surveying technology being used, Status of resurvey operations and Best practices identified in each state.
- ***Evaluation of Digital India Land Records Modernization Programme:*** PME Division undertook evaluation of one of the flagship scheme Digital India Land Record Modernization Programme (DILRMP) through National Institute of Urban Affairs (NIUA).

In addition, the Division is currently undertaking the following study with the help of Tata Institute of Social Sciences (TISS):

- ***Study on Land Records System in 10 Autonomous District Councils in four Northeast States:*** PME Division is undertaking a Study on Land Records System in 10 Autonomous District Councils in four States namely Assam, Meghalaya, Tripura and Mizoram in order to assess various factors like historical background of preparation of land records, social and ethnic factors that determine pattern of land ownership in these areas, administrative system and resources available for maintenance of rural and urban land records, extent of land records that can be computerized and digitized, suggest way forward for good quality land records and paperless registration process etc.

PME Division also coordinates various activities of the Department related to statistics, Gender Budget Analysis etc.

CHAPTER 29

ADMINISTRATION AND COORDINATION DIVISION

Department of Land Resources, as part of its administrative responsibility, undertakes Establishment matters which include service issues, posting of officers and staff, capacity building, vigilance matters. It also deals with implementation of official language, protocol, website and portal, procurement of goods and services, organization and methods and all other general administration matters.

The Co-ordination Division of the Department is responsible for managing issues relating to Parliament matters, RTI matters, e-Samiksha, PRAGATI, SGOS recommendations, Annual Report and other publications of Department, Media Campaign and various other matters, which involve coordination with various Ministries/Departments.

The major initiatives/activities undertaken during the year 2025-26 are as under:

1. Establishment matters

i. There are 2 sanctioned posts of Assistant Commissioner and Technical Officer each in this Department. Proposals for revision/ amendment/ updation of Recruitment Rules (RRs) for all these two posts are under process.

ii. There are 5 sanctioned posts of Research Investigator, of which one was filled up in earlier years. During the period 2025-26, the remaining 4 posts of RI were filled up.

iii. One Research Investigator has been promoted to Technical Officer during the year.

iv. Requisition for filling up of two posts of Junior Accounts Officer on direct recruitment basis has been sent to Staff Selection Commission.

v. Filling up of One post of Deputy Commissioner on deputation basis is under process.

vi. Requisition for filling up of vacant posts of MTS has been sent to Staff Selection Commission.

vii. DoPT vide its order dated 7.10.2025 has communicated creation of additional 9 posts in the Central Secretariat Service for DoLR with the approval of the DOE. These posts include: Deputy Secretary – 1, Under Secretary - 1, Section Officer -1, Assistant Section Officer – 6.

Representation of SCs, STs, OBCs & Persons with Disabilities in Department of Land Resources: Department of Land Resources (DoLR) is responsible for implementation of reservation policy in the appointments and promotion to the Technical and Non-technical staff for whom the Department is the Cadre Controlling Authority. The recruitment against these posts is made in accordance with the recruitment rules, concerning the particular post which inter-alia includes deputation, promotion and direct recruitment. The reservation policy is implemented in case of promotion and direct recruitment. The reservation roster for the posts belonging to Group 'A', 'B' and 'C' is maintained in the Department.

The representation of SCs, STs and OBCs in Department of Land Resources is given in **Annexure V** and that of Persons with Disabilities in Department of Land Resources is given in **Annexure VI**.

2. Implementation of e-office

E-office is a Mission Mode Project under the National e-Governance Programme of the Government and it aims to usher in more efficient, effective and transparent inter-government and intra-government transactions and processes. The Department is in the process of complete digitalization in its functioning with implementation of e-office and e-governance. In this direction till date, about 100 per cent of digitalization (e-filing) has been achieved. VPN facility and Digital Signature Certificates (DSC) have also been provided to officers to facilitate their work.

3. Annual Capacity Building Plan (ACBP) for the Department

Annual Capacity Building Plan is a comprehensive document that outlines key strategic areas that require intervention within the Department and provides a macro picture of year-wise capacity building initiatives that cater to those areas. The plan is incremental in nature in that it identifies a number of focus areas that demand immediate attention and will gradually evolve over time into a full-fledged plan. The capacity building plan consists of competency-based training interventions, competency based non-training interventions and organisational based non training interventions.

A Capacity Building Unit (CBU) was constituted on 8thJune 2022, under the chairmanship of Additional Secretary (LR) in the Department. ACBP for the Department of Land Resources was based on the Capacity Needs Analysis (CNA). CNA ensured self-assessment of capacity needs by the officials to ensure co-ownership of the capacity building process. Similarly, the courses and organisational interventions were recommended under the guidance of Capacity Building Unit (CBU) of the Department. The plan will play a pivotal role in service delivery, program implementation and performing core governance functions. The Annual Capacity Building Plan of the Department was released by the Hon'ble Minister of Rural Development and Panchayati Raj on 22nd August, 2023. Necessary follow up action is taken up by the Department on the Annual Capacity Building Plan.

4. Mission Karmayogi or iGOTKarmayogi

Mission Karmayogi or iGOT Karmayogi is a national programme for civil services capacity building. It is an online learning platform being developed as an integral part of the Digital India stack for capacity building of all government employees. Presently, all the employees of the Department of Land Resources are registered on the iGoT Karmayogi portal. All officials have been encouraged to complete mandatory courses, and minimum 6 hours 'Quick Win' courses on the portal, as recommended by iGoT Karmayogi team and Capacity Building Commission.

Two e-learning courses of Department of Land Resources namely 'Know Your Ministry' and 'The Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement (RFCTLARR) Act, 2013' have already been uploaded in iGOT platform. Few other domain courses are under process at various stages for uploading on the iGOT portal.

5. e-HRMS 2.0 and onboarding in DoLR

The e-HRMS system seamlessly integrates HR-

related end-to-end online services with i-GoT, SPARROW, Probity, and PFMS portals. As on date, all employees on the strength of the Department of Land Resources have been onboarded on e-HRMS 2.0.

6. Progressive use of Official Language

During the year under review, efforts were made to promote the use of Hindi in this Department and ensure implementation of the provisions of the Official Language Act, 1963 and Rules framed thereunder as well as other instructions issued by the Department of Official Language. This Department has an Official Language Implementation Committee (OLIC) constituted under the chairmanship of Economic Adviser to monitor the progressive use of Hindi. The provisions of Section 3(3) of the Official Language Act, 1963 regarding bilingual issue of certain documents are being complied with.

Hindi Diwas was celebrated on 14th September, 2025. Hindi Pakhwada was organized from 14th to 28th September, 2025. During the fortnight, various competitions for officers and staff viz essay writing, noting/drafting, Hindi dictation and knowledge of general Hindi were organised. A large number of employees of the Department participated in these competitions.



Fig 1. Secretary (LR) giving away awards to the winners of Hindi Pakhwada 2025 competitions

During the year 2025, remarkable progress has been achieved in terms of Hindi correspondence and noting and drafting in Hindi. Percentage of letters sent to in Hindi to 'A", "B" and "C" regions during the year 2025 were 87.43%, 84.53%, and 70.10% respectively. Four meetings of the Official Language Implementation Committee were also organized in which progressive use of Official Language were discussed upon.

7. Procurement of Goods & Services

As per the guidelines issued by the Government, procurements of goods and services are to be done through Government-e-Marketplace (GeM Portal). Accordingly, GeM portal is being extensively used by the Department for procurement of stationery, computers and IT items, consumables, hiring and outsourcing of manpower for Data Entry Services, Security

Services, Multi Tasking Services and House-keeping services, etc.

8. Observance/Celebration of Important events:

(i) Organisation of International Yoga Day: International Day of Yoga was observed in the Department on 21st June, 2025. Officers/ Staff of the Department participated in the Yoga session held in Rejuve Wellness Centre at Shivaji Stadium Annexe office. As part of de-stressing of employees, the Department has been organizing bimonthly Yoga sessions in Health RejuveCentre during the year. The Yoga sessions are conducted under the guidance of Instructor from Morararji Desai National Institute of Yoga, New Delhi.

(ii) Swachhta Pakhwada: Swachhta Pakhwada was celebrated in the Department during 1st-15th October, 2025. The campaign was implemented in all its three offices namely Kartavya Bhawan, Shivaji Stadium Annexe, Udyog Bhawan and CGO Complex, New Delhi. All States / UTs were requested for taking up Swachhta on a continuing basis in (i) all Revenue and Registration Offices and (ii) all Watershed Development Projects. In specific reference to the Swachhta Pakhwada, Swachhta activities were undertaken in an intensive and focused manner in the watershed project areas through Watershed Development Committees, Revenue and Registration Offices in States.

(iii) Observation of Rashtriya Ekta Diwas- National Unity Day or Rashtriya Ekta Diwas is celebrated every year on 31st October to maintain the nation's unity and to acknowledge Sardar Vallabhbhai Patel's efforts in uniting the nation. Secretary (LR) administered the pledge to the officers of the Department in Kartavya Bhawan on 30.10.2025. Divisional Heads administered the pledge to the officers/officials at Shivaji Stadium Annexe Building office and CGO Complex office respectively.

(iv) Vigilance Awareness Week: Vigilance Awareness Week was observed from 27th October to 2nd November, 2025 with the theme; 'Independent India @ 75 : Self Reliance with Integrity'. Integrity pledge/ Oath administered to all employees on 27thOctober, 2025 separately at all three office premises. All the employees of the Department took part in the e-pledge by visiting the website 'cvc.gov.in' or 'pledge.cvc.nic.in'. Communications were sent to Revenue Departments, Registration Departments of all States/UTs" and the State Level Nodal Agency (SLNA) of WDC-PMKSY, respectively to celebrate the Vigilance Awareness Week. A debate competition on Collective responsibility of Vigilance was conducted in Kartavya Bhawan 3 on 28.10.2025. A lecture was organized on vigilance related matters in Kartavya Bhawan-3 on 30.10.2025.

(v) Mass singing of India's National Song, " Vande Mataram": The Department a joined the Mass singing of India's National song "Vande Mataram" during the celebration of 150th anniversary with year-long nationwide commemorations launched by Prime Minister Narendra Modi on 07.11.2025, marking its first publication in 1875, a historic moment symbolizing India's freedom struggle and national unity. The activities of Vande Mataram Campaign will be continuing through this year.

(vi) **Observance of Constitution Day:** The Department of Land Resources observed the "Constitution Day" on 26th November, 2025 to promote constitutional values among employees. As part of the celebrations, Secretary (LR) read out 'Preamble' to the Constitution of India to the employees of the Department at Kartavya Bhawan. Similarly, reading out of the 'Preamble' was administered by Divisional Heads in Shivaji Stadium and CGO Complex offices, respectively. Employees also participated in the 'Constitution Day Quiz' on online platform. A lecture on 'Constitutional Values' was also organized by the Department for its employees.

9. The Right to Information Act, 2005

A number of CPIOs and First Appellate Authorities under the RTI Act, 2005 have been designated by the Department of Land Resources. RTI applications/appeals are received manually as well as online. The Department has already been linked with 'RTI MIS online portal of DoPT for processing of RTI applications/First Appeals. This has helped in reducing the time period to provide the information and has also increased the transparency in dealing with RTI applications and appeals. Approx. 2940 RTI applications and Approx. 94 Appeals have been received in the Department during the year 2025-26 (as on 31.12.2025).

10. Grievances Redressal

The Department promptly attends to the public grievances received from petitioners on CPGRAM portal and as well as directly on the Department's website (dolr.gov.in/grievances) pertaining to issues/ matters dealt by the Department, by forwarding to concerned Agencies/ Departments/ State Governments for quick redressal and necessary action at their end. During 2025-26, (till31.12.2025)a total 6053 grievances were received and 6018 grievances disposed-off on CPGRAMS portal during the period. Time to time, all PG level officers are being requested for disposal of public grievances within prescribed time limit and in terms of ensuring quality, while getting feedback from petitioners on random basis. Department of Land Resources has been ranked among the top Ministries/Departments in terms of Monthly Grievance Redressal Index for disposal of public grievances during the months of January, February, March and October 2025, as published by the Department of Administrative Reforms & Public Grievances (DAR&PG).

