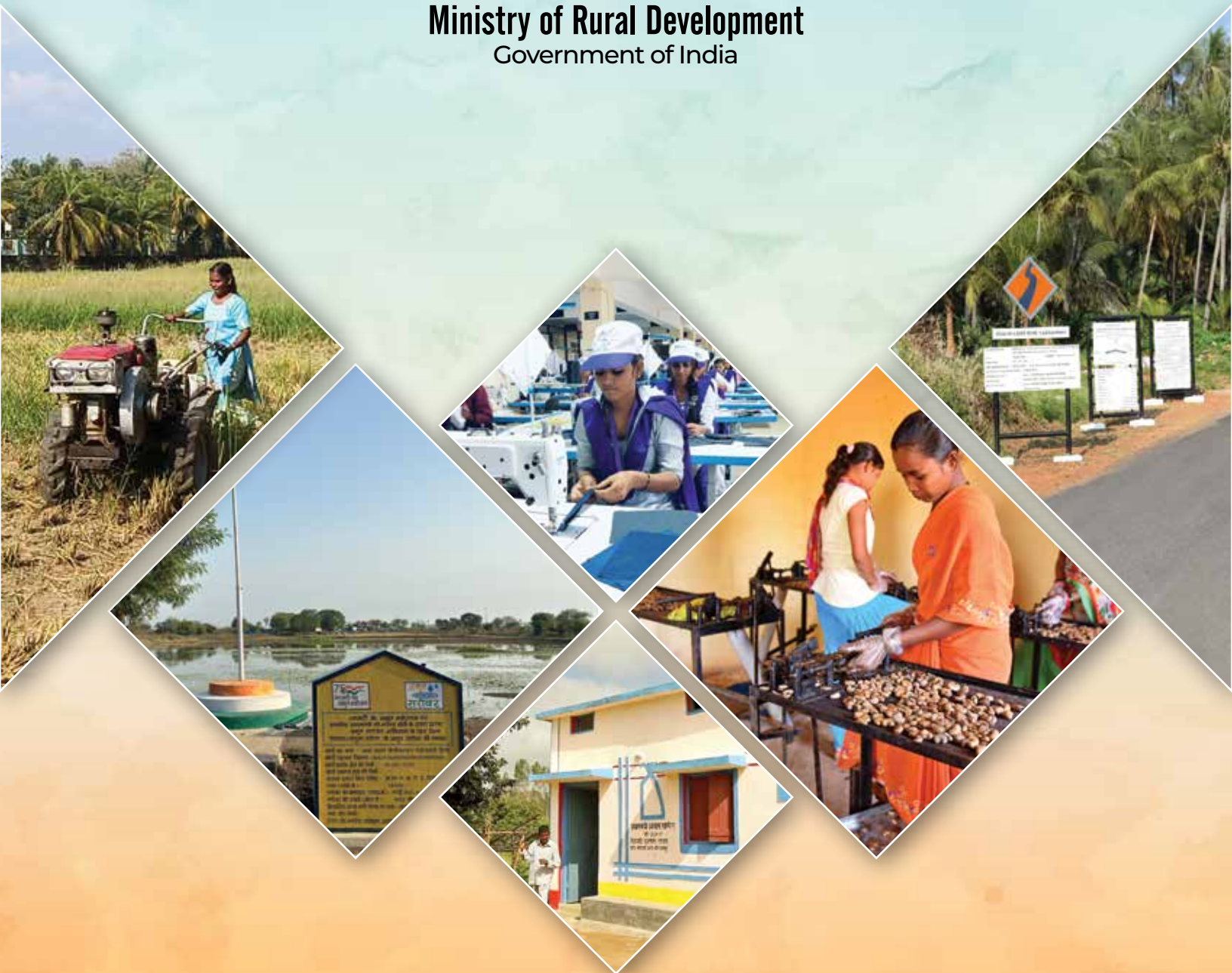




Ministry of Rural Development
Government of India



**Key Indicators & Analytical Overview of
Department of Rural Development Schemes
(FY 2023-24)**

Key Indicators & Analytical Overview of Department of Rural Development Schemes

(FY 2023-24)



सत्यमेव जयते

Ministry of Rural Development
Government of India
www.rural.nic.in

List of Officers Associated with Publication

Shri M K Ujjainia
Additional Director General

Ms Pinky Sawariya
Director

Shri Vinod Samant
Under Secretary

Shri Naresh Yadav
Shri Hansraj

Senior Statistical Officer

Abbreviations

ABPS	: Aadhaar-Based Payment System
AEBAS	: Aadhaar Enabled Biometric System of Attendance
DAY-NRLM	: Deendayal Antyodaya Yojana - National Rural Livelihoods Mission
DoRD	: Department of Rural Development
IGNDPS	: Indira Gandhi National Disability Pension Scheme
IGNOAPS	: Indira Gandhi National Old Age Pension Scheme
IGNWPS	: Indira Gandhi National Widow Pension Scheme
LWE	: Left Wing Extremism
MCLF	: Model Cluster Level Federation
MGNREGA	: Mahatma Gandhi National Rural Employment Guarantee Act
MHA	: Ministry of Home Affairs
MKSP	: Mahila Kisan Sashaktikaran Pariyojana (MKSP)
MoRD	: Ministry of Rural Development
MWC	: Mission Water Conservation
NFBS	: National Family Benefit Scheme
NRETP	: National Rural Economic Transformation Project
NSAP	: National Social Assistance Program
NTFP	: Non-Timber Forest Produce
PIA	: Project Implementing Agencies
PMAY-G	: Pradhan Mantri Awaas Yojana Gramin
PMEGP	: Prime Ministers Employment Generation Program
PMGSY	: Pradhan Mantri Gram Sadak Yojana
PRI	: Panchayati Raj Institutions
RCPLWEA	: Road Connectivity Project for Left Wing Extremism Affected Areas
RSETI	: Rural Self-Employment Training Institutes
SAGY	: Saansad Adarsh Gram Yojana
SLEC	: State-Level Empowered Committee
SVEP	: Start-Up Village Entrepreneurship Program
VDP	: Village Development Plan
DDU-GKY	: Deen Dayal Upadhyaya Grameen Kaushalya Yojana
SC	: Scheduled Caste
ST	: Scheduled Tribe
GP	: Gram Panchayat
RMT	: Rural Mason Training
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
SPMFI	: State Project Manager - Financial Inclusion

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Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

1

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), enacted in 2005, is a landmark Indian labor law designed to strengthen livelihood security in rural areas. Mahatma Gandhi National Rural Employment Guarantee Scheme (Mahatma Gandhi NREGS) is a demand-driven wage employment Scheme that provides for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work. It provides a fall-back option for livelihood security for rural households when no better employment opportunity is available.

More than just an employment scheme, MGNREGA serves as a powerful tool for social protection and rural infrastructure development. By addressing the critical challenges of unemployment and underemployment, the program also contributes to the creation of durable assets that enhance local economies and promote sustainable development. A key feature of MGNREGA is its commitment to transparency and accountability, ensuring that resources reach those in need and that rural development remains at the forefront of national priorities.