11. Website

The website of the Department [https://dolr.gov.in/] is updated on regular basis in consultation with Programme Divisions and NIC from time to time in terms of textual and pictorial contents as well as design template. The Department is taking efforts to upload all relevant citizen-centric materials on its website in bilingual format. Necessary instructions have been issued to all Divisions/ Sections/NIC to comply with the guidelines issued by MeitY from time to time.

12. Cyber Security

The Department is ensuring availability of hardware and software as per recommendations of NIC team. Anti-virus patches and other protective programmes are installed as per instructions/ guidelines from MeitY and other related Agencies with respect to Cyber Security. Chief Information Security Officer (CISO) and Deputy Information Security Officer (DISO) are coordinating various activities to ensure implementation of cyber-security guidelines. As

part of Cyber Security Strengthening, user training and awareness programmes are conducted on regular basis. Audit of ICT infrastructure has been undertaken through NIC/CDAC. Cyber Security Guidelines issued by MEITY from time to time have been followed by the Deparment.

13. ACC Vacancy Monitoring System (AVMS)

The details in respect of existing posts in the Department of Land Resources under the purview of the Appointments Committee of the Cabinet(ACC) on 'ACC Vacancy Monitoring System (AVMS) module' on Supremo portal is regularly updated with relevant information.

14. ANUBHAV Portal

'Anubhav' is the portal of Department of Pension and Pensioners' Welfare, launched in March 2015 for retiring government officials to share their experiences while working with the Government. Through Anubhav portal, the Department shares the experiences of officers as a foundation stone of good governance and administrative reforms in future. The write-up of Shri Hukum Singh Meena, former Additional Secretary has been selected for the Anubhav Award 2025 under the National Anubhav Scheme and felicitated during the Award ceremony held on 18.08.2025 at Vigyan Bhawan, New Delhi.

15. Pension matters

Meetings with the personnel retired from the Department are convened from time to time to resolve grievances or any pending pension matters and to have first hand one-to-one feedback with them.

16. Swachhata Hi Sewa 2025

Department of Land Resources observed Swachhata Hi Seva (SHS) Campaign, 2025 from 17th September, 2025 to 2nd October, 2025 as per the guidelines of Department of Drinking Water and Sanitation, Ministry of Jal Shakti and Ministry of Housing and Urban Affairs. The theme of the campaign was "Swachhotsav", which is aligned to the festive spirit.

Under the theme "Ek Din Ek Ghanta Ek Saath" of Swachhata Hi Sewa, the Department organised a 'Shramdaan' in the public park near Jangpura Metro Station, New Delhi on 25th September 2025. A lecture was held on swachhata, sanitation and hygiene. Essay competition/slogan writing/group discussion were also conducted on the occasion of Swachhata Hi Sewa.



Fig 2. Ek Din Ek Ghanta Ek Saath" of Swachhata Hi Sewa - Shramdaan on 25th September 2025

17. Special campaign 5.0 for institutionalizing Swachhata and minimizing pendency

Department of Land Resources actively participated in the Special campaign 5.0 for institutionalizing Swachhata and minimizing pendency during 2nd to 31st October, 2025. Under the guidance of the Secretary (LR), the progress of Special Campaign 5.0 was closely monitored, ensuring momentum towards achieving the targets set by the Department. Nodal Officer and team members inspected all offices including record room of the Department.

During the period, Department of Land Resources achieved the following key targets:

- 16 Cleanliness Drives with 100% Cleanliness Campaigns successfully executed in its premises
- 100% disposal of Public Grievances.
- 1767 physical files and 648 e-files reviewed for recording/weeding/closing.
- No pending references related to PMO, IMC, State Government, MPs.

The Department organised various activities for awareness including Yoga sessions, Mental Health Workshop, Competitions on Swachhata and Cyber Security Awareness during the Campaign 5.0.



Fig 3. Reviewing of Records during Special campaign 5.0

CHAPTER 30

PHYSICAL AND FINANCIAL ACHIEVEMENTS IN NORTH-EASTERN REGION

Department of Land Resources implements two schemes namely Watershed Development Component of Pradhan Mantri Krishi Sinchayee Yojana (WDC-PMKSY) and Digital India Land Records Modernization programme (DILRMP) in North Eastern Region. Performance under both the schemes is given below;

1. Watershed Development Component of Pradhan MantriKrishi Sinchayee Yojana (WDC-PMKSY):

The Department of Land Resources has been implementing Centrally Sponsored Scheme, namely Watershed Development Component of Pradhan MantriKrishi Sinchayee Yojana (WDC-PMKSY) in North Eastern Region. The implementation status of the scheme is given below:

I. Sanction: A total of 1006 watershed development projects were sanctioned during 2009-10 to 2014-15 in NER States involving an area of about 3.899 million ha. Since inception of the scheme, an amount of Rs. 2472.44 crore has been released to the NE States as Central share.

II. Transfer of projects: On performance review of the scheme, 16 uninitiated projects in the preparatory phase in which (a) no expenditure had been incurred, and (b) no committed liability had been created, had been transferred to NE States on 08.02.2018. Further, 252 projects in preparatory phase had also been transferred to the NE States on 01.08.2018, for taking them up from their own budgets. Therefore, there are altogether 738 projects (1006-268) projects in NE States which are funded by DoLR.

III. Completion: Out of 738 projects being funded by DoLR for NE States, all projects have been reported as completed. State-wise status of closure / completion of WDC-PMKSY projects in NER is given in **Annexure-VII.**

IV. Physical Progress: The progress on major parameters, as per the information received from States, is given below:

Through the implementation of 738 WDC-PMKSY projects funded by DoLR, significant progress has been registered. Between 2014-15 and 2021-22, 0.41 lakh water harvesting structures have been created / rejuvenated, 2.02 lakh ha additional area has been brought under protective irrigation and 5.97 lakh farmers benefited. In addition to this, about 0.60 lakh ha have been brought under plantation (Afforestation / Horticulture etc.) from 2018-19 to 2021-22.

V. WDC 2.0 Projects

DoLR has till date sanctioned 213 projects covering an area of 5.99 lakh ha at a total cost of Rs. 1587.41 crore (Central share: Rs 1019.31 crore) to NER States. State-wise details of projects sanctioned, area covered and Central share released during 2021-22 to 2025-26 (as on 31.12.2025) are given at Annexure-VIII.

VI. Financial Progress under WDC-PMKSY:

The year-wise budgetary allocation and funds released to NE States for the last 3 years and current year are given at Table 1 below:

Table -1: Fund releases under WDC-PMKSY in Northeast States

Year	RE for NE States	Funds released	% of RE released	Scheme
2021-22	121.60	153.60	126.95	
2022-23	101.86	163.91	160.91	WDC 2.0
2023-24	175.01	352.14	201.22	
2024-25	180.010	236.13	131.18	
2025-26, as on 31.12.2025	215.01	153.88**	71.57	

**WDC 1.0 got over on 31st March 2021; however extended upto March 2022.*
***Mother Sanction of Rs. 277 crore has already been issued to NE States on SNA SPARSH during 2025-26.*

2. Digital India Land Records Modernization programme (DILRMP)

The implementation of Digital India Land Records Modernization programme (DILRMP) is a complex, sensitive and voluminous work, involving cumbersome and time-consuming processes. Gestation period of completion of the various activities/components of this programme is relatively longer as compared to other schemes. The financial and physical achievement under DILRMP since its inception, in the North-Eastern States are as under:-

i. **Financial Achievement:** Since inception of the programme in 2008-09, an amount of Rs. 301.69 crore has been released (as on 31.12.2025) for covering one or more components of DILRMP in 113 districts in North-Eastern Region. The State-wise position is given in Table 2 below:

Table -2: Fund releases under DILRMP in Northeast States

S. No.	State / UT	Total funds released (Rs. in crore)	Districts covered (No.)
1	Arunachal Pradesh	26.16	25
2	Assam	151.39	35
3	Manipur	7.75	10
4	Meghalaya	11.18	12
5	Mizoram	30.38	8
6	Nagaland	17.74	11
7	Sikkim	22.66	4
8	Tripura	34.43	8
Total		**301.69**	**113**

ii. **Physical Achievement:** In the North East Region in Tripura, Assam, Mizoram and Meghalaya, most of the land is owned by Autonomous Districts Councils (ADCs). Also, in parts of Nagaland, Manipur and Arunachal Pradesh, the part of land is owned by local communities and land records are not available with State Governments.

The Department put lot of efforts to evolve a solution to above issues. Regional Review Meeting of NER States has been conducted in Guwahati on 20th September, 2024. The positive outcome of the review meeting has emerged and States like Manipur, Mizoram and Nagaland have started reporting progress on various components of DILRMP.

The progress made under various components of DILRMP (as on 31.12.2025) as reported by NER States on DILMRP-MIS is given in Table 3 below:

Table -3: Progress of various components /activities of DILRMP in Northeast States

Sl. No.	State	Components					
		Computerization of Land Records			Computerization of Registration – SROs computerized (No.)	Integration of Land Records (RoRs) with Registration - SROs connected and integrated with revenue offices (No.)	Establishment of Modern Record Rooms (No.)
		Record of Rights (RoRs) compute-rized (No. of Record of) Rights	Maps/ FMBs/ Tippans digitized (No.)	RoRs integrated with Cadastral Maps/ FMBs (no. of villages)			
1.	Arunachal Pradesh	0	0	0	0	0	0
2.	Assam	4162638	19591	14188	78	70	76
3.	Manipur	516	1453	0	16	0	19
4.	Meghalaya	0	0	0	1	0	0
5.	Mizoram	331160	332244	0	18	18	18
6.	Nagaland	0	0	0	0	0	0
7.	Sikkim	165849	2554	1	19	19	16
8.	Tripura	1325145	5341	897	23	23	45
Total		**5985308**	**361183**	**15086**	**155**	**130**	**174**

ANNEXURES

DEPARTMENT OF RURAL DEVELOPMENT

Annexure : I

MINISTRY OF RURAL DEVELOPMENT
Outlays for 2024-2025, 2025-2026

(Rs. in crores)

Sl. No.	Name of the Department	Outlays for FY 2024-2025		Outlays for FY 2025-2026	
		Budget Estimate	Revised Estimate	Budget Estimate	Revised Estimate
1	2	3	4	5	6
A	Department of Rural Development	184566.19	173912.11	188754.53	186995.61
B	Department of Land Resources	2667.24	1966.00	2651.00	1757.40
	Total	**187233.43**	**175878.11**	**191405.53**	**188753.01**

MINISTRY OF RURAL DEVELOPMENT
Outlays for FY 2024-25 & 2025-26

(Rs. in crores)

Sl. No.	Name of the Department	Outlays for FY 2024-2025		Outlays for FY 2025-2026	
		Budget Estimate	Revised Estimate	Budget Estimate	Revised Estimate
1	2	3	4	5	6
A	**Department of Rural Development**				
i	Mahatma Gandhi National Rural Employment Guarantee Scheme	86000.00	86000.00	86000.00	88000.00
ii	National Rural Livelihood Mission- Aajeevika	15047.00	15047.00	19005.00	16000.00
iii	Pradhan Mantri Awaas Yojana-Gramin	54500.14	32426.33	54832.00	32500.01
iv	Pradhan Mantri Gram Sadak Yojana	19000.00	14500.00	19000.00	11000.00
v	National Social Assistance Programme	9652.00	9652.00	9652.00	9197.10
vi	National Institute of Rural Development & Panchayati Raj	108.37	73.68	0.01	0.00
vii	Management support to RD Programmes and strengthening district planning process	153.00	105.00	153.00	170.00
viii	Non Scheme (Sectt. Service)	105.68	108.10	112.52	128.50
ix	Additional Transfer to Agriculture Infrastructure and Development Fund	0.00	16000.00	0.00	0.00
x	Additional Transfer to National Employment Guarantee Fund	-	-	-	30000.00
	Total	**184566.19**	**173912.11**	**188754.53**	**186995.61**
B	**Department of Land Resources**				
i	Pradhan Mantri Krishi Sinchai Yojna (WDC-PMKSY)	2501.00	1800.00	2505.00	1500.00
ii	Digital India Land Records Modernisation Programme (DILRMP)	141.00	141.00	120.00	229.61
iii	Non Scheme (Sectt.)	25.24	25.00	26.00	27.79
	Total	**2667.24**	**1966.00**	**2651.00**	**1757.40**
C	**Grand Total(A+B)**	**187233.43**	**175878.11**	**191405.53**	**188753.01**

Annexure : II

Mahatma Gandhi National Rural Employment Guarantee Act, Persondays generated under Mahatma Gandhi NREGA during FY2025-26

(As on 02-12-2025)

Sl. No.	State/Uts	PD Generated (in lacs)
1	ANDHRA PRADESH	1589.98
2	ARUNACHAL PRADESH	105.24
3	ASSAM	383.04
4	BIHAR	1643.55
5	CHHATTISGARH	584.23
6	GOA	0.48
7	GUJARAT	231.53
8	HARYANA	61.35
9	HIMACHAL PRADESH	152.69
10	JAMMU AND KASHMIR	237.37
11	JHARKHAND	820.96
12	KARNATAKA	637.15
13	KERALA	523.24
14	LADAKH	15.27
15	MADHYA PRADESH	1407.35
16	MAHARASHTRA	1065.29
17	MANIPUR	141.26
18	MEGHALAYA	161.89
19	MIZORAM	129.93
20	NAGALAND	81.81
21	ODISHA	822.84
22	PUNJAB	190.00
23	RAJASTHAN	1455.72
24	SIKKIM	21.08
25	TAMIL NADU	1175.02
26	TELANGANA	554.26
27	TRIPURA	201.07
28	UTTAR PRADESH	1754.44
29	UTTARAKHAND	61.39
30	WEST BENGAL	0.00
31	ANDAMAN AND NICOBAR	0.28
32	DN HAVELI AND DD	1.10
33	LAKSHADWEEP	0.00
34	PUDUCHERRY	11.47
	Total	**16222.30**

Annexure : III

Mahatma Gandhi National Rural Employment Guarantee Act, Mahatma Gandhi NREGA Financial Progress during FY 2025-26

(in Rs. Lakhs) As on 02.12.2025

S No.	State	Total Availability	Actual Expenditure			Other Expenditure	Total Actual Expenditure
			Unskilled Wage	Material	Admin		
1	2	3	4	5	6	7	8=4+5+6+7
1	ANDHRA PRADESH	493995.34	424639.04	223460.32	28881.74	0	676981.1
2	ARUNACHAL PRADESH	62601.62	24670.88	17297.38	429.72	0	42397.98
3	ASSAM	185345.2	94777.49	29214.63	4526.08	0.16	128518.36
4	BIHAR	807672.53	416371.87	137927.49	12208.17	1.03	566508.56
5	CHHATTISGARH	230043.03	146110.02	19349.28	12080.87	0.01	177540.18
6	GOA	265.48	197.44	6.71	17.7	0	221.85
7	GUJARAT	86125.75	61306.71	12966.68	4874.59	0	79147.98
8	HARYANA	45893.2	24596.38	8852.42	1242.39	0	34691.19
9	HIMACHAL PRADESH	92889.94	53353.12	22293.25	4592.66	0.49	80239.52
10	JAMMU AND KASHMIR	107894.36	66424.84	4360.47	3030.52	3.11	73818.94
11	JHARKHAND	301340.27	230159.79	20547.15	5360.58	12.95	256080.47
12	KARNATAKA	297352.52	219434.29	39425.37	14069.84	0.2	272929.7
13	KERALA	315850.15	194895.81	17395.77	16452.64	1.4	228745.62
14	LADAKH	5503.39	4060.15	419.76	127.46	0	4607.37
15	MADHYA PRADESH	474924.69	352020.05	63961.53	24659.85	0	440641.43
16	MAHARASHTRA	693518.64	339585.08	162386.47	11228.82	42.93	513243.3
17	MANIPUR	106042.25	45120.49	25114.78	1043.31	0	71278.58
18	MEGHALAYA	99702.17	45773.57	22083.15	1700.73	0	69557.45
19	MIZORAM	42128.71	36506.15	2939.68	1906.16	0	41351.99
20	NAGALAND	41275.69	20694.53	6238.35	838.88	0	27771.76
21	ODISHA	261610.78	219256.44	46427.76	8044.12	0.14	273728.46
22	PUNJAB	84194.7	65494.88	15134.48	3460.92	0	84090.28
23	RAJASTHAN	527466.46	333854.04	105403.59	12564.64	0.27	451822.54
24	SIKKIM	145413.05	5646.87	3261.05	316.6	0	9224.52
25	TAMIL NADU	663198.62	315833.53	79353.42	10941.43	0.4	406128.78
26	TELANGANA	180454.68	148769.19	64710.19	18674.91	0.11	232154.4
27	TRIPURA	68880.16	46720.77	8605.84	4259.68	5.45	59591.74
28	UTTAR PRADESH	879434.2	438533.9	191135.1	26590.98	12.43	656272.41
29	UTTARAKHAND	39073.65	15738.26	13552.12	1763.73	0	31054.11
30	WEST BENGAL	9421	6.91	0.34	11001.25	0	11008.5
31	ANDAMAN AND NICOBAR	211.37	110.56	31.15	0	0	141.71
32	DN HAVELI AND DD	286.51	383.13	23.48	33.1	0	439.71
33	LAKSHADWEEP	0	0	0	0	0	0
34	PUDUCHERRY	2502.44	3517.46	132.13	226.23	0	3875.82
Total		**7352512.55**	**4394563.64**	**1364011.29**	**247150.3**	**81.08**	**6005806.31**

Annexure : IV

Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM)
State-Wise Allocation of Funds under NRLM during 2025-26

(Rs. in Lakhs)

Sl. No.	State/UT	Allocation		
		Central Share	State Share	Total
1	Andhra Pradesh	41406.07	27604.05	69010.12
2	Telangana	29575.76	19717.17	49292.93
3	Bihar	168858.74	112572.49	281431.23
4	Chhattisgarh	37504.59	25003.06	62507.65
5	Goa	1200.00	800.00	2000.00
6	Gujarat	26718.87	17812.58	44531.45
7	Haryana	15719.20	10479.47	26198.67
8	Himachal Pradesh	6619.94	735.55	7355.49
9	Jammu & Kashmir	8180.53	908.95	9089.48
10	Jharkhand	63669.70	42446.47	106116.17
11	Karnataka	53601.35	35734.23	89335.58
12	Kerala	24050.76	16033.84	40084.60
13	Madhya Pradesh	80345.40	53563.60	133909.00
14	Maharashtra	105956.75	70637.83	176594.58
15	Odisha	81188.62	54125.75	135314.37
16	Punjab	7639.36	5092.91	12732.27
17	Rajasthan	40701.29	27134.19	67835.48
18	Tamil Nadu	62763.55	41842.37	104605.92
19	Uttar Pradesh	243100.19	162066.79	405166.98
20	Uttarakhand	12799.38	1422.15	14221.53
21	West Bengal	90224.95	60149.97	150374.92
22	A&N Islands	950.00	0.00	950.00
23	Daman & Diu and D&N Haveli	700.00	0.00	700.00
24	Lakshadweep	400.00	0.00	400.00
25	Ladakh	1000.00	0.00	1000.00
26	Pondicherry	2400.00	0.00	2400.00
	Total (Non NE)	**1207275.00**	**785883.42**	**1993158.42**

North Eastern States

1	Arunachal Pradesh	10076.47	1119.61	11196.08
2	Assam	51535.06	5726.12	57261.18
3	Manipur	17552.57	1950.29	19502.86
4	Meghalaya	19665.38	2185.04	21850.42
5	Mizoram	4550.69	505.63	5056.32
6	Nagaland	13489.47	1498.83	14988.30
7	Sikkim	5038.24	559.8	5598.04
8	Tripura	31692.12	3521.35	35213.47
	Total (NE)	**153600.00**	**17066.67**	**170666.67**
	Grand Total	**1360875.00**	**802950.09**	**2163825.09**

Annexure : V

Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM)
Financial Progress NRLM during 2025-26 (Upto 30th November, 2025)

(Rs. in Lakhs)

Sr. No.	Name of State / UT	Opening Balance As on 01-04-2025	*Central Share Released	**Expenditure Incurred
1	Andhra Pradesh	3426.355	20703.04	18421.00
2	Telangana	3.904	14787.88	16121.43
3	Bihar	111763.938	84429.37	236426.35
4	Chhattisgarh	19859.503	18752.30	35257.83
5	Goa	405.544	600.00	1543.17
6	Gujarat	13715.550	13359.44	14485.67
7	Haryana	3117.642	7859.60	8266.23
8	Himachal Pradesh	1620.415	3309.98	4587.00
9	Jammu & Kashmir	569.046	4090.27	4528.61
10	Jharkhand	12249.078	31834.85	37769.17
11	Karnataka	1498.844	26800.68	19967.59
12	Kerala	1504.163	12025.38	12659.31
13	Madhya Pradesh	21576.624	40172.70	13224.21
14	Maharashtra	4840.801	52978.38	88918.28
15	Odisha	6805.862	40594.32	59889.19
16	Punjab	840.178	3819.68	5831.87
17	Rajasthan	1676.082	20350.64	33015.89
18	Tamil Nadu	14594.502	31381.78	39884.49
19	Uttar Pradesh	86475.308	121550.10	84880.26
20	Uttarakhand	3890.116	6399.70	7443.62
21	West Bengal	22670.921	45112.48	100189.69
22	A&N Islands	349.508	237.50	249.78
23	Daman & Diu and D&N Haveli	305.840	175.00	301.35
24	Lakshadweep	284.603	100.00	34.51
25	Ladakh	36.645	500.00	681.31
26	Pondicherry	799.873	1200.00	1228.65
27	Arunachal Pradesh	723.47	5038.24	6809.45
28	Assam	3.29	25767.53	21550.71
29	Manipur	181.47	8776.29	4044.91
30	Meghalaya	1027.37	9832.70	12581.21
31	Mizoram	363.07	2275.36	2422.72
32	Nagaland	2214.01	6744.74	8943.64
33	Sikkim	259.37	2519.10	1667.42
34	Tripura	11676.36	15846.06	11354.43
	Total	**351329.25**	**679925.09**	**915180.95**

*Including Mother Sanction issued

**Note-Expenditure against the total available funds which includes (OB+CS+SS +Other recipts)

Annexure : VI

Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM)
Physical Progress under DAY-NRLM: Cumulative Progress till December, 2025

(in Numbers)