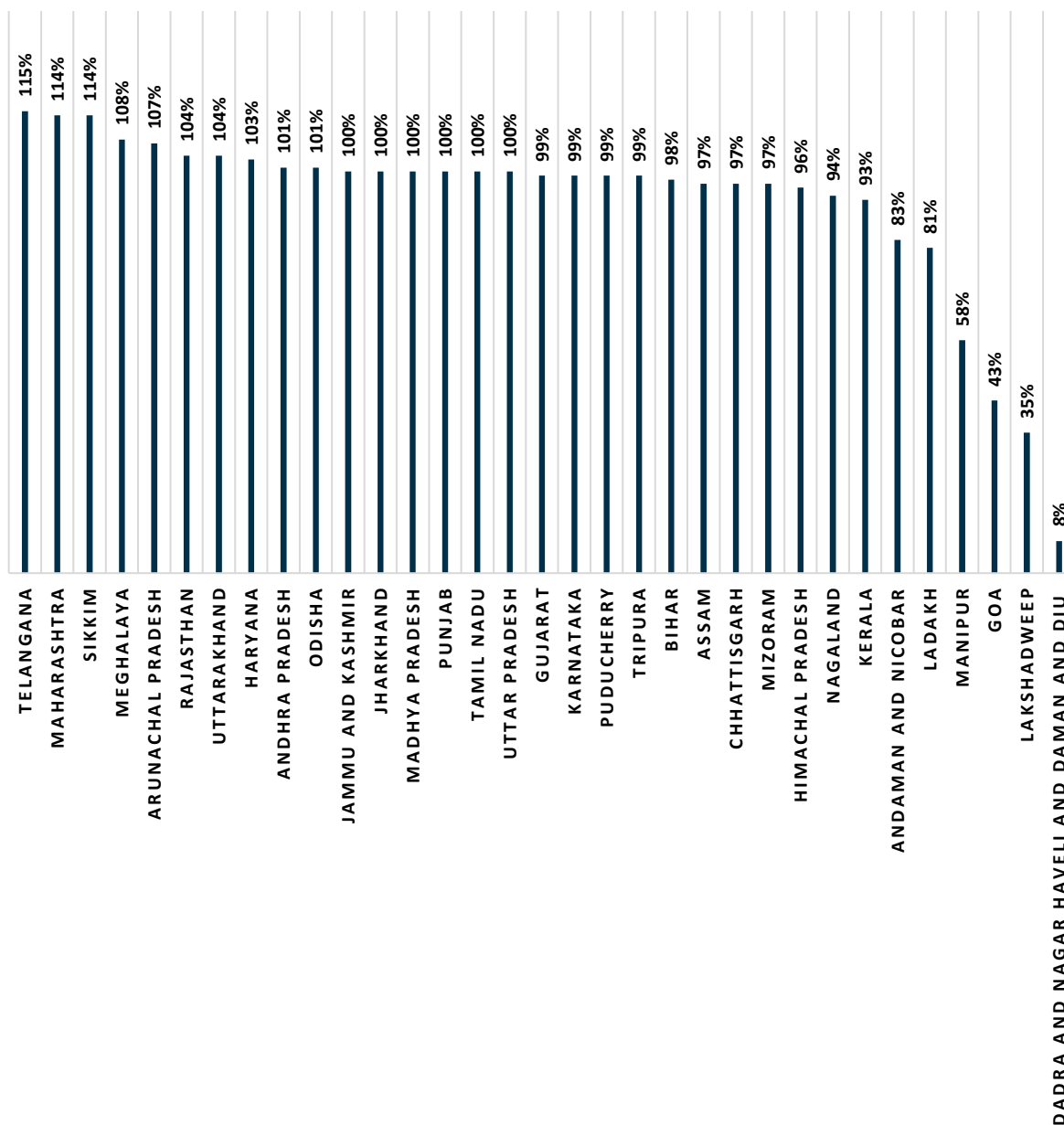
Table 1.1: State-wise Persondays (PDs) generated as percentage of labour budget for FY 2023-24

State/UT	Approved Labour Budget in FY 2023-24 (in lakhs)	Persondays generated in FY 2023-24 (in lakhs)	Persondays generated as a percentage of Labour Budget
ANDHRA PRADESH	2530.00	2554.83	101%
ARUNACHAL PRADESH	150.00	160.35	107%
ASSAM	900.00	874.22	97%
BIHAR	2250.00	2205.00	98%
CHHATTISGARH	1250.00	1208.47	97%
GOA	1.00	0.43	43%
GUJARAT	500.00	492.72	99%
HARYANA	120.00	123.11	103%
HIMACHAL PRADESH	350.00	335.98	96%
JAMMU AND KASHMIR	375.00	374.70	100%
JHARKHAND	1100.00	1097.12	100%
KARNATAKA	1400.00	1384.39	99%
KERALA	1050.00	979.60	93%
LADAKH	25.00	20.24	81%
MADHYA PRADESH	2000.00	1994.04	100%
MAHARASHTRA	850.00	968.82	114%
MANIPUR	250.00	146.06	58%
MEGHALAYA	300.00	324.90	108%
MIZORAM	210.00	204.07	97%
NAGALAND	191.00	178.72	94%
ODISHA	1750.00	1761.73	101%
PUNJAB	350.00	350.80	100%
RAJASTHAN	3600.00	3751.58	104%
SIKKIM	30.00	34.32	114%
TAMIL NADU	4100.00	4087.02	100%
TELANGANA	1050.00	1208.57	115%
TRIPURA	375.00	370.42	99%
UTTAR PRADESH	3450.00	3451.92	100%
UTTARAKHAND	190.00	196.87	104%
WEST BENGAL	0.00#	1.65	-
ANDAMAN AND NICOBAR	1.50	1.24	83%
DADRA AND NAGAR HAVELI AND DAMAN AND DIU	5.00	0.41	8%
LAKSHADWEEP	0.10	0.04	35%
PUDUCHERRY	22.00	21.89	99%
Total	30725.60	30866.23	100%

Source: <https://nreganarep.nic.in/netnrega/MISreport4.aspx> (reports 2.2.1 and 5.1.1)

#Fund release to the State of West Bengal has been stopped from 9.03.2022, as per provision of Section 27 of Mahatma Gandhi National Rural Employment Guarantee Act, 2005 due to non-compliance of directives of Central Government.

Chart 1.1: Percentage of Persondays generated against the Annual Agreed to Labour Budget in FY 2023-24



Source: <https://nreganarep.nic.in/netnrega/MISreport4.aspx> (report 5.1.1)

Key Insights from Table 1.1

- i. State of Telangana, Sikkim, Maharashtra, Meghalaya, Arunachal Pradesh, Rajasthan, Uttarakhand, Haryana, Andhra Pradesh, Odisha have a persondays generated as a percentage of Labour Budget exceeding 100%. This indicates these regions have generated more persondays than annual agreed to labour budget and have a high demand for works under the scheme.
- ii. States such as Goa and Lakshadweep, have a generated persondays below 50% of the approved labour budget, indicating lower demand for works under MGNREGA.

Conclusion

The data indicates varying levels of persondays generated across all the States and UTs. It is clear from the table 1.1 that Mahatma Gandhi National Rural Employment Guarantee Act is a demand-driven scheme and works are allocated to the households willing to work under MGNREGA.

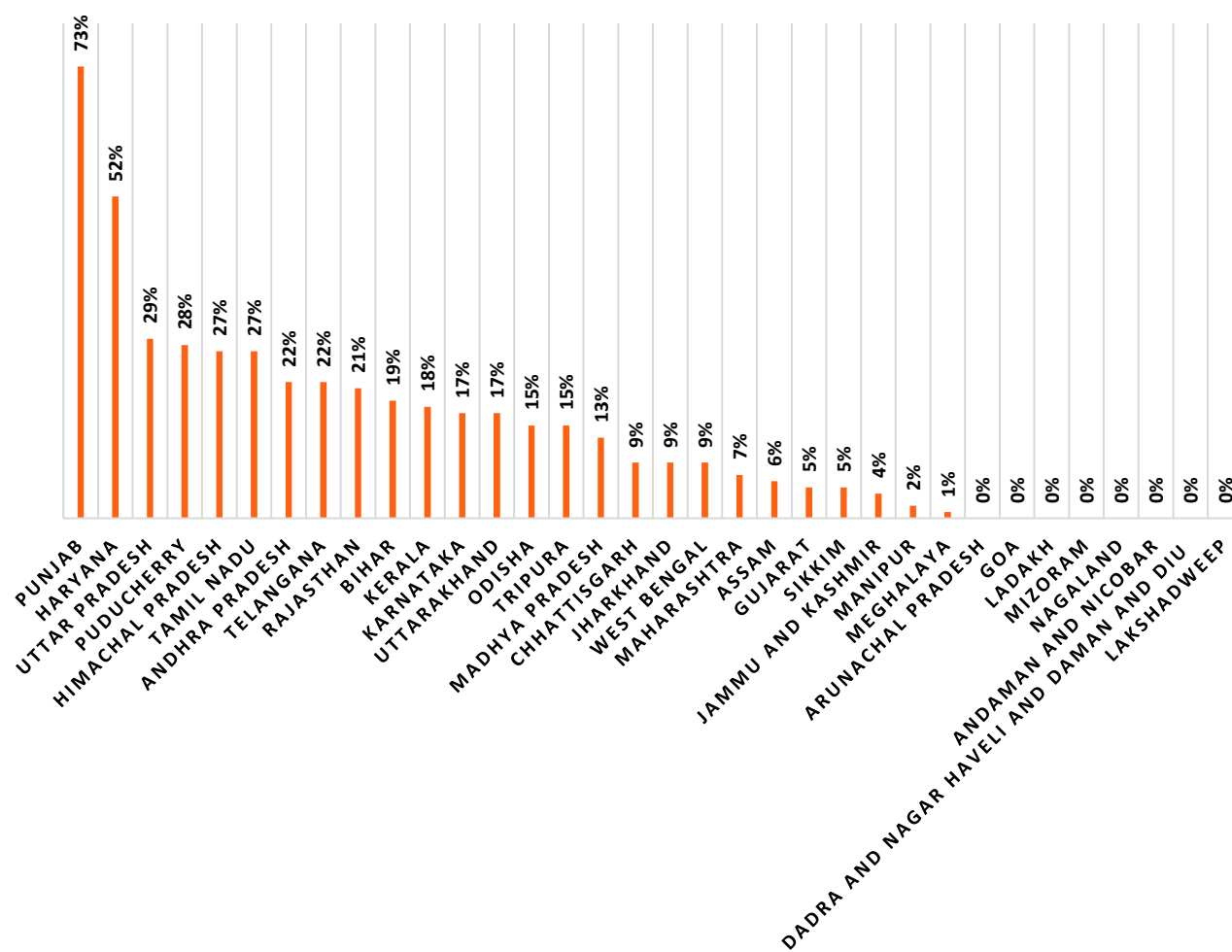


Table 1.2: State-wise percentage of SCs, STs and Women in total Persondays (PDs) generated under MGNREGA for FY 2023-24

S. No.	State/UT	Persondays generated (in lakhs)	SC Persondays as percentage of total Persondays	ST Persondays as percentage of total Persondays	Women Persondays as percentage of total Persondays
1	ANDHRA PRADESH	2554.92	22%	11%	61%
2	ARUNACHAL PRADESH	160.35	0%	94%	48%
3	ASSAM	874.22	6%	17%	51%
4	BIHAR	2205.06	19%	2%	54%
5	CHHATTISGARH	1276.61	9%	37%	54%
6	GOA	0.43	0%	50%	72%
7	GUJARAT	492.75	5%	47%	47%
8	HARYANA	123.12	52%	0%	61%
9	HIMACHAL PRADESH	344.31	27%	7%	64%
10	JAMMU AND KASHMIR	374.73	4%	11%	32%
11	JHARKHAND	1097.13	9%	23%	48%
12	KARNATAKA	1384.54	17%	12%	53%
13	KERALA	994.59	18%	7%	89%
14	LADAKH	20.24	0%	100%	64%
15	MADHYA PRADESH	1995.58	13%	32%	43%
16	MAHARASHTRA	1159.94	7%	17%	44%
17	MANIPUR	146.06	2%	51%	53%
18	MEGHALAYA	324.90	1%	90%	57%
19	MIZORAM	204.07	0%	99%	49%
20	NAGALAND	178.72	0%	99%	45%
21	ODISHA	1828.26	15%	34%	49%
22	PUNJAB	350.80	73%	0%	69%
23	RAJASTHAN	3751.60	21%	22%	69%
24	SIKKIM	34.32	5%	39%	55%
25	TAMIL NADU	4087.02	27%	1%	87%
26	TELANGANA	1208.58	22%	21%	63%
27	TRIPURA	370.49	15%	50%	50%
28	UTTAR PRADESH	3452.11	29%	1%	42%
29	UTTARAKHAND	196.87	17%	5%	57%
30	WEST BENGAL	1.65	9%	4%	45%
31	ANDAMAN AND NICOBAR	1.24	0%	6%	64%
32	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	0.41	0%	97%	49%
33	LAKSHADWEEP	0.04	0%	100%	43%
34	PUDUCHERRY	21.89	28%	0%	87%
Total		31217.51	19%	18%	59%

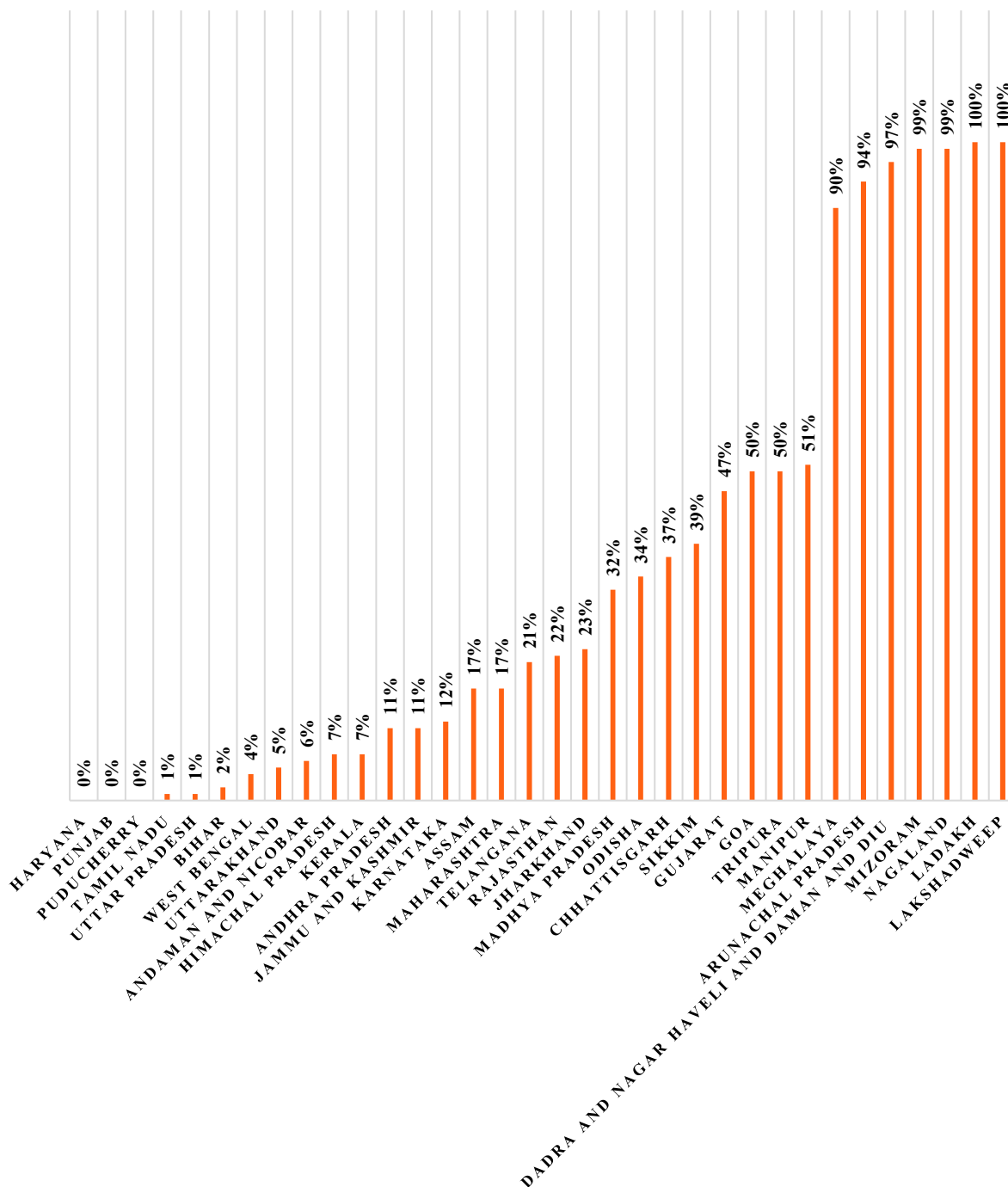
Source: <https://nreganarep.nic.in/netnrega/MISreport4.aspx> (Report 5.1.5)

Chart 1.2 (a): Person days generated by SCs as percentage of total persondays in FY 2023-24