Sl No	State	Districts	Intensive Blocks	SHG	VO	CLF	HH
1	Andhra Pradesh	26	660	855600	25872	660	9075289
2	Assam	35	219	361516	19650	758	4111020
3	Bihar	38	534	1097100	74255	1678	12713428
4	Chhattisgarh	33	146	276375	15584	581	3068427
5	Gujarat	33	248	279758	12965	1189	2783006
6	Jharkhand	24	264	291601	21169	999	3589607
7	Karnataka	31	233	360684	32083	5896	4207374
8	Kerala	14	152	271209	15948	940	4002478
9	Madhya Pradesh	55	313	487291	40502	1455	5829972
10	Maharashtra	34	351	640719	33559	1965	6525549
11	Odisha	30	314	551141	50473	6352	5775035
12	Rajasthan	33	353	321875	28435	1053	3804161
13	Tamil Nadu	37	388	336764	12533	388	4023939
14	Telangana	32	541	442979	16131	549	4820573
15	Uttar Pradesh	75	826	842101	59966	3269	9509884
16	West Bengal	23	345	1192980	40762	3328	12251533
17	Haryana	22	143	60301	4881	252	629094
18	Himachal Pradesh	12	90	45295	3885	258	378542
19	Jammu & Kashmir	20	285	91445	7383	651	797805
20	Punjab	23	153	52118	3852	165	543246
21	Uttarakhand	13	95	65840	7682	564	497777
22	Arunachal	25	128	11906	1216	60	93308
23	Manipur	16	67	11659	949	17	118734
24	Meghalaya	12	46	45312	4963	341	444264
25	Mizoram	11	28	10291	753	84	85934
26	Nagaland	11	74	15419	1243	85	135261
27	Sikkim	6	34	5915	452	34	56675
28	Tripura	8	58	51841	2452	175	494675
29	Andaman	3	9	1294	97	5	13194
30	Goa	2	12	3891	231	18	50735
31	Ladakh	2	31	1807	192	15	12618
32	Lakshadweep	1	10	348	41	8	4363
33	Puducherry	2	3	4744	110	3	59714
34	Daman DIU and NH	3	3	1673	88	0	16782
	Total:	**745**	**7156**	**9090792**	**540357**	**33795**	**100523996**

Annexure : VII

Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM)
State wise Report on SHG Bank Linkage (upto November 2025)

(Amount Rs. in crores)

Sl. No	States & UTs	Target		Achievement	
		SHG Nos	Disb. Amt.	SHG Nos	Disb. Amt.
1	ANDAMAN & NICOBAR ISLANDS	200	2.00	23	0.29
2	ANDHRA PRADESH	5,28,000	32000.00	5,21,140	19167.87
3	ARUNACHAL PRADESH	5,400	40.00	1,246	27.54
4	ASSAM	1,40,000	4500.00	1,30,430	4820.83
5	BIHAR	4,71,500	12400.00	4,48,581	6448.93
6	CHATTISGARH	1,06,700	2500.00	1,01,047	1842.68
7	GOA	2,400	20.00	895	52.05
8	GUJARAT	88,200	1240.00	33,082	488.33
9	HARYANA	26,600	500.00	19,912	437.21
10	HIMACHAL PRADESH	19,400	310.00	9,639	197.28
11	JAMMU & KASHMIR	28,700	610.00	10,689	376.95
12	JHARKHAND	1,63,000	5000.00	2,01,230	3138.81
13	KARNATAKA	1,44,700	3490.00	5,09,341	13859.57
14	KERALA	1,13,200	3100.00	47,117	4231.55
15	LADAKH	100	1.00	33	0.94
16	LAKSHADWEEP	100	1.00	14	0.39
17	MADHYA PRADESH	2,14,000	4300.10	1,39,885	2686.67
18	MAHARASHTRA	2,20,000	5300.00	1,80,279	7200.74
19	MANIPUR	6,200	40.00	2,510	52.63
20	MEGHALAYA	15,600	155.00	5,202	102.42
21	MIZORAM	5,400	50.00	815	24.74
22	NAGALAND	5,600	50.00	1,415	61.40
23	ODISHA	2,50,000	10000.00	2,21,751	8279.70
24	PUDUCHERRY	1,500	26.00	1,346	80.32
25	PUNJAB	20,000	200.00	8,846	125.35
26	RAJASTHAN	1,03,000	2599.90	87,475	1946.49
27	SIKKIM	3,000	60.00	1,177	33.91
28	TAMIL NADU	1,80,900	8000.00	1,84,158	13832.49
29	TELANGANA	2,56,000	16000.00	1,87,790	9792.17
30	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	600	5.00	87	0.62
31	TRIPURA	21,000	600.00	15,884	446.26
32	UTTAR PRADESH	2,86,000	4000.00	2,11,727	2446.90
33	UTTARAKHAND	23,000	500.00	23,715	324.33
34	WEST BENGAL	6,21,000	24200.00	7,79,849	19755.81
35	OTHERS	0	0.00	3,565	143.39
Total		**40,71,000**	**141800.00**	**40,91,895**	**122427.58**

Source: https://daynrlmbl.aajeevika.gov.in

Annexure : VIII

SHG Bank Linkage Progress in NE States for the FY 2025-26 (Up to Nov, 2025)

State wise Report on SHG Bank Linkage **Amount (Rs. in crores)**

Sl. No.	State & UT	Target		Achievement	
		SHG Nos	Disb. Amt.	SHG Nos	Disb. Amt.
1	ARUNACHAL PRADESH	5,400	40.00	1,246	27.54
2	ASSAM	1,40,000	4500.00	1,30,430	4820.83
3	MANIPUR	6,200	40.00	2,510	52.63
4	MEGHALAYA	15,600	155.00	5,202	102.42
5	MIZORAM	5,400	50.00	815	24.74
6	NAGALAND	5,600	50.00	1,415	61.40
7	SIKKIM	3,000	60.00	1,177	33.91
8	TRIPURA	21,000	600.00	15,884	446.26
	Total	**2,02,200**	**5495.00**	**1,58,679**	**5569.74**

Source: https://daynrlmbl.aajeevika.gov.in

Annexure : IX

Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM)
State wise Report on SHG Bank Linkage Cumulative Disbursement
(since 2013-14 Up to Nov., 2025)

Sl. No	State	Total (Amount Rs. In Crore)
1	ANDAMAN & NICOBAR ISLANDS	19.57
2	ANDHRA PRADESH	327709.44
3	ARUNACHAL PRADESH	204.45
4	ASSAM	22703.38
5	BIHAR	60843.02
6	CHATTISGARH	10973.54
7	GOA	412.14
8	GUJARAT	4053.98
9	HARYANA	2534.67
10	HIMACHAL PRADESH	1305.34
11	JAMMU & KASHMIR	2956.75
12	JHARKHAND	18220.85
13	KARNATAKA	167366.67
14	KERALA	44952.14
15	LADAKH	5.7
16	LAKSHADWEEP	3.61
17	MADHYA PRADESH	15922.25
18	MAHARASHTRA	46399.55
19	MANIPUR	199.22
20	MEGHALAYA	636.14
21	MIZORAM	255.92
22	NAGALAND	269.76
23	ODISHA	58828.21
24	PUDUCHERRY	1301
25	PUNJAB	729.97
26	RAJASTHAN	11896.47
27	SIKKIM	237.91
28	TAMIL NADU	105821.94
29	TELANGANA	131725.08
30	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	9.67
31	TRIPURA	2259.21
32	UTTAR PRADESH	10759.69
33	UTTARAKHAND	1602.92
34	WEST BENGAL	137160.97
35	**TOTAL**	**1192418.61**

Annexure : X

Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM)
Disbursement of Interest Subvention Scheme to Women SHGs
From 2013-14 to 2024-25 (Up to December, 2025)

Sl No	State Name	I.S. Amount (in Crore)
1	ANDAMAN & NICOBAR ISLANDS	0.07
2	ANDHRA PRADESH	7229.68
3	ARUNACHAL PRADESH	1.51
4	ASSAM	370.31
5	BIHAR	2197.71
6	CHHATISGARH	261.66
7	GOA	6.37
8	GUJARAT	70.21
9	HARYANA	33.92
10	HIMACHAL PRADESH	44.69
11	JAMMU AND KASHMIR	88.84
12	JHARKHAND	518.11
13	KARNATAKA	878.95
14	KERALA	570.19
15	LADAKH	0.12
16	LAKSHYADWEEP	0.15
17	MADHYA PRADESH	293.87
18	MAHARASHTRA	458.25
19	MANIPUR	3.43
20	MEGHALAYA	8.08
21	MIZORAM	3.31
22	NAGALAND	2.88
23	ODISHA	1583.92
24	PUDUCHERRY	11.50
25	PUNJAB	7.97
26	RAJASTHAN	138.32
27	SIKKIM	5.53
28	TAMIL NADU	643.41
29	TELANGANA	2712.61
30	THE D&NH & DND	0.29
31	TRIPURA	21.46
32	UTTAR PRADESH	113.12
33	UTTARAKHAND	16.05
34	WEST BENGAL	3083.15
	TOTAL	**21379.64**

Annexure : XI

Disbursement of Interest Subvention Scheme to Women SHGs in NE States From 2013-14 to 2024-25 (Up to December, 2025)

Sl. No	State Name	I.S. Amount (in Crore)
1	ARUNACHAL PRADESH	1.51
2	ASSAM	370.31
3	MANIPUR	3.43
4	MEGHALAYA	8.08
5	MIZORAM	3.31
6	NAGALAND	2.88
7	SIKKIM	5.53
8	TRIPURA	21.46
TOTAL		**416.51**

Annexure : XII

Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM)
State wise Mahila Kisan under AEP till December '2025

Sr No.	States / UTs	Mahila Kisan under AEP
1	Andaman And Nicobar	3,453
2	Andhra Pradesh	52,34,222
3	Arunachal Pradesh	1,18,896
4	Assam	32,39,195
5	Bihar	49,26,160
6	Chhattisgarh	14,23,524
7	Goa	8,556
8	Gujarat	20,48,058
9	Haryana	90,765
10	Himachal Pradesh	3,37,217
11	Jammu And Kashmir	5,52,218
12	Jharkhand	24,23,521
13	Karnataka	26,98,200
14	Kerala	8,87,992
15	Ladakh	3,437
16	Madhya Pradesh	22,42,120
17	Maharashtra	45,40,655
18	Manipur	23,570
19	Meghalaya	2,56,654
20	Mizoram	69,398
21	Nagaland	95,322
22	Odisha	26,66,178
23	Puducherry	26,029
24	Punjab	2,22,857
25	Rajasthan	25,81,965
26	Sikkim	39,610
27	Tamil Nadu	22,38,837
28	Telangana	30,86,378
29	Tripura	3,33,070
30	Uttar Pradesh	38,04,054
31	Uttarakhand	4,01,890
32	West Bengal	26,46,417
	TOTAL	**4,92,70,418**

Annexure : XIII

Pradhan Mantri Gram Sadak Yojana (PMGSY)
Habitation connectivity status of 250+ & 500+ Habitations on 31-12-2025

S. No.	State Name	Total Eligible Unconnected Habitations (Nos.)	Sanctioned under PMGSY (Nos.)*	Connected Habitations through PMGSY (Nos.)
1	A&N Islands	7	7	7
2	Andhra Pradesh	1,636	1,234	1,224
3	Arunachal Pradesh	642	640	616
4	Assam	15,321	13,721	13,719
5	Bihar	34,586	29,964	29,875
6	Chhattisgarh	10,638	9,728	9,591
7	Goa	15	0	1
8	Gujarat	3,387	3,047	3,047
9	Haryana	1	1	1
10	Himachal Pradesh	3,554	2,561	2,555
11	Jammu and Kashmir	2,420	2,140	2,132
12	Jharkhand	11,469	9,536	9,536
13	Karnataka	423	295	295
14	Kerala	434	404	402
15	Madhya Pradesh	19,447	17,481	17,481
16	Maharashtra	1,950	1,346	1,343
17	Manipur	667	652	622
18	Meghalaya	771	601	585
19	Mizoram	256	231	231
20	Nagaland	116	109	107
21	Odisha	16,488	15,310	15,306
22	Punjab	535	389	389
23	Rajasthan	16,451	15,970	15,970
24	Sikkim	359	350	350
25	Tamil Nadu	2,013	1,985	1,985
26	Tripura	2,071	2,005	1,979
27	Uttar Pradesh	14,804	11,749	11,748
28	Uttarakhand	2,658	1,864	1,860
29	West Bengal	14,221	13,074	13,074
30	Telangana	767	595	595
31	Ladakh	78	65	64
	Total:	**1,78,184**	**1,57,054**	**1,56,690**

* Out of the total 1,78,184 eligible unconnected habitations, 16,166 habitations have been provided connectivity by the States out of their own resources and 5,328 habitations have either been dropped or have not been found feasible.

Annexure : XIV

Pradhan Mantri Gram Sadak Yojana (PMGSY)
Habitation Connectivity status under 100-249 category as on 31-12-2025

S. No.	State Name	Total Sanctioned Habitations (Nos.)	Total Connected Habitations(Nos.)
1	Andhra Pradesh	201	198
2	Bihar	1,425	1,405
3	Chhattisgarh	1,186	1,034
4	Jharkhand	1,397	1,397
5	Madhya Pradesh	12	12
6	Maharashtra	74	74
7	Odisha	1,688	1,685
8	West Bengal	150	150
9	Telangana	109	108
Total		**6,242**	**6,063**

Annexure : XV

Pradhan Mantri Gram Sadak Yojana (PMGSY)
Status of implementation of PMGSY-I as on 31-12-2025

(Road Length in Km)

S. No.	State Name	Sanctioned			Completed			Balance		
		No of Roads	Road Length	No of Bridges	No of Roads	No of Bridges	Road Length	No of Roads	No of Bridges	Road Length
1	Andaman And Nicobar	67	103.28	0	67	0	101.45	0	0	0.00
2	Andhra Pradesh	4,438	13,768.10	254	4,425	252	13,267.19	13	2	64.83
3	Arunachal Pradesh	1,308	13,841.31	230	1,254	207	13,200.83	54	23	592.65
4	Assam	8,365	26,942.91	1,332	8,356	1328	26,774.62	9	4	16.16
5	Bihar	17,540	55,015.43	1,206	17,393	1162	52,737.93	147	44	328.23
6	Chhattisgarh	7,825	34,671.88	346	7,606	344	32,657.00	219	2	849.72
7	Goa	70	155.85	0	70	0	155.33	0	0	0.00
8	Gujarat	4,413	11,535.32	48	4,413	48	11,397.03	0	0	0.00
9	Haryana	426	4,572.10	0	426	0	4,565.22	0	0	0.00
10	Himachal Pradesh	3,465	20,593.48	103	3,446	102	20,111.92	19	1	85.94
11	Jammu And Kashmir	3,093	18,369.77	232	3,010	210	17,607.19	83	22	359.85
12	Jharkhand	7,234	25,539.98	495	7,210	485	24,853.08	24	10	63.16
13	Karnataka	3,277	16,359.37	36	3,277	36	16,357.16	0	0	0.00
14	Kerala	1,374	3,308.37	1	1,362	1	3,241.10	12	0	39.34
15	Ladakh	128	1,124.12	2	122	2	1,004.10	6	0	21.50
16	Madhya Pradesh	18,929	75,865.54	658	18,929	644	72,913.04	0	14	0.00
17	Maharashtra	5,607	24,778.41	677	5,599	674	24,172.11	8	3	38.76
18	Manipur	1,858	11,347.94	207	1,723	156	10,589.29	135	51	742.67
19	Meghalaya	1,079	4,263.18	96	1,062	96	4,181.81	17	0	50.52
20	Mizoram	344	4,252.87	0	339	0	4,229.67	5	0	3.16
21	Nagaland	343	4,154.45	48	333	48	4,105.81	10	0	49.00
22	Odisha	15,808	60,961.41	523	15,800	520	58,554.28	8	3	17.83
23	Punjab	1,050	6,937.21	0	1,050	0	6,912.44	0	0	0.00
24	Rajasthan	16,804	66,045.98	26	16,804	26	63,772.67	0	0	0.00
25	Sikkim	961	4,794.50	98	924	85	4,644.15	37	13	79.61
26	Tamil Nadu	7,678	16,319.53	97	7,678	97	16,168.40	0	0	0.00
27	Telangana	2,924	10,191.86	284	2,896	277	9,831.20	28	7	136.42
28	Tripura	1,361	4,931.29	61	1,335	55	4,639.25	26	6	107.77
29	Uttar Pradesh	17,577	50,331.53	0	17,575	0	49,427.03	2	0	9.70
30	Uttarakhand	2,296	19,358.33	359	2,240	320	18,983.28	56	39	133.11
31	West Bengal	6,939	34,299.96	35	6,939	35	33,959.21	0	0	0.00
	Total	**164,581**	**644,735.26**	**7,454**	**163,663**	**7210**	**625,114.78**	**918**	**244**	**3,789.94**

Annexure : XVI

Pradhan Mantri Gram Sadak Yojana (PMGSY)
Status of implementation of PMGSY-II as on 31-12-2025

(Road Length in Km)

S. No.	State Name	Sanctioned			Completed			Balance		
		No of Roads	Road Length	No of Bridges	No of Roads	No of Bridges	Road Length	No of Roads	No of Bridges	Road Length
1	Andaman And Nicobar	35	74.75	0	11	0	38.09	24	0	34.33
2	Andhra Pradesh	174	1,330.95	2	174	2	1,290.42	0	0	0.00
3	Arunachal Pradesh	80	550.91	7	79	7	520.07	1	0	24.00
4	Assam	250	1,721.48	65	247	64	1,716.22	3	1	0.15
5	Bihar	345	2,456.47	102	344	98	2,442.33	1	4	0.30
6	Chhattisgarh	179	2,240.71	0	179	0	2,200.54	0	0	0.00
7	Gujarat	109	1,180.31	40	109	40	1,171.81	0	0	0.00
8	Haryana	88	1,042.24	18	88	18	1,015.74	0	0	0.00
9	Himachal Pradesh	112	1,251.16	1	112	1	1,237.52	0	0	0.00
10	Jammu And Kashmir	121	679.55	7	116	7	657.70	5	0	5.15
11	Jharkhand	165	1,641.81	6	165	6	1,633.19	0	0	0.00
12	Karnataka	314	2,241.18	11	314	11	2,218.16	0	0	0.00
13	Kerala	149	582.89	3	142	3	564.30	7	0	13.55
14	Ladakh	13	79.33	1	11	1	77.84	2	0	1.60
15	Madhya Pradesh	374	4,984.50	244	373	243	4,891.18	1	1	2.20
16	Maharashtra	385	2,618.91	108	385	108	2,585.91	0	0	0.00
17	Manipur	55	325.00	3	49	3	305.84	6	0	20.28
18	Meghalaya	94	489.96	12	91	11	483.34	3	1	2.15
19	Mizoram	6	194.25	0	6	0	193.45	0	0	0.00
20	Nagaland	13	227.60	5	12	5	216.60	1	0	11.00
21	Odisha	636	3,672.39	30	636	30	3,650.79	0	0	0.00
22	Puducherry	31	66.37	0	30	0	62.36	1	0	2.30
23	Punjab	123	1,342.82	7	123	7	1,330.80	0	0	0.00
24	Rajasthan	401	3,464.26	6	401	6	3,468.63	0	0	0.00
25	Sikkim	34	120.99	0	29	0	116.04	5	0	3.23
26	Tamil Nadu	860	2,940.42	34	860	34	2,936.47	0	0	0.00
27	Telangana	114	944.08	17	114	17	896.02	0	0	0.00
28	Tripura	42	307.23	1	39	0	269.74	3	1	35.26
29	Uttar Pradesh	963	7,614.28	2	963	2	7,508.67	0	0	0.00
30	Uttarakhand	112	905.83	7	111	6	897.78	1	1	1.95
31	West Bengal	288	2,502.32	20	288	19	2,489.17	0	1	0.00
Total		**6,665**	**49,794.94**	**759**	**6,601**	**749**	**49,086.69**	**64**	**10**	**157.44**

Annexure : XVII

Pradhan Mantri Gram Sadak Yojana (PMGSY)
Status of Implementation of RCPLWEA as on 31-12-2025

(Road Length in Km)

S. No.	State Name	Sanctioned			Completed			Balance		
		No of Roads	Road Length	No of Bridges	No of Roads	No of Bridges	Road Length	No of Roads	No of Bridges	Road Length
1	Andhra Pradesh	194	1,557.99	45	157	36	1,183.77	37	9	341.37
2	Bihar	150	1,964.99	78	131	72	1,823.96	19	6	108.68
3	Chhattisgarh	391	3,221.28	88	316	47	2,406.05	75	41	790.20
4	Jharkhand	303	2,407.96	207	246	173	2,173.42	57	34	223.27
5	Madhya Pradesh	37	346.15	46	21	34	169.26	16	12	170.20
6	Maharashtra	46	619.68	112	40	107	551.27	6	5	66.76
7	Odisha	52	528.85	2	48	0	486.42	4	2	37.36
8	Telangana	146	1,023.70	112	41	56	480.28	105	56	537.70
9	Uttar Pradesh	25	541.30	11	20	11	496.83	5	0	44.00
Total		**1,344**	**12,211.87**	**701**	**1,020**	**536**	**9,771.25**	**324**	**165**	**2,319.53**

Annexure : XVIII

Pradhan Mantri Gram Sadak Yojana (PMGSY)
State-wise Allocation under PMGSY-III

S. No.	Name of State(s)	Length under PMGSY-III (in km)
1	Andhra Pradesh	3,285.00
2	Arunachal Pradesh	1,375.00
3	Assam	4,325.00
4	Bihar	6,162.50
5	Chhattisgarh	5,612.50
6	Goa	62.50
7	Gujarat	3,012.50
8	Haryana	2,500.00
9	Himachal Pradesh	3,125.00
10	Jammu and Kashmir	1,750.00
11	Jharkhand	4,125.00
12	Karnataka	5,612.50
13	Kerala	1,425.00
14	Madhya Pradesh	12,362.50
15	Maharashtra	6,550.00
16	Manipur	812.50
17	Meghalaya	1,225.00
18	Mizoram	487.50
19	Nagaland	562.50
20	Odisha	9,400.00
21	Punjab	3,362.50
22	Rajasthan	8,662.50
23	Sikkim	287.50
24	Tamil Nadu	7,375.00
25	Telangana	2,427.50
26	Tripura	775.00
27	Uttarakhand	2,287.50
28	Uttar Pradesh	18,937.50
29	West Bengal	6,287.50
30	Ladakh	500.00
31	Union Territories	325.00
	Total	**1,25,000.00**

Annexure : XIX

Pradhan Mantri Gram Sadak Yojana (PMGSY)
Status of sanction and completion under PMGSY-III as on 31-12-2025

(Road Length in Km)