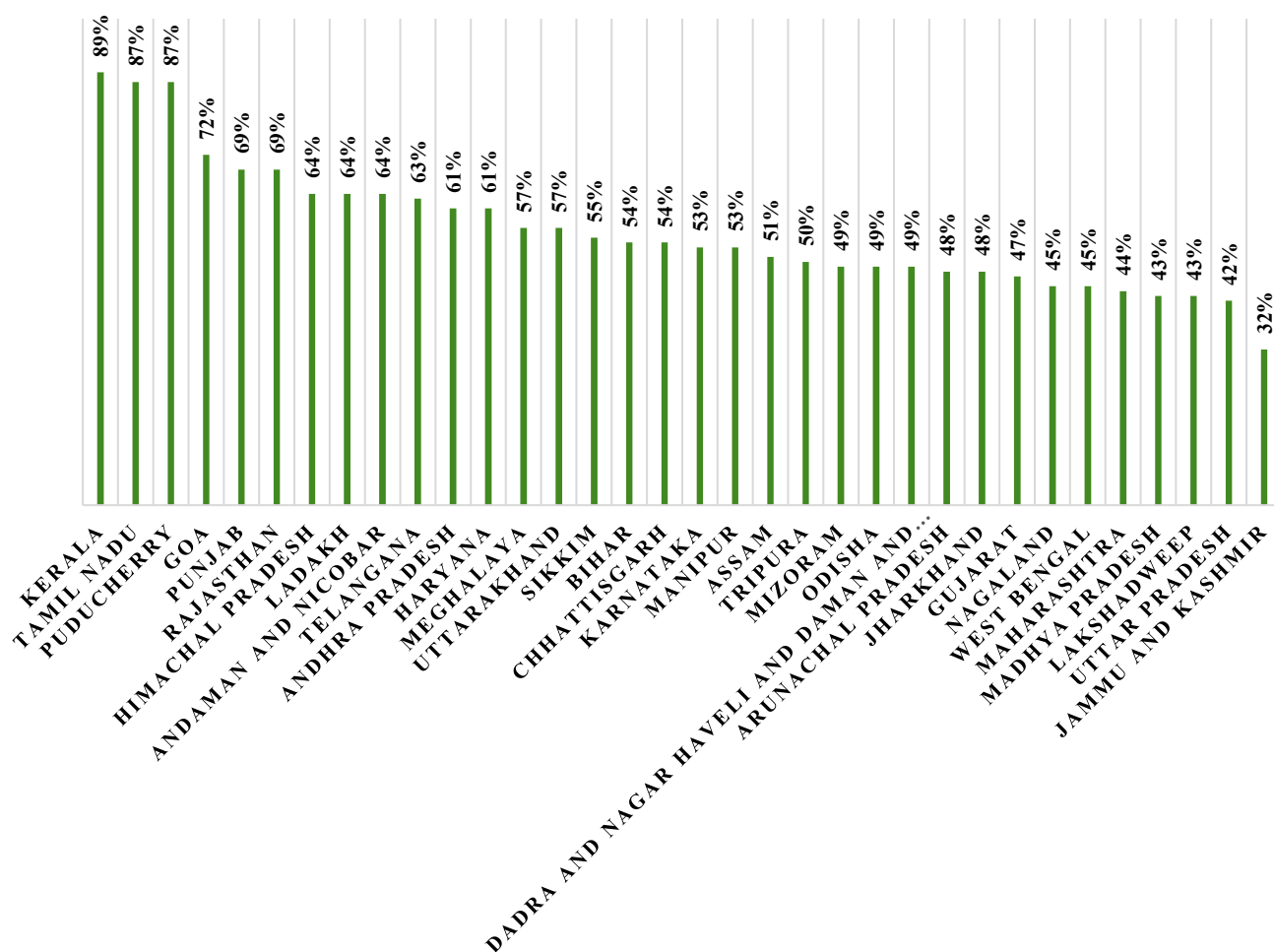


Source: <https://nreganarep.nic.in/netnrega/MISreport4.aspx> (Report 5.1.5)

Chart 1.2 (b): Persondays generated by STs as percentage of total persondays in FY 2023-24



Source: <https://nreganarep.nic.in/netnrega/MISreport4.aspx> (Report 5.1.5)

Chart 1.2 (c): Women persondays generated as percentage of total persondays in FY 2023-24

Source: <https://nreganarep.nic.in/netnrega/MISreport4.aspx> (Report 5.1.5)

Key Insights from Table 1.2

i. Percentage of SCs in total persondays generated:

- Punjab (73%), Haryana (52%) have the highest inclusivity indices for Scheduled Castes, indicating higher demand for works by the SC communities in these States.

ii. Percentage of STs in total persondays generated:

- Ladakh, Lakshadweep, Mizoram, Nagaland, and Dadar & Nagar Haveli & Daman & Diu have inclusivity indices near or at 100%, showing high participation of Scheduled Tribes in employment schemes.

iii. Participation of Women:

a) High female participation

- Kerala (89%), Puducherry (87%), Tamil Nadu (87%), Goa (72%), Rajasthan (69%) and Punjab (69%) show high female participation, reflecting strong gender inclusivity in these regions.

b) Low female participation

- Jammu and Kashmir (32%), Uttar Pradesh (42%), Lakshadweep (43%) and Madhya Pradesh (43%) have lower indices, suggesting room for improvement in female participation.

Conclusion

The Mahatma Gandhi National Rural Employment Guarantee Act (Mahatma Gandhi NREGA) has special provisions for women and it has been categorically mentioned in Schedule-II, Para 15 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 demanded for work under the Scheme. It is evident from the above data that around 59% of persondays have been generated by women in FY 2023-24 under MGNREGA, which clearly highlights the high women participation under the scheme. Further, compared to 25.2% of SC/ST in total population (according to Census 2011), 37% of persondays have been generated by SC and ST population under the scheme, which highlights better social inclusion in the scheme. The analysis of persondays generated and inclusivity indices for SC, ST, and Women highlights varied participation of SC/ST and women population across all the States and UTs.



Table 1.3: State-wise average duration of employment provided per household, average wage rate per day per person (in Rs.) and count of households which have completed 100 days of employment

Sl. No.	State/UTs	Average days of employment provided per household	Average Wage per person/day (In Rs.)	Numbers of Households Completed 100 days
1	ANDHRA PRADESH	54.89	245.65	687396
2	ARUNACHAL PRADESH	59.52	223.81	5152
3	ASSAM	38.92	237.93	19416
4	BIHAR	45.77	227.21	33655
5	CHHATTISGARH	51.54	200.51	343117
6	GOA	20.68	322.00	9
7	GUJARAT	49.55	230.56	23417
8	HARYANA	33.61	343.96	2555
9	HIMACHAL PRADESH	51.08	229.21	76554
10	JAMMU AND KASHMIR	54.63	243.37	8359
11	JHARKHAND	50.22	254.90	100207
12	KARNATAKA	46.22	302.61	43364
13	KERALA	67.70	331.85	569106
14	LADAKH	62.34	243.76	460
15	MADHYA PRADESH	48.85	209.76	79748
16	MAHARASHTRA	47.41	260.69	279886
17	MANIPUR	30.57	259.91	271
18	MEGHALAYA	66.38	237.94	77606
19	MIZORAM	93.09	248.98	129190
20	NAGALAND	43.90	223.98	289
21	ODISHA	55.90	248.59	339016
22	PUNJAB	41.34	294.91	15078
23	RAJASTHAN	58.75	200.89	509350
24	SIKKIM	56.58	236.45	3979
25	TAMIL NADU	59.44	255.04	397098
26	TELANGANA	47.72	181.03	134969
27	TRIPURA	63.16	207.50	68991
28	UTTAR PRADESH	50.37	229.38	530655
29	UTTARAKHAND	41.75	229.85	15281
30	WEST BENGAL	21.69	226.79	0
31	ANDAMAN AND NICOBAR	28.73	311.74	92
32	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	50.64	297.00	0
33	LAKSHADWEEP	46.80	304.00	4
34	PUDUCHERRY	41.69	279.93	62
Total		52.08	237.60	4494332

Source: <https://nreganarep.nic.in/netnrega/MISreport4.aspx> (Reports 7.1.2 and 5.1.1)

Key Insights from Table 1.3:

- Mizoram stands out with high average days of employment provided per household (93.09), and very high households participation.
- Kerala stands out with high average days of employment, high wages, and a large number of households completing 100 days.
- Andhra Pradesh leads in absolute number of households completing 100 days.
- Haryana offers the highest average wage.

Policy Implications

- States like Goa, and Haryana need to increase participation in employment and household participation despite of high wage rate.
- High-performing states (Mizoram, Kerala, Andhra Pradesh) could be models for best practices in execution.





Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY – NRLM)

2

DAY-NRLM launched in June 2011, is a poverty reduction program of the Department of Rural Development. DAY-NRLM program of the Government of India is also one of the world's largest initiatives to improve the livelihoods of the poor. DAY-NRLM aims at mobilizing rural poor households into Self Help Groups (SHGs) and continuously nurturing and supporting them to take economic activities till they attain appreciable increase in income over a period of time and come out of abject poverty. Physical and Financial of Self Help Group (SHG) is given in Table 2.1 and Table 2.2 respectively.

The Mission seeks to achieve its objective through investing in four core components:

- (a) Social mobilization and promotion and strengthening of self-managed and financially sustainable community institutions of the rural poor;
- (b) Financial inclusion of the rural poor;
- (c) Sustainable livelihoods; and
- (d) Social inclusion, social development and convergence.



Table 2.1 Physical progress of Financial Year 2023-24

S. No.	State/UT	Number of Self Help Groups Formed	Number of Households Mobilised into Self Help Groups
1	ANDHRA PRADESH	2478	145926
2	ASSAM	25673	359590
3	BIHAR	42244	513317
4	CHHATISGARH	18572	300282
5	GUJARAT	9797	108796
6	JHARKHAND	20485	405281
7	KARNATAKA	104258	1182372
8	KERALA	17260	484723
9	MADHYA PRADESH	51200	667985
10	MAHARASHTRA	44070	579102
11	ODISHA	19396	309396
12	RAJASTHAN	61857	943431
13	TAMIL NADU	18459	405583
14	TELANGANA	3412	134268
15	UTTAR PRADESH	126857	2074302
16	WEST BENGAL	124304	1272630
17	HARYANA	2936	40851
18	HIMACHAL PRADESH	3337	43175
19	JAMMU & KASHMIR	11324	161419
20	PUNJAB	12525	145837
21	UTTARAKHAND	11816	94769
22	ARUNACHAL	2067	22898
23	MANIPUR	1681	19915
24	MEGHALAYA	1441	20255
25	MIZORAM	940	12181
26	NAGALAND	1478	15759
27	SIKIM	339	5231
28	TRIPURA	5830	81220
29	ANDAMAN & NICOBAR	114	1622
30	GOA	142	3396
31	LADAKH	1053	7840
32	LAKSHADWEEP	20	622
33	PUDUCHERRY	447	5614
34	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	316	3185
Total:		748128	10572773

Key Insights from Table 2.1

Above table 2.1 shows the data provided for the financial year 2023-24 regarding the number of Self-Help Groups (SHGs) formed and the number of households mobilized into SHGs across various states and Union Territories (UTs) in India, Key Insights are as follows:

i. Top 5 Performer

• Top 5 States in SHGs Formation

- **Uttar Pradesh:** 1,26,857 SHGs (16.96 % of total SHGs)
- **West Bengal:** 1,24,304 SHGs (16.62% of total SHGs)
- **Karnataka:** 1,04,258 SHGs (13.94 % of total SHGs)
- **Rajasthan:** 61,857 SHGs (8.27 % of total SHGs)
- **Madhya Pradesh:** 51,200 SHGs (6.84 % of total SHGs)

• Top 5 States in Household Mobilization

- **Uttar Pradesh:** 20,74,302 households (19.62 % of total households mobilized)
- **West Bengal:** 12,72,630 households (12.04% of total households mobilized)
- **Karnataka:** 11,82,372 households (11.18 % of total households mobilized)
- **Rajasthan:** 9,43,431 households (8.92% of total households mobilized)
- **Madhya Pradesh:** 6,67,985 households (6.32% of total households mobilized)

ii. Union Territories Comparision

- **Highest SHGs Formation :** Jammu and Kashmir with 11,324 SHGs.
- **Lowest SHGs Formation :** Lakshadweep with 20 SHGs.
- **Household Mobilization :**
 - **Highest:** Jammu and Kashmir with 1,61,419 households.
 - **Lowest:** Lakshadweep with 622 households.

iii. Notable Observations

- **Uttar Pradesh** and **West Bengal** are the largest contributors in terms of both SHGs formed and households mobilized.
- Smaller states/UTs like **Lakshadweep, Andaman and Nicobar**, and **Sikkim** show low numbers in both SHG formation and household mobilization.
- **Karnataka, Rajasthan** and **Madhya Pradesh** show a very efficient SHG formation relative to household mobilization, with each SHG catering to about 12 households.
- **Bihar, Kerala, Tamil Nadu**, and **Jharkhand** have comparatively fewer SHGs formed but a significant number of households mobilized per SHG.

This analysis gives insights into the scale of SHG formation and household mobilization efforts in various states, highlighting both the leading regions and those with potentially higher scope for development and focus.



Chart 2.1 : Self Help Group & Household Mobilisation

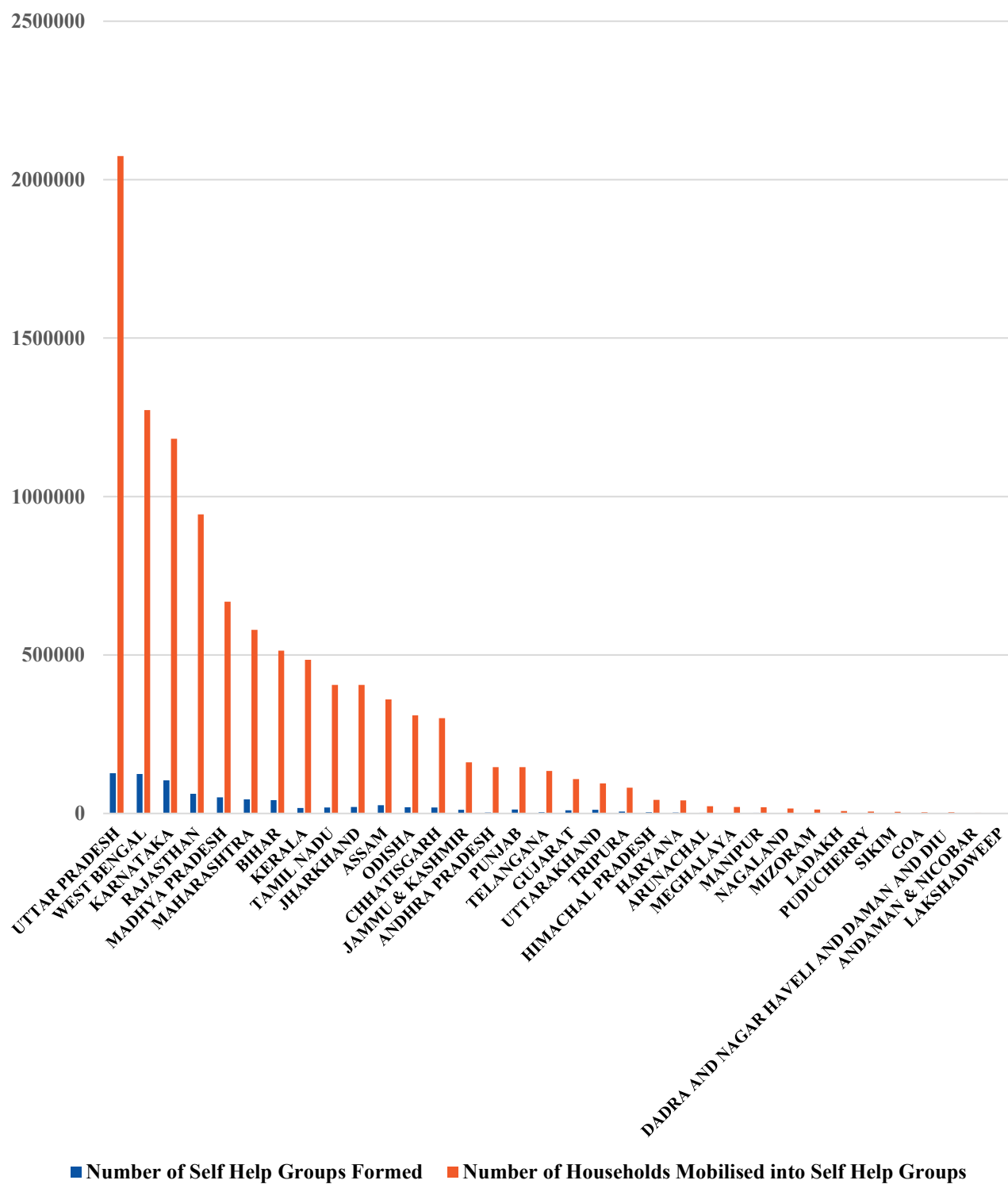


Table 2.2 Financial progress during FY 2023-24

Sr. No	State	Number of Self Help Groups Formed	Total Disbursement Amount (Rs in Crore)
1	ANDAMAN & NICOBAR ISLANDS	70	3.52
2	ANDHRA PRADESH	7,85,781	64422.10
3	ARUNACHAL PRADESH	2,043	55.98
4	ASSAM	1,65,708	4852.01
5	BIHAR	7,36,634	11541.72
6	CHATTISGARH	1,13,894	2041.05
7	GOA	1,144	72.34
8	GUJARAT	38,069	568.74
9	HARYANA	22,018	544.18
10	HIMACHAL PRADESH	9,218	205.12
11	JAMMU & KASHMIR	17,252	518.71
12	JHARKHAND	2,10,423	3865.21
13	KARNATAKA	9,12,194	26555.19
14	KERALA	78,722	5831.67
15	LADAKH	41	2.09
16	LAKSHADWEEP	13	0.37
17	MADHYA PRADESH	1,63,554	3583.87
18	MAHARASHTRA	2,87,017	8972.48
19	MANIPUR	1,746	27.78
20	MEGHALAYA	8,826	133.96
21	MIZORAM	1,902	58.85
22	NAGALAND	1,131	32.62
23	ODISHA	3,64,330	11465.58
24	PUDUCHERRY	2,562	147.63
25	PUNJAB	10,538	169.91
26	RAJASTHAN	1,07,390	2209.62
27	SIKKIM	1,500	47.02
28	TAMIL NADU	2,45,723	15885.18
29	TELANGANA	2,87,345	18503.83
30	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	85	0.74
31	TRIPURA	19,222	404.35
32	UTTAR PRADESH	1,75,326	2334.85
33	UTTARAKHAND	30,597	365.89
34	WEST BENGAL	8,29,166	22108.89
35	OTHERS	31,891	1400.23
Total		56,63,075	208933.28