S. No.	State Name	Sanctioned			Completed			Balance		
		No of Roads	Road Length	No of Bridges	No of Roads	No of Bridges	Road Length	No of Roads	No of Bridges	Road Length
1	Andaman And Nicobar	32	200.24	0	0	0	0.00	32	0	200.24
2	Andhra Pradesh	412	3,203.94	77	347	7	2,701.44	65	70	401.43
3	Arunachal Pradesh	171	1,374.14	67	54	20	575.22	117	47	780.90
4	Assam	654	4,247.11	69	539	35	3,604.78	115	34	629.09
5	Bihar	733	6,162.17	709	623	379	5,377.49	110	330	634.70
6	Chhattisgarh	534	5,605.61	112	534	87	5,582.88	0	25	0.00
7	Goa	10	62.62	2	0	0	0.00	10	2	62.62
8	Gujarat	299	2,969.43	191	289	48	2,869.76	10	143	48.01
9	Haryana	259	2,496.33	0	257	0	2,461.53	2	0	1.73
10	Himachal Pradesh	299	3,123.12	43	53	1	1,560.86	246	42	1,558.14
11	Jammu And Kashmir	223	1,752.12	66	190	29	1,557.20	33	37	182.78
12	Jharkhand	449	4,130.23	145	239	65	3,079.42	210	80	1,038.12
13	Karnataka	824	5,600.08	115	796	110	5,400.20	28	5	63.49
14	Kerala	284	1,421.07	11	108	0	792.71	176	11	622.15
15	Ladakh	55	455.63	0	13	0	262.86	42	0	189.65
16	Madhya Pradesh	1,075	12,347.68	806	994	626	11,920.69	81	180	251.30
17	Maharashtra	993	6,409.03	213	639	34	4,895.11	354	179	1,421.77
18	Manipur	96	771.71	0	0	0	0.00	96	0	771.71
19	Meghalaya	141	1,206.15	55	33	0	398.32	108	55	807.84
20	Mizoram	17	487.50	7	0	0	215.28	17	7	272.42
21	Nagaland	43	545.12	0	0	0	0.00	43	0	545.12
22	Odisha	1,401	9,351.08	148	1,194	91	8,613.34	207	57	568.07
23	Puducherry	41	107.76	0	0	0	0.00	41	0	107.76
24	Punjab	339	3,364.61	67	226	21	2,386.35	113	46	960.91
25	Rajasthan	918	8,658.34	41	904	36	8,560.08	14	5	30.81
26	Sikkim	44	283.83	20	4	0	63.09	40	20	220.66
27	Tamil Nadu	1,826	7,377.07	83	1,728	51	7,034.32	98	32	312.52
28	Telangana	361	2,423.14	138	221	57	1,724.99	140	81	632.51
29	Tripura	99	777.22	6	16	0	160.18	83	6	613.63
30	Uttar Pradesh	2,560	18,938.04	5	2,416	4	18,105.75	144	1	608.54
31	Uttarakhand	212	2,287.95	9	89	0	1,564.28	123	9	719.78
32	West Bengal	562	4,236.31	6	125	0	1,106.84	437	6	3,116.3
Total:		**15,966**	**122,376.36**	**3,211**	**12,631**	**1701**	**102,574.95**	**3,335**	**1,510**	**18,374.75**

Annexure : XX

Pradhan Mantri Gram Sadak Yojana (PMGSY)
Details of Funds released since inception as on 2025-26 (till 09-12-2025)

(Rs. in crore)

S. No.	Year (s)	Release for Programme	Release for Admn. Fund	Release under ADB assistance	Release under WB assistance	Release under PM-JANMAN	Total Release
1	2000-01	2,435.00	-	-	-	-	2,435.00
2	2001-02	2,492.85	7.15	-	-	-	2,500.00
3	2002-03	2,496.87	3.13	-	-	-	2,500.00
4	2003-04	2,298.94	26.06	-	-	-	2,325.00
5	2004-05	2,110.65	36.61	93.45	220.00	-	2,460.71
6	2005-06	3,769.97	39.51	192.50	218.00	-	4,219.98
7	2006-07	4,423.65	99.95	1000.00	750.00	-	6,273.61
8	2007-08	8,333.87	66.14	1,950.01	650.00	-	11,000.02
9	2008-09	12,879.50	150.58	2,000.00	250.00	-	15,280.16
10	2009-10	16,889.97	140.03	800.00	10.00	-	17,840.00
11	2010-11	21,325.13	184.67	800.00	90.00	-	22,399.80
12.	2011-12	17,006.90	123.99	1400.00	811.00	-	19,341.89
13	2012-13	3,272.08	4611.89	425.00	575.00	-	8,883.97
14	2013-14	8,945.23	178.89	20.01	661.16	-	9,805.29
15	2014-15	10,654.09	95.00	1,182.00	2,257.16	-	14,188.25
16	2015-16	14,260.59	77.76	1,641.61	2,309.92	-	18,289.88
17	2016-17	13,497.98	146.60	1,686.09	2,583.87	-	17,914.54
18	2017-18 #	14,716.81	141.76	1,501.00	502.50	-	16,862.07
19	2018-19 #	12,214.04	200.72	1,570.70	1,432.09	-	15,417.55
20.	2019-20 #	10,889.02	118.00	1,503.25	1,507.22	-	14,017.49
21.	2020-21 #	12,610.38	67.75	2.00	1,014.86	-	13,694.99
22.	2021-22 #	13,399.70	83.47	10.75	500.00	-	13,993.92
23.	2022-23 #	18,846.96	139.84	9.41	-	-	18,996.21
24.	2023-24 #	13,693.70	123.32	-	-	232.76	14,049.79
25.	2024-25 #	12,918.09	118.42	-	-	339.94	13376.46
26.	2025-26 #	2,556.56	6.25	-	-	92.76	2,655.58

Inclusive of Fund release for RCPLWEA & Incentive money (Source MORD)

Annexure : XXI

Pradhan Mantri Gram Sadak Yojana (PMGSY)
Statement showing expenditure (including State share) under PMGSY 2017-18 to 2025-26 (till 05-01-2026)

(Rs. in crore)

S.No.	State(s)	Expdt. 17-18	Expdt. 18-19	Expdt. 19-20	Expdt. 20-21	Expdt. 21-22	Expdt. 22-23	Expdt. 23-24	Expdt. 24-25	Expdt. 25-26
1	Andaman And Nicobar	-	-	-	3.78	5.45	7.51	22.93	3.97	9.69
2	Andhra Pradesh	136.25	257.43	338.84	396.75	508.86	748.63	368.03	370.60	282.43
3	Arunachal Pradesh	384.68	1,003.57	1,270.03	1,429.61	1,279.07	1,246.99	320.09	726.10	486.39
4	Assam	397.26	2,413.64	3,628.93	2,600.19	2,488.03	1,118.21	571.22	264.76	117.09
5	Bihar	1,586.37	1,874.77	1,552.77	2,173.52	1,992.99	2,088.54	1,815.63	2,312.80	548.59
6	Chhattisgarh	722.41	1,512.94	1,159.70	1,985.94	1,902.34	1,057.35	388.09	732.15	519.23
7	Gujarat	52.35	32.72	29.35	133.32	400.16	492.19	328.46	361.22	273.56
8	Haryana	28.97	2.28	0.48	92.10	583.12	213.81	150.86	34.60	4.23
9	Himachal Pradesh	520.82	690.59	724.34	1,061.00	933.22	626.84	371.54	904.14	904.91
10	Jammu And Kashmir	949.36	1,082.70	1,324.12	932.37	1,485.28	1,114.78	1,256.96	1,071.22	324.28
11	Jharkhand	1,257.00	1,211.46	1,312.94	1,083.34	598.44	745.63	1,323.90	1,374.96	406.45
12	Karnataka	50.46	15.85	1.10	728.40	1,499.18	864.71	404.80	144.01	21.89
13	Kerala	206.09	225.16	122.18	71.76	46.91	124.97	161.43	249.15	145.05
14	Ladakh	0.00	0.00	0.00	514.73	109.66	107.81	30.44	111.33	97.68
15	Madhya Pradesh	1,902.02	2,533.07	1,799.47	2,166.99	2,419.14	1,978.73	1,105.16	1,023.96	507.41
16	Maharashtra	407.20	204.20	207.12	221.59	376.73	1,074.02	1,451.92	1,524.10	746.67
17	Manipur	264.25	286.06	487.23	601.46	710.58	539.11	293.03	88.75	17.80
18	Meghalaya	113.55	158.99	289.79	473.71	536.92	373.72	238.19	375.61	185.27
19	Mizoram	72.71	138.48	285.18	277.32	332.86	315.94	381.62	45.78	68.61
20	Nagaland	18.04	71.66	70.80	144.70	125.83	198.65	94.01	30.50	39.88
21	Odisha	2,679.95	3,289.38	2,489.91	1,754.13	1,795.50	2,088.94	1,589.76	754.68	217.83
22	Puducherry	0.00	0.00	0.00	0.00	0.00	27.08	11.89	-0.10	0.00
23	Punjab	334.66	227.64	32.10	2.67	295.14	428.72	522.95	328.82	240.03
24	Rajasthan	536.53	857.63	289.11	492.13	1,452.64	372.38	633.09	935.22	285.19
25	Sikkim	205.55	222.55	175.11	178.52	177.89	230.34	130.13	148.98	112.21
26	Tamil Nadu	528.54	890.32	799.29	626.92	1,169.56	532.36	776.91	741.43	1,023.88
27	Telangana	132.66	321.02	289.44	288.59	410.80	345.32	479.41	399.90	292.92
28	Tripura	136.23	129.40	97.43	99.25	202.93	152.90	112.64	99.01	48.91
29	Uttar Pradesh	1,822.20	959.98	356.63	440.19	2,074.26	3,267.32	3,791.65	2,704.30	383.58
30	Uttarakhand	608.36	698.43	1,080.48	1,493.50	1,218.45	1,350.02	800.68	934.09	315.52
31	West Bengal	1,253.13	2,057.64	1,512.52	1,471.94	701.28	394.75	309.11	271.11	566.50
	Total:	**17,307.60**	**23,369.56**	**21,726.39**	**23,940.42**	**27,833.22**	**24,228.27**	**20,236.53**	**19,067.15**	**9,193.68**

(Source OMMAS)

Annexure : XXII

Pradhan Mantri Gram Sadak Yojana (PMGSY)
Funds released under PMGSY during 2017-18 to 2025-26 (till 31-12-2025)

(Rs. in crore)

S.No	State	2017-18 #	2018-19 #	2019-20 #	2020-21#	2021-22#	2022-23#	2023-24#	2024-25#	2025-26# (till 09-12-2025)#
1	A&N Islands	-	-	-	-	9.22	12.22	12.22	0.05	-
2	Andhra Pradesh	226.16	243.88	476.27	53.20	50.00	644.13	140.64	507.32	15.00
3	Arunachal Pradesh	700.00	1350.00	1122.99	952.31	1090.60	1018.74	339.90	609.00	209.09
4	Assam	575.58	2542.76	2401.88	2516.62	1591.50	664.91	391.29	79.24	121.75
5	Bihar	1592.26	140.00	286.70	49.13	375.00	1443.23	963.37	1195.44	-
6	Chhattisgarh	508.66	664.39	1614.60	924.48	394.41	995.87	401.77	325.24	245.37
7	Goa	-	-	-	-	--	-	-	-	-
8	Gujarat	-	-	-	79.08	195.50	266.62	298.41	220.65	4.30
9	Haryana	-	13.20	16.03	-	353.23	168.25	74.01	27.37	-
10	Himachal Pradesh	399.56	703.37	1284.89	745.24	517.45	624.76	617.56	634.82	482.19
11	Jammu & Kashmir	1400.00	590.77	695.50	1727.30	1328.34	717.00	1304.17	1028.25	85.80
12	Jharkhand	1381.70	757.32	214.41	293.50	-	332.63	752.80	961.76	-
13	Karnataka	5.00	47.19	534.24	49.29	704.25	720.47	72.25	100.58	6.50
14	Kerala	169.13	105.88	48.64	89.97	0.00	106.76	54.25	122.27	62.15
15	Madhya Pradesh	1308.45	1070.61	1308.97	1099.54	1392.25	1557.47	599.42	703.28	94.20
16	Maharashtra	330.63	6.75	150.00	-	-	742.99	1110.80	854.92	115.10
17	Manipur	231.50	293.63	263.85	420.66	742.00	744.98	161.29	2.81	0.31
18	Meghalaya	50.04	196.42	357.00	355.29	483.92	405.89	122.59	219.62	175.04
19	Mizoram	200.00	51.32	576.06	1.59	74.34	584.19	141.37	87.49	39.81
20	Nagaland	8.80	149.63	88.89	72.89	145.31	183.15	161.29	2.25	3.12
21	Odisha	2249.99	2535.18	798.11	774.29	441.62	1235.88	1262.55	712.38	97.33
22	Puducherry	-	-	-	-	11.66	24.72	0.27	25.00	-
23	Punjab	339.15	-	-	-	68.59	231.06	265.10	319.86	52.87
24	Rajasthan	1120.26	150.05	184.74	237.15	917.51	199.90	404.79	450.46	161.18
25	Sikkim	337.00	199.40	4.39	195.50	107.28	263.33	94.37	70.00	54.00
26	Tamil Nadu	636.39	619.14	308.46	265.38	440.00	613.70	411.36	638.66	191.76
27	Telangana	242.87	99.64	267.38	-	48.88	321.43	296.96	132.57	27.97
28	Tripura	135.38	73.31	10.64	69.57	73.88	267.59	185.03	172.75	26.02
29	Uttar Pradesh	910.29	370.16	78.07	123.90	1418.55	2068.57	2679.63	1968.60	0.01
30	Uttarakhand	702.21	988.23	554.90	1536.27	787.00	1297.16	551.05	815.50	135.55
31	West Bengal	1058.35	1426.98	348.25	969.31	49.94	381.03	99.28	225.00	170.52
32	UT of Ladakh	-	-	-	50.00	140.79	109.97	37.50	113.81	59.57
Total:		**16819.36**	**15389.21**	**13995.86**	**13651.46**	**13953.02**	**18948.61**	**14007.29**	**13327.03**	**2636.62**

Inclusive of Fund release for RCPLWEA, Incentive money, PM-JANMAN, (Source MoRD)

Annexure : XXIII

Pradhan Mantri Gram Sadak Yojana (PMGSY)
State-wise number of NQM and SQM Inspections conducted during January'25 to December'25

S. No.	State	NQM Inspections	SQM Inspections
1	Andaman And Nicobar	0	10
2	Andhra Pradesh	133	766
3	Arunachal Pradesh	107	707
4	Assam	201	1419
5	Bihar	405	3804
6	Chhattisgarh	340	2245
7	Gujarat	39	711
8	Haryana	38	224
9	Himachal Pradesh	173	1380
10	Jammu And Kashmir	95	1032
11	Jharkhand	305	1123
12	Karnataka	59	701
13	Kerala	74	371
14	Ladakh	22	113
15	Madhya Pradesh	280	3205
16	Maharashtra	242	1239
17	Manipur	91	32
18	Meghalaya	83	494
19	Mizoram	28	191
20	Nagaland	34	55
21	Odisha	425	1953
22	Puducherry	0	19
23	Punjab	22	546
24	Rajasthan	126	655
25	Sikkim	37	226
26	Tamil Nadu	110	1457
27	Telangana	67	213
28	Tripura	42	129
29	Uttar Pradesh	429	3102
30	Uttarakhand	162	1012
31	West Bengal	184	1332
	Total	**4,353**	**30,466**

Annexure : XXIV

Numbers of participants trained From 1st January 2025 to 31th March 2025*

Sl. No.	Training Institute	Name of training program	No. of participants trained
1	NIT Warangal	Ground Improvement Techniques for Rural Roads	41
2		GIS Applications in Rural Roads	49
3		Resilient Technologies for Rural Roads	37
4		Socio-Economic Impacts of Rural Roads	33
5	NIT Trichy	Training Programme on Technology Initiatives in Rural Roads	35
6	IIT Guwahati	Road Safety: Low-cost Road Safety Measures for Rural Road Safety	42
7		Maintenance: Routine, Repair, Rehabilitation and Reconstruction. Introduction to pavement recycling	35
8	IIT Patna	Pavement Condition Evaluation of Rural Roads (Including Training on Drone Data Collection and Data Processing)	36
9		Design and Laboratory Quality Control Tests for Flexible Pavements	23
10	ESCI Hyderabad	Preparation of DPRs for Rural Road Projects	36
11		Design of Flexible and Rigid Pavements	23
Total			**390**

*Due to fund constant on account of training head, training was not conducted after 1st April 2025

Annexure : XXV-A

Pradhan Mantri Gram Sadak Yojana (PMGSY)
Unsatisfactory % based on NQM Inspections during January, 2025 to December,'2025

Sl. No	State	Completed U%	Ongoing U%	Maintenance U%
1	Andhra Pradesh	0.00%	0.00%	2.78%
2	Arunachal Pradesh	36.84%	8.33%	28.85%
3	Assam	33.33%	24.32%	30.25%
4	Bihar	19.48%	1.82%	25.60%
5	Chhattisgarh	21.95%	3.70%	8.14%
6	Gujarat	0.00%	0.00%	0.00%
7	Haryana	42.86%	0.00%	9.68%
8	Himachal Pradesh	20.00%	21.74%	27.03%
9	Jammu And Kashmir	24.00%	11.76%	7.55%
10	Jharkhand	36.84%	16.00%	38.28%
11	Karnataka	31.58%	20.00%	3.33%
12	Kerala	0.00%	10.81%	31.03%
13	Ladakh	0.00%	0.00%	4.55%
14	Madhya Pradesh	5.88%	0.00%	6.62%
15	Maharashtra	14.81%	5.56%	9.68%
16	Manipur	45.45%	31.82%	62.96%
17	Meghalaya	41.38%	18.18%	33.33%
18	Mizoram	30.00%	0.00%	80.00%
19	Nagaland	77.78%	31.25%	55.56%
20	Odisha	43.21%	12.12%	39.45%
21	Punjab	11.11%	0.00%	37.50%
22	Rajasthan	2.78%	0.00%	8.45%
23	Sikkim	22.22%	0.00%	100.00%
24	Tamil Nadu	7.41%	0.00%	0.00%
25	Telangana	5.56%	7.14%	42.86%
26	Tripura	20.00%	5.00%	58.33%
27	Uttar Pradesh	9.29%	8.51%	15.70%
28	Uttarakhand	35.56%	4.76%	43.75%
29	West Bengal	36.59%	2.70%	13.04%
	Total	**22.96%**	**9.46%**	**23.39%**

Annexure : XXV-B

Pradhan Mantri Gram Sadak Yojana (PMGSY)
Unsatisfactory % based on SQM Inspections during January'25 to December, '25

Sl. No	State	Completed U%	Ongoing U%	Maintenance U%
1	Andaman And Nicobar	100.00%	0.00%	0.00%
2	Andhra Pradesh	0.00%	0.29%	5.71%
3	Arunachal Pradesh	2.56%	1.71%	26.67%
4	Assam	1.20%	0.00%	6.13%
5	Bihar	10.04%	2.19%	18.09%
6	Chhattisgarh	0.00%	0.24%	1.60%
7	Gujarat	1.02%	7.14%	16.96%
8	Haryana	0.00%	0.00%	10.24%
9	Himachal Pradesh	12.07%	5.41%	40.89%
10	Jammu And Kashmir	7.11%	6.88%	22.51%
11	Jharkhand	0.00%	0.17%	6.04%
12	Karnataka	0.00%	0.00%	2.79%
13	Kerala	3.92%	5.91%	20.16%
14	Ladakh	0.00%	4.71%	7.69%
15	Madhya Pradesh	0.50%	0.80%	10.10%
16	Maharashtra	1.20%	1.56%	10.00%
17	Manipur	0.00%	0.00%	0.00%
18	Meghalaya	3.51%	0.00%	13.01%
19	Mizoram	0.00%	6.38%	20.93%
20	Nagaland	100.00%	8.33%	0.00%
21	Odisha	2.11%	5.45%	35.85%
22	Puducherry	0.00%	0.00%	6.67%
23	Punjab	3.51%	2.32%	14.51%
24	Rajasthan	7.95%	0.00%	18.09%
25	Sikkim	0.00%	0.76%	20.00%
26	Tamil Nadu	0.00%	0.10%	4.20%
27	Telangana	0.00%	6.25%	0.00%
28	Tripura	8.33%	0.00%	34.09%
29	Uttar Pradesh	0.79%	2.56%	7.70%
30	Uttarakhand	0.99%	10.19%	42.03%
31	West Bengal	5.56%	7.88%	31.35%
	Total	**3.20%**	**2.72%**	**16.03%**

Annexure : XXVI

Pradhan Mantri Gram Sadak Yojana (PMGSY)
State-wise details of complaints received and disposed of during the period from Jan, 2025- Dec, 2025

Sr. No.	State	No. of complaint received	Final reply sent	Interim reply sent
1	Andaman And Nicobar	7	7	0
2	Andhra Pradesh	38	37	1
3	Arunachal Pradesh	15	3	12
4	Assam	136	20	116
5	Bihar	1123	1122	1
6	Chandigarh	0	0	0
7	Chhattisgarh	177	173	3
8	Dadra And Nagar Haveli	0	0	0
9	Daman And Diu	0	0	0
10	Delhi	0	0	0
11	Goa	2	0	2
12	Gujarat	303	286	17
13	Haryana	394	387	7
14	Himachal Pradesh	97	95	2
15	Jammu And Kashmir	207	196	11
16	Jharkhand	191	191	0
17	Karnataka	128	120	8
18	Kerala	88	88	0
19	Ladakh	1	0	1
20	Lakshadweep	0	0	0
21	Madhya Pradesh	802	407	393
22	Maharashtra	461	458	3
23	Manipur	16	8	8
24	Meghalaya	6	6	0
25	Mizoram	0	0	0
26	Nagaland	3	3	0
27	Odisha	292	262	30
28	Puducherry	0	0	0
29	Punjab	203	176	27
30	Rajasthan	472	468	4
31	Sikkim	3	3	0
32	Tamil Nadu	44	42	2
33	Telangana	20	20	0
34	Tripura	19	1	18
35	Uttar Pradesh	1753	1703	50
36	Uttarakhand	147	145	2
37	West Bengal	373	368	5
	Grand Total	**7521**	**6795**	**723**



ANNEXURES

DEPARTMENT OF LAND RESOURCES

Annexure : I

State-wise details of Projects sanctioned, Projects transferred to States/UTs, Projects funded, Projects completed & End-Line evaluation reports received under WDC-PMKSY 1.0

Sl. No	State	Total no. of Project sanctioned @	Projects transferred to State/UT	Projects funded by DoLR	Projects completed	End-line evaluation reports received
1.	Andhra Pradesh	432	59	373	371	371
2.	Arunachal Pradesh	156	42	114	114	64
3.	Assam	372	92	280	280	280
4.	Bihar	123	59	64	64	64
5.	Chhattisgarh	263	55	208	208	208
6.	Gujarat	610	121	489	489	489
7.	Haryana	88	13	75	75	75
8.	Himachal Pradesh	163	32	131	131	131
9.	Jharkhand	171	28	143	143	143
10.	Karnataka	571	142	429	429	429
11.	Kerala	83	14	69	69	69
12.	Madhya Pradesh	517	71	446	446	443
13.	Maharashtra	1186	162	1024	1024	997
14.	Manipur	102	41	61	61	61
15.	Meghalaya	96	35	61	61	61
16.	Mizoram	89	40	49	49	49
17.	Nagaland	111	0	111	111	111
18.	Odisha	310	76	234	234	195
19.	Punjab	67	34	33	33	33
20.	Rajasthan	1025	205	820	817	814
21.	Sikkim	15	9	6	6	6
22.	Tamil Nadu	270	0	270	270	270
23.	Telangana	330	54	276	275	265
24.	Tripura	65	9	56	56	56
25.	Uttarakhand	65	3	62	62	62
26.	Uttar Pradesh	612	363	249	249	249
27.	West Bengal	163	44	119	119	119
28.	UT of J&K	144	25	119	119	119
29.	UT of Laddakh	15	4	11	11	0
	Total	**8214**	**1832**	**6382**	**6376**	**6233**

@ Sanctioned under the erstwhile Integrated Watershed Management Programme (IWMP), which has been amalgamated as the Watershed Development Component (WDC) of the Pradhan MantriKrishi Sinchayee Yojana (PMKSY) with effect from 2015-16.

Note: There was no sanctioned project in Goa.