Financial Inclusion:

i. Self-Help Group Bank Linkage

- Credit and other financial services are essential to help poor smoothen their consumption, minimize shocks & vulnerabilities and undertake investments for acquisition and expansion of productive assets. DAY-NRLM has adopted the concept of Self-Help Groups (SHGs) as the primary institution for mobilization of women from poor households and leveraging credit from the formal banking system in an effort to bring rural poor households from abject poverty.
- During the year 2023-24, loan to 56.63 lakhs women SHGs amounting to Rs. 2,08,933.28 crores were disbursed by the banks in Table 2.2:

ii. Alternate Credit Delivery Channels

Government has given a thrust on digital financial transactions and moving towards an increasingly less cash economy. There is now an increased opportunity and use case for utilizing the 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 1,27,053 such Banking Correspondents (BC Sakhi) have been positioned across 29 states up to March 2024. 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 has a pool of about 1.35 lakhs women BCs as of March, 2024 which are trained and certified by Indian Institute of Banking and Finance, Mumbai for utilizing their services. State wise details of women B C Sakhi deployed during the financial year 2023-24 and cumulative deployment till March 2024 is given in Table 2.3.



Table 2.3 : Banking Correspondents (BC Sakhi) Deployment Status

S.No	State	During the FY 2023-24	Cumulative Status till March'24
1.	ARUNACHAL PRADESH	9	39
2.	ASSAM	1665	4631
3.	BIHAR	656	5612
4.	CHHATTISGARH	185	4104
5.	GOA	15	15
6.	GUJARAT	808	6791
7.	HARYANA	402	2131
8.	HIMACHAL PRADESH	226	486
9.	JAMMU & KASHMIR	75	765
10.	JHARKHAND	390	5352
11.	KARNATAKA	445	4241
12.	KERALA	702	702
13.	LADAKH	0	26
14.	MADHYA PRADESH	3201	11427
15.	MAHARASHTRA	2985	10505
16.	MANIPUR	2	185
17.	MEGHALAYA	39	664
18.	MIZORAM	32	206
19.	NAGALAND	28	341
20.	ODISHA	1533	2204
21.	PUNJAB	334	1054
22.	RAJASTHAN	2662	11257
23.	SIKKIM	17	61
24.	TAMILNADU	252	2511
25.	TELANGANA	125	1312
26.	TRIPURA	272	637
27.	UTTAR PRADESH	5873	43831
28.	UTTRAKHAND	347	1455
29.	WEST BENGAL	1073	4508
Total		24353	127053

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. 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 schemes/ products to SHG households.

In State/UT wise Table No. 2.4 shows that more than 5.73 crore women SHG members have been insured under life insurance (Pradhan Mantri Jeevan Jyoti Bima Yojana) and 7.22 crore under accidental insurance (Pradhan Mantri Suraksha Bima Yojana) schemes during this financial year 2023-24.



Table 2.4

S. No	State/UT	SHG members insured under	
		Pradhan Mantri Suraksha Bima Yojana (PMSBY) / State specific accidental insurance	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) / State specific life insurance
1	ANDAMAN & NICOBAR*	0	0
2	ANDHRA PRADESH	6993577	6993577
3	ARUNACHAL PRADESH	42076	38159
4	ASSAM	2967103	2551987
5	BIHAR	7153159	6495564
6	CHHATTISGARH	2607114	2182036
7	GOA	0	0
8	GUJARAT	41050	23809
9	HARYANA	2451050	1839219
10	HIMACHAL PRADESH	529628	418286
11	JAMMU & KASHMIR	278197	204091
12	JHARKHAND	407871	163124
13	KARNATAKA	3131087	2696510
14	KERALA	2669450	2581352
15	LADAKH	2918019	1740700
16	LAKSHADWEEP*	0	0
17	MADHYA PRADESH*	0	0
18	MAHARASHTRA	5644258	4016414
19	MANIPUR	5677805	4520036
20	MEGHALAYA	34273	20054
21	MIZORAM	114787	108237
22	NAGALAND	39874	38997
23	ODISHA	7856	6228
24	PUDUCHERRY	4471854	3260135
25	PUNJAB*	0	0
26	RAJASTHAN	399964	290016
27	SIKKIM	3548894	2463971
28	TAMIL NADU	35126	27065
29	TELANGANA	3326044	2396507
30	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	3493450	3691785
31	TRIPURA	285161	231798
32	UTTAR PRADESH	5600536	3649871
33	UTTARAKHAND	270934	173157
34	WEST BENGAL	7055891	4510889
Total		72196088	57333574

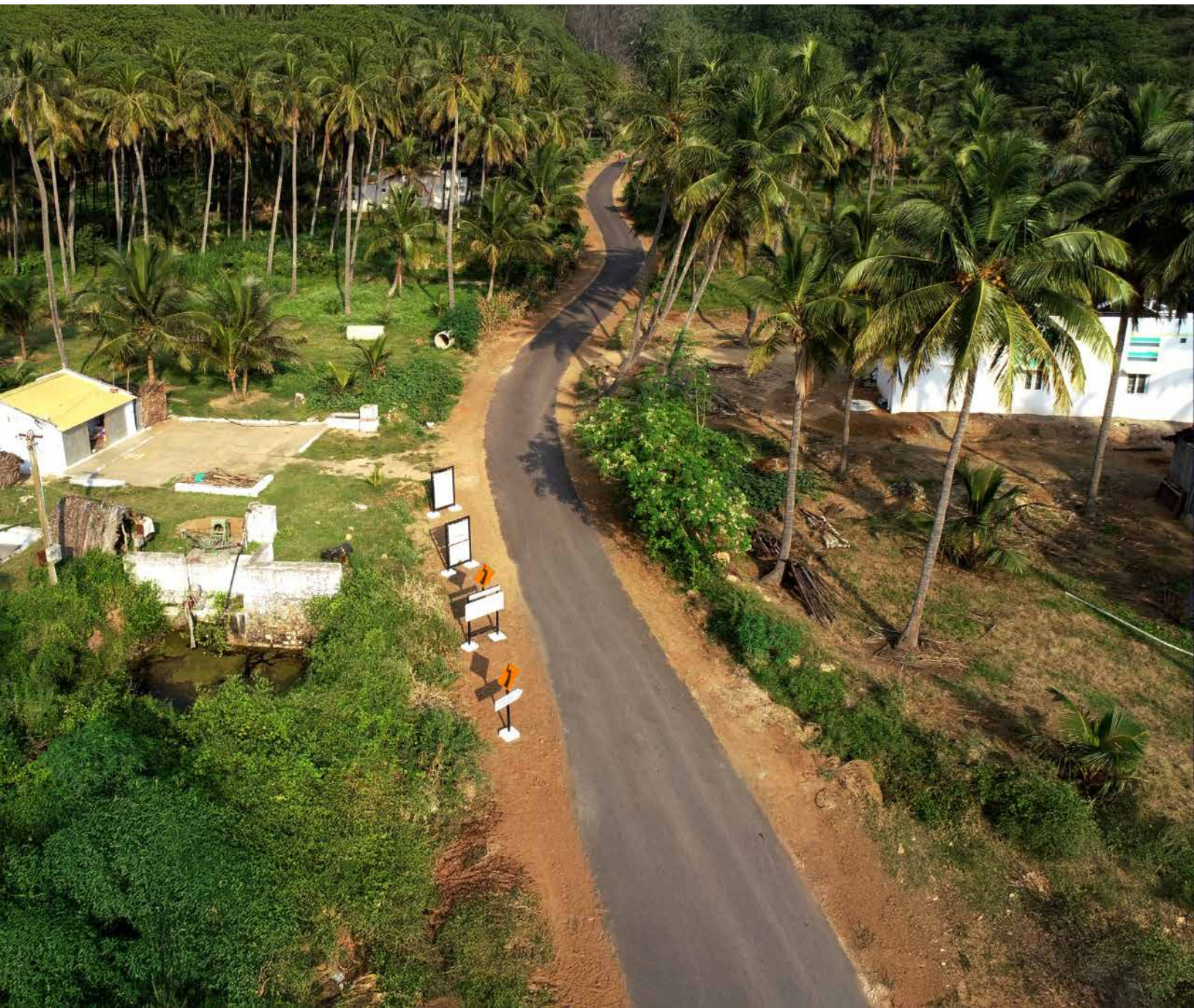
*The insurance progress of Pradhan Mantri Suraksha Bima Yojana (PMSBY) / Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in the financial year 2023-24 is recorded as zero, due to the absence of a designated State Project Manager - Financial Inclusion (SPMFI) or any responsible individual accountable for reporting the data during that period.



PRADHAN MANTRI GRAM SADAK YOJANA (PMGSY)

3

The Pradhan Mantri Gram Sadak Yojana (PMGSY) has been a pivotal initiative in India's journey towards rural development and connectivity. Launched in 2000, this ambitious scheme has aimed to connect even the remotest villages with all-weather roads, fostering economic growth, social inclusivity, and improving the overall quality of life in rural areas. Over the years, PMGSY has made significant strides in reaching its objectives, positively impacting millions of lives across the country. The Pradhan Mantri Gram Sadak Yojana (PMGSY) has significantly benefited rural people in India by improving road connectivity. This has led to better access to markets, healthcare, education, and other essential services, enhancing overall socio-economic development in rural areas.



As the programme unfolded, a need was felt to consolidate the existing Rural Road Network to improve its efficiency as a provider of transportation services, side by side with continuing the momentum in fast-tracking the completion of the ongoing PMGSY programme. In the year 2013, to ensure better connectivity to Left Wing Extremism (LWE) affected regions, a special provision was made to provide connectivity to habitations in the population category of 100-249 (2001 Census). Further, in the same year, **PMGSY-II** was launched to upgrade selected Through Routes (TRs) and Major Rural Links (MRLs) with a target to upgrade 50,000 km in various States and Union Territories (UTs). Subsequently, in the year 2016, **Road Connectivity Project for Left Wing Extremism Affected Areas (RCPLWEA)** was launched as a separate vertical under PMGSY to provide the required road infrastructure in 44 districts which were critical from the security and communications point of view.

PMGSY-III was launched in 2019 for the upgradation of existing Through Routes and Major Rural Links (MRLs) that connect habitations to Gramin Agricultural Markets (GrAMs), Higher Secondary Schools and Hospitals with a target to upgrade 1,25,000 km in various States and UTs.

PMGSY-IV has been launched in September, 2024 with a focus to provide all-weather connectivity to unconnected habitations which have become eligible due to population increase. The unconnected habitations of 500+ population in plain areas and 250 + population in NE and Hill States/UTs, special category areas (Tribal Schedule-V, Aspirational Districts/Blocks, Desert Areas) and 100+ in LWE affected districts as per Census 2011 will be covered under the scheme. The scheme is being 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. PMGSY-IV will increasingly use new technology and green techniques.

Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) road connectivity component is being implemented as a separate vertical under PMGSY with implementation period upto the financial year 2027-28. A target of 8000 Km with an outlay of Rs. 8000 crore has been given under the component with a cost ceiling of Rs 1 crore/Km.

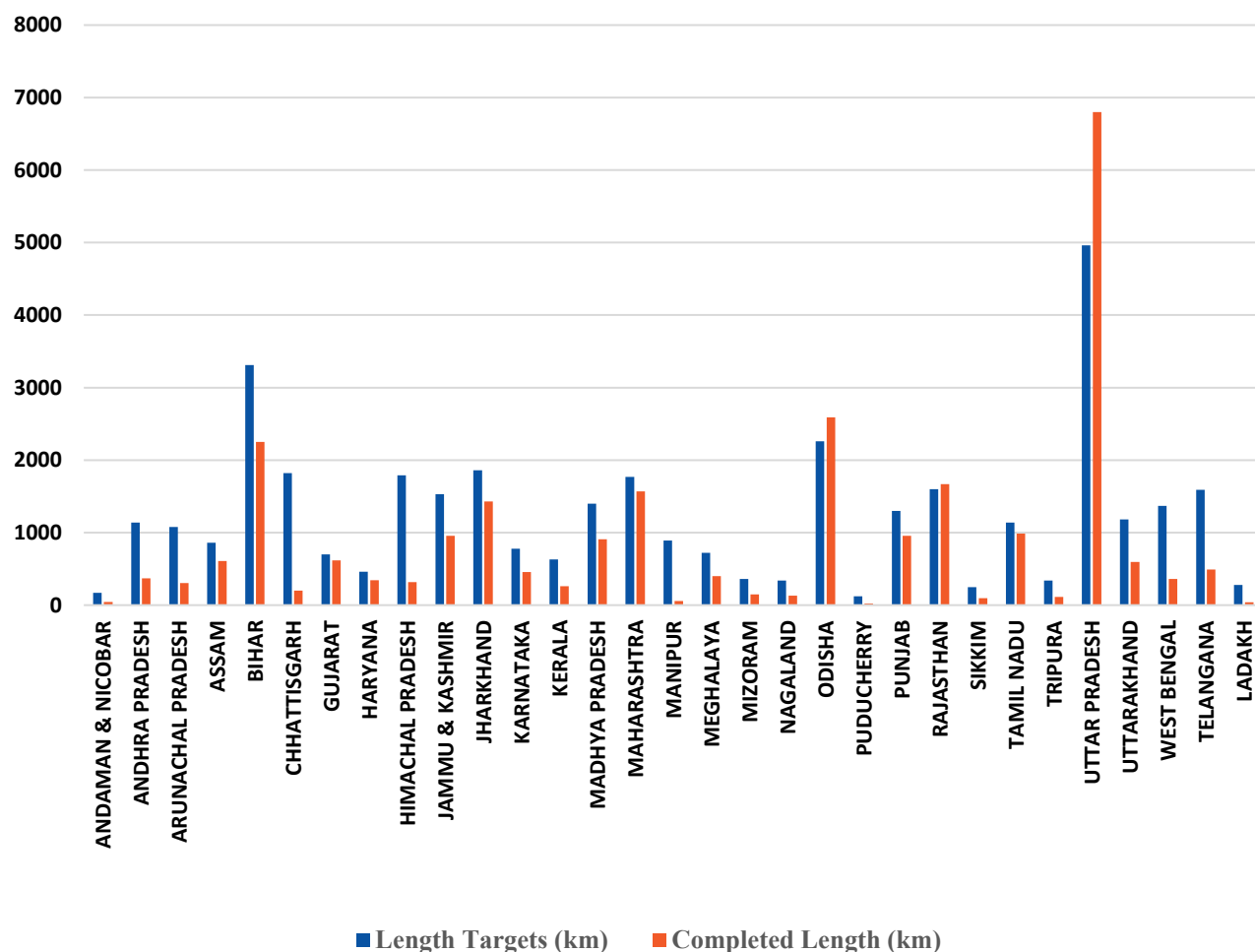


3.1 Physical progress during FY 2023-24

S. No	State/UT	Length Targets (km)	Completed Length (km)	Percentage Completion against the targeted length in percentage
1.	ANDAMAN & NICOBAR	170	43	25
2.	ANDHRA PRADESH	1,140	369	32
3.	ARUNACHAL PRADESH	1,080	303	28
4.	ASSAM	860	610	71
5.	BIHAR	3,310	2,251	68
6.	CHHATTISGARH	1,820	201	11
7.	GUJARAT	700	619	88
8.	HARYANA	460	344	75
9.	HIMACHAL PRADESH	1,790	317	18
10.	JAMMU & KASHMIR	1,530	956	62
11.	JHARKHAND	1,860	1,430	77
12.	KARNATAKA	780	457	59
13.	KERALA	630	261	41
14.	MADHYA PRADESH	1,400	910	65
15.	MAHARASHTRA	1,770	1,570	89
16.	MANIPUR	890	59	7
17.	MEGHALAYA	720	399	55
18.	MIZORAM	360	149	41
19.	NAGALAND	340	132	39
20.	ODISHA	2,260	2,589	115
21.	PUDUCHERRY	120	24	20
22.	PUNJAB	1,300	956	74
23.	RAJASTHAN	1,600	1,669	104
24.	SIKKIM	250	94	38
25.	TAMIL NADU	1,140	985	86
26.	TRIPURA	340	112	33
27.	UTTAR PRADESH	4,960	6,799	137
28.	UTTARAKHAND	1,180	594	50
29.	WEST BENGAL	1,370	361	26
30.	TELANGANA	1,590	493	31
31.	LADAKH	280	41	15
Total		38,000	26,100	69

Source: <https://omms.nic.in/>

Chart 3.1 : Physical Progress during FY 2022-23



Key Insights from Table 3.1

Above table 3.1 shows the data provides an overview of road construction and connectivity efforts across various states and union territories in India during the fiscal year 2023-24. The key metrics on the length targets for roads (in kilometres) and the actual completed length.

General Insights:

- **Completion vs. Target:** Overall, the total completed length across all states (26,100 km) represents approximately 69% of the total targeted length (38,000 km). This indicates a shortfall in meeting the planned targets.
- **Regional Disparities:** There is significant variance in performance across states, with some exceeding their targets and others falling far short. This might reflect differences in project management efficiency, geographical challenges, and resource allocation.
- **Focus on Rural Connectivity:** While several states focused heavily on building road length, others placed a stronger emphasis on connecting habitations, particularly in rural and remote areas.
 - **Uttar Pradesh:** Exceeded its target, completing 6,799 km against a target of 4,960 km.
 - **Odisha:** Surpassed its target by a significant margin, completing 2,589 km against a target of 2,260 km.
 - **Rajasthan:** Exceeded its target, completing 1,669 km against a target of 1,600 km.
 - **Andaman & Nicobar :** 25% completion (43 km completed of 170 km targeted)
 - **Arunachal Pradesh :** 28% completion (303 km completed of 1,080 km targeted)
 - **Chhattisgarh :** 11% completion (201 km completed of 1,800 km targeted)

- completed of 1,820 km targeted)
- **Himachal Pradesh** : 18% completion (317 km completed of 1,790 km targeted)
- **Manipur** : 7% completion (59 km completed of 890 km targeted)
- **Puducherry** : 20% completion (24 km completed of 120 km targeted)
- **West Bengal** : 26% completion (361 km completed of 1,370 km targeted)
- **Ladakh** : 15% completion (41 km completed of 280 km targeted)

Conclusion:

The fiscal year 2023-24 saw varied success across India's states in achieving road construction and connectivity goals. While some states excelled in meeting or even exceeding their targets, others lagged, highlighting potential areas for improvement in planning, resource allocation, and execution of infrastructure projects.

PMGSY-II, RCPLWEA PMGSY-III and PM-JANMAN

As the programme unfolded, a need was felt for consolidation of the existing Rural Road Network to improve its efficiency not only as a provider of transportation services, but also as a vehicle of social and economic development. Accordingly, in the year 2013, PMGSY-II was launched for upgradation of selected Through Routes and Major Rural Links (MRLs) with a target to upgrade 50,000 Km in various states and Union Territories. Subsequently, in 2016, Road Connectivity Project for Left Wing Extremism Affected Areas (RCPLWEA) for construction/upgradation of strategically important roads was

launched as a separate vertical under PMGSY. In the year 2019, the Government launched PMGSY-III for consolidation of 1,25,000 Km Through Routes and Major Rural Links connecting habitations, inter alia, to Gramin Agricultural Markets (GrAMs), Higher Secondary Schools and Hospitals. Hon'ble PM launched the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) on Janjatiya Gaurav Divas at Khunti District of Jharkhand. Under Road Connectivity component of PM-JANMAN, 8000 Km of road length including bridges is to be constructed across 15 states with cost norms of Rs. 1.00 Cr/Km.

Table 3.2 Physical Progress under PMGSY Since inception till March 2024

Vertical	No of Roadwork Sanctioned	Road Length Sanctioned (in KM)	No of Bridge Work Sanctioned	No of Road Work Completed	Road Length Completed (in KM)	No of Bridge Works Completed
PMGSY-I	1,64,605	6,44,852	7,455	1,63,311	6,24,162	7099
PMGSY-II	6,665	49,795	759	6,548	48,956	746
PMGSY-III	15,003	1,15,233	2,892	8,773	78,361	663
RCPLWEA	1,345	12,162	705	848	9003	397
PM-JANMAN	774	2,447	3	0	0	0

Source: <https://omms.nic.in/>

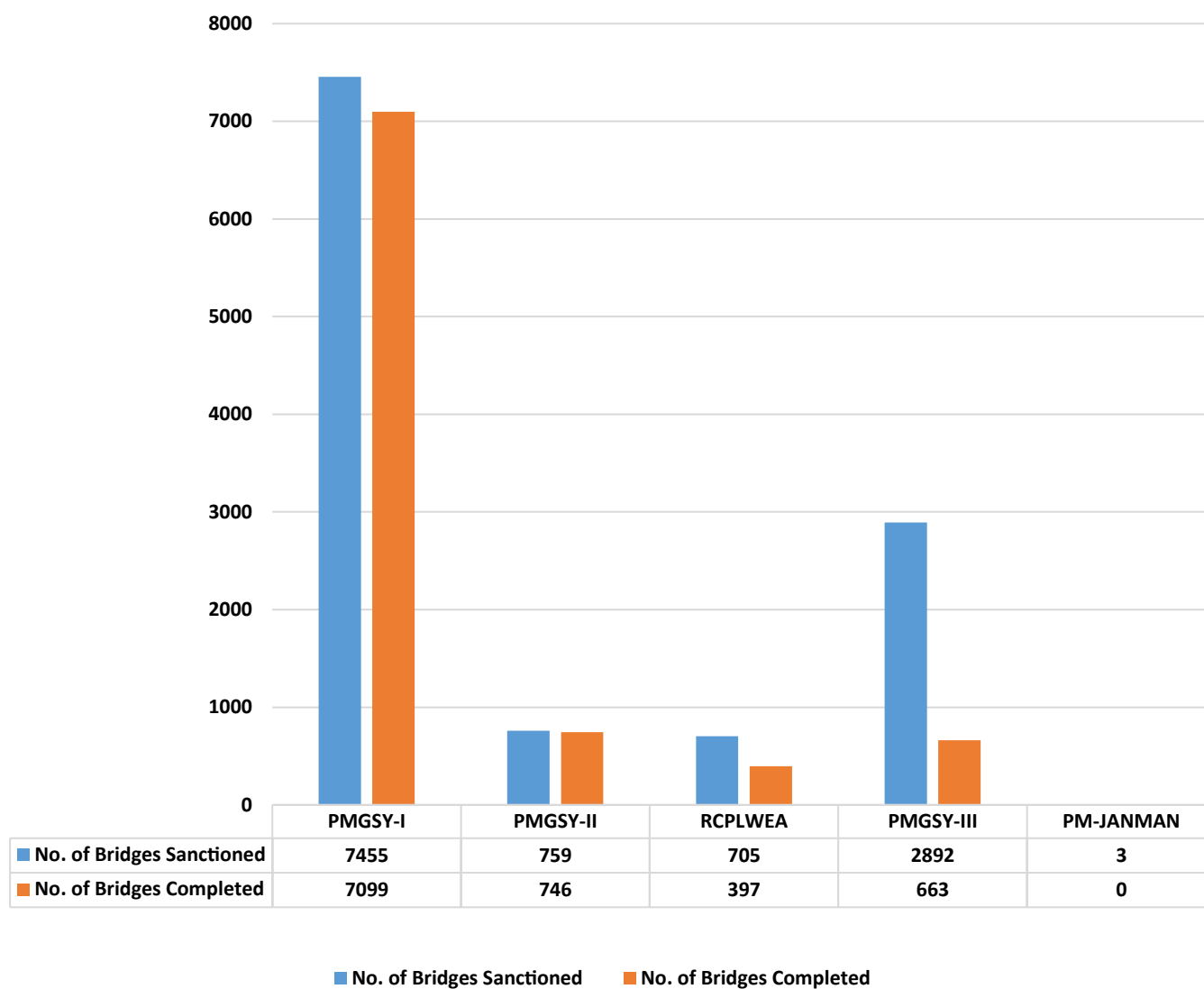