Annexure : II

Details of number of projects sanctioned, area of projects, project cost, Central share in project cost and Central share funds released under WDC-PMKSY 2.0

((As on 31.12.2025)

(Area in lakh hectare and Rs. in crore)

Sr. No	State /UT	No. of projects sanctioned	Area of sanctioned projects	Total project cost	Central share in total project cost	Central share funds released
1.	Andhra Pradesh	59	2.44	555.31	333.19	206.992
2.	Arunachal Pradesh	68	1.51	422.562	380.31	320.935
3.	Assam	38	1.64	371.36	334.23	225.060
4.	Bihar	35	1.72	440.97	264.58	168.547
5.	Chhattisgarh	45	2.50	613.66	368.20	220.146
6.	Goa	5	0.20	55.96	33.57	11.142
7.	Gujarat	51	2.92	687.81	412.68	281.530
8.	Haryana	9	0.31	80.59	48.36	20.449
9.	Himachal Pradesh	35	0.67	187.24	168.51	91.067
10.	Jharkhand	30	1.48	393.53	236.12	100.609
11.	Karnataka	78	3.29	769.67	461.80	147.593
12.	Kerala	6	0.26	73.26	43.95	406.203
13.	Madhya Pradesh	91	5.49	1207.35	724.41	32.787
14.	Maharashtra	140	5.26	1251.14	750.68	525.274
15.	Manipur	13	0.59	164.33	147.90	507.352
16.	Meghalaya	32	0.63	175.64	158.08	44.572
17.	Mizoram	20	0.50	138.88	124.99	134.588
18.	Nagaland	14	0.50	140.06	126.05	118.605
19.	Odisha	60	3.24	842.06	505.24	80.635
20.	Punjab	7	0.29	80.83	48.50	397.894
21.	Rajasthan	159	8.05	1990.36	1194.22	18.712
22.	Sikkim	9	0.30	84.98	76.49	747.219
23.	Tamil Nadu	34	1.66	368.66	221.20	34.323
24.	Telangana	35	1.47	368.07	220.84	179.694
25.	Tripura	19	0.32	89.60	80.64	111.344
26.	Uttar Pradesh	56	2.64	580.67	348.39	67.559
27.	Uttarakhand	15	0.84	232.26	209.03	177.034
28.	West Bengal	27	1.29	350.60	210.36	96.057
29.	Jammu & Kashmir	19	0.69	194.58	194.58	137.374
30.	Ladakh	11	0.22	60.86	60.86	29.920
Total		**1220**	**52.92**	**12972.85**	**8487.96**	**5641.22**

Annexure : III

Total Funds released and Districts covered under DILRMP (As on 31.12.2025)

	States/Uts	Fund released upto 31-12-2025 (Rs. in crore)	No. of District covered
1	Andhra Pradesh	26632.45	26
2	Arunachal Pradesh	2616.28	25
3	Assam	15045.69	35
4	Bihar	15489.99	38
5	Chhattisgarh	11658.23	29
6	Gujarat	14404.27	32
7	Goa	1136.54	2
8	Haryana	4144.65	21
9	Himachal Pradesh	5718.45	12
10	Jammu & Kashmir	2701.64	22
11	Jharkhand	10713.96	24
12	Karnataka	11327.02	31
13	Kerala	4667.37	11
14	Madhya Pradesh	21308.77	52
15	Maharashtra	8780.13	34
16	Manipur	867.80	10
17	Meghalaya	1117.68	12
18	Mizoram	3038.39	8
19	Nagaland	1774.09	11
20	Odisha	12128.04	30
21	Punjab	2915.51	22
22	Rajasthan	22471.80	33
23	Sikkim	2265.76	4
24	Tamil Nadu	6296.50	37
25	Telangana	8385.21	10
26	Tripura	3442.89	8
27	Uttar Pradesh	4644.81	75
28	Uttarakhand	5395.75	13
29	West Bengal	14826.04	19
30	A & N Islands	172.25	1
31	Chandigarh	255.57	1
32	Daman Diu and D & N Haveli	169.50	3
33	Delhi	132.07	1
34	Lakshadweep	216.41	1
35	Puducherry	585.28	4
36	Ladakh	615.50	2
37	Misc Expenditure	9846.91	
	Total	**257909.20**	**699**

Annexure : IV

State-wise and component-wise physical progress under DILRMP (As on 31.12.2025)

Sl. No.	Component	Completed (Equal to or above 90%)	Ongoing (Above 0% and below 90%)	Ongoing (Above 10% & below 90%)
1	2	3	4	5
1	Computerization of Land Records (CLR)	**29 States/UTs :** ANDAMAN & NICOBAR ISLANDS, ANDHRA PRADESH, ASSAM, BIHAR, CHANDIGARH, CHATTISGARH, GOA, GUJARAT, HARYANA, HIMACHAL PRADESH, JAMMU & KASHMIR, JHARKHAND, KARNATAKA, KERALA, LAKSHADWEEP, MADHYA PRADESH, MAHARASTRA, MIZORAM, ODISHA, PUDUCHERRY, PUNJAB, RAJASTHAN, SIKKIM, TAMILNADU, TELANGANA, THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU, TRIPURA, UTTARAKHAND, UTTAR PRADESH, WEST BENGAL	**4 States/UTs :** NCT OF DELHI, LADAKH, MANIPUR, SIKKIM,	**3 States/UTs ;** ARUNACHAL PRADESH, NAGALAND, MEGHALAYA
2	Digitization of Cadastral Maps	**28 States/UTs ::** ANDAMAN & NICOBAR ISLANDS, ANDHRA PRADESH, ASSAM, BIHAR, CHANDIGARH, CHATTISGARH, GOA, GUJARAT, HARYANA, HIMACHAL PRADESH, JHARKHAND, , JAMMU & KASHMIR, KARNATAKA, MAHARASTRA, MADHYA PRADESH, MANIPUR, MIZORAM, NAGALAND, ODISHA,	**4 States/UTs:** NCT OF DELHI, KERALA, LADAKH, PUNJAB,	**4 States/UTs:** ARUNACHAL PRADESH, LAKSHADWEEP, MEGHALAYA, NAGALAND

Sl. No.	Component	Completed (Equal to or above 90%)	Ongoing (Above 0% and below 90%)	Ongoing (Above 10% & below 90%)
1	2	3	4	5
		PUDUCHERRY, RAJASTHAN, SIKKIM, TAMILNADU, TELANGANA, THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU, TRIPURA, UTTARAKHAND, UTTAR PRADESH, WEST BENGAL		
3	Integration of Cadastral Maps with RoRs	**15 States/UTs** CHANDIGARH, CHATTISGARH, GOA, GUJARAT, JHARKHAND, KARNATAKA, LAKSHADWEEP, MAHARASTRA, MADHYA PRADESH, ODISHA, RAJASTHAN, TAMILNADU, UTTAR PRADESH, TRIPURA, WEST BENGAL	**9 States/UTs** ANDAMAN & NICOBAR ISLANDS, ANDHRA PRADESH, ASSAM, BIHAR, HIMACHAL PRADESH, JAMMU & KASHMIR, NCT OF DELHI, SIKKIM, THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU,	**12 States/UTs** ARUNACHAL PRADESH, HARYANA, KERALA, LADAKH, MANIPUR, MEGHALAYA, MIZORAM, NAGALAND, PUNJAB, PUDUCHERRY, TELANGANA, UTTARAKHAND,
4	Computerization of Registration (CoR)	**28 States/UTs** ANDAMAN & NICOBAR ISLANDS, ANDHRA PRADESH, ASSAM, BIHAR, CHANDIGARH, CHATTISGARH, GOA, GUJARAT, HARYANA, JAMMU & KASHMIR, JHARKHAND, KARNATAKA, KERALA, LADAKH, MADHYA PRADESH, MAHARASTRA, NCT OF DELHI, ODISHA, PUDUCHERRY, PUNJAB, RAJASTHAN, SIKKIM, TAMILNADU, TELANGANA, TRIPURA, UTTARAKHAND, UTTAR PRADESH, WEST BENGAL	**5 States/UTs** HIMACHAL PRADESH, THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU, MANIPUR, MEGHALAYA, MIZORAM,	**3 States/UTs** ARUNACHAL PRADESH, LAKSHADWEEP, NAGALAND

Sl. No.	Component	Completed (Equal to or above 90%)	Ongoing (Above 0% and below 90%)	Ongoing (Above 10% & below 90%)
1	2	3	4	5
5	Integration of Land Records and Property Registration	**21 States/UTs** ANDHRA PRADESH, BIHAR, CHANDIGARH, CHATTISGARH, GOA, GUJARAT, HARYANA, JHARKHAND, KARNATAKA, KERALA, MADHYA PRADESH, MAHARASTRA, NCT OF DELHI, ODISHA, PUDUCHERRY, PUNJAB, SIKKIM, TAMILNADU, TELANGANA, TRIPURA, UTTARAKHAND	**7 States/UTs** ASSAM, HIMACHAL PRADESH, MIZORAM, RAJASTHAN, THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU, UTTAR PRADESH, WEST BENGAL	**8 States/UTs** ANDAMAN & NICOBAR ISLANDS, ARUNACHAL PRADESH, JAMMU & KASHMIR, LADAKH, LAKSHADWEEP, MANIPUR, MEGHALAYA, NAGALAND

Annexure : V

Representation of SCs, STs, OBCs (as on 31.12.2025)

	Number of Employees				Number of Appointments made during the previous calendar year									
					By direct recruitment				By promotions			By other		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Groups	Total	SCs	STs	OBCs	Total	SCs	STs	OBCs	Total	SCs	STs	Total	SCs	STs
A	36	03	04	05	-	-	-	-	-	-	-	-	-	-
B	32	04	03	07	06	03	-	03	1	-	1	-	-	-
C (excluding Safai Karmchari)	16	03	02	05	05	-	2	03	-	-	-	-	-	-
C (Safai Karmchari)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**84**	**10**	**09**	**17**	**11**	**03**	**2**	**06**	**1**	**-**	**1**	**-**	**-**	**-**

Annexure : VI

Representation of Persons with Disability (as on 31.12.2025)

Groups	Number of Employees				Direct Recruitment							Promotions						
					No. of vacancies reserved			No. of appointment made				No. of vacancies recommend			No. of appointment made			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Groups	Total	VH	HH	OH	VH	HH	OH	Total	VH	HH	OH	VH	HH	OH	Total	VH	HH	OH
A	36	-	-	01	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B	32	-	-	01	-	-	01	-	-	-	-	-	-	-	-	-	-	-
C (excluding Safai Karmchari)	16	01	-	01	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C (Safai Karmchari)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	84	01	-	03	-	-	01	-	-	-	-	-	-	-	-	-	-	-

Annexure : VII

State and Phase-wise Status of WDC-PMKSY 1.0 projects in NER

(No. of Projects)

Sl. No.	State	Total projects sanctioned to State on 08.02.2018	Uninitiated Projects transferred to State on 01.08.2018	Preparatory phase projects transferred	Completion Status [$]	
					Project funded by DoLR	Completed / Closed (Administrative reports received)
1	Arunachal Pradesh	156	0	42	114	114
2	Assam	372	0	92	280	280
3	Manipur	102	0	41	61	61
4	Meghalaya	96	12	23	61	61
5	Mizoram	89	0	40	49	49
6	Nagaland	111	0	0	111	111
7	Sikkim	15	4	5	6	6
8	Tripura	65	0	9	56	56
Total		**1006**	**16**	**252**	**738**	**738**

[$] *As per the information received from States*

Annexure : VIII

State-wise details of Expenditure on WDC-PMKSY 2.0 Projects in NER (2021-22 to 2025-26)

Sl. No	State	No. of projects sanctioned			Central share released (as on 31.12.2025)
		No. of projects sanctioned	Area covered (lakh ha)	Total project cost	
1	Arunachal Pradesh	68	1.51	422.56	320.94
2	Assam	38	1.64	371.36	225.06
3	Manipur	13	0.59	164.33	44.57
4	Meghalaya	32	0.63	175.64	134.59
5	Mizoram	20	0.50	138.88	118.60
6	Nagaland	14	0.50	140.06	80.64
7	Sikkim	9	0.30	84.98	34.32
8	Tripura	19	0.32	89.60	67.56
Total		**213**	**5.99**	**1587.41**	**1026.28**

सत्यमेव जयते

ग्रामीण विकास मंत्रालय

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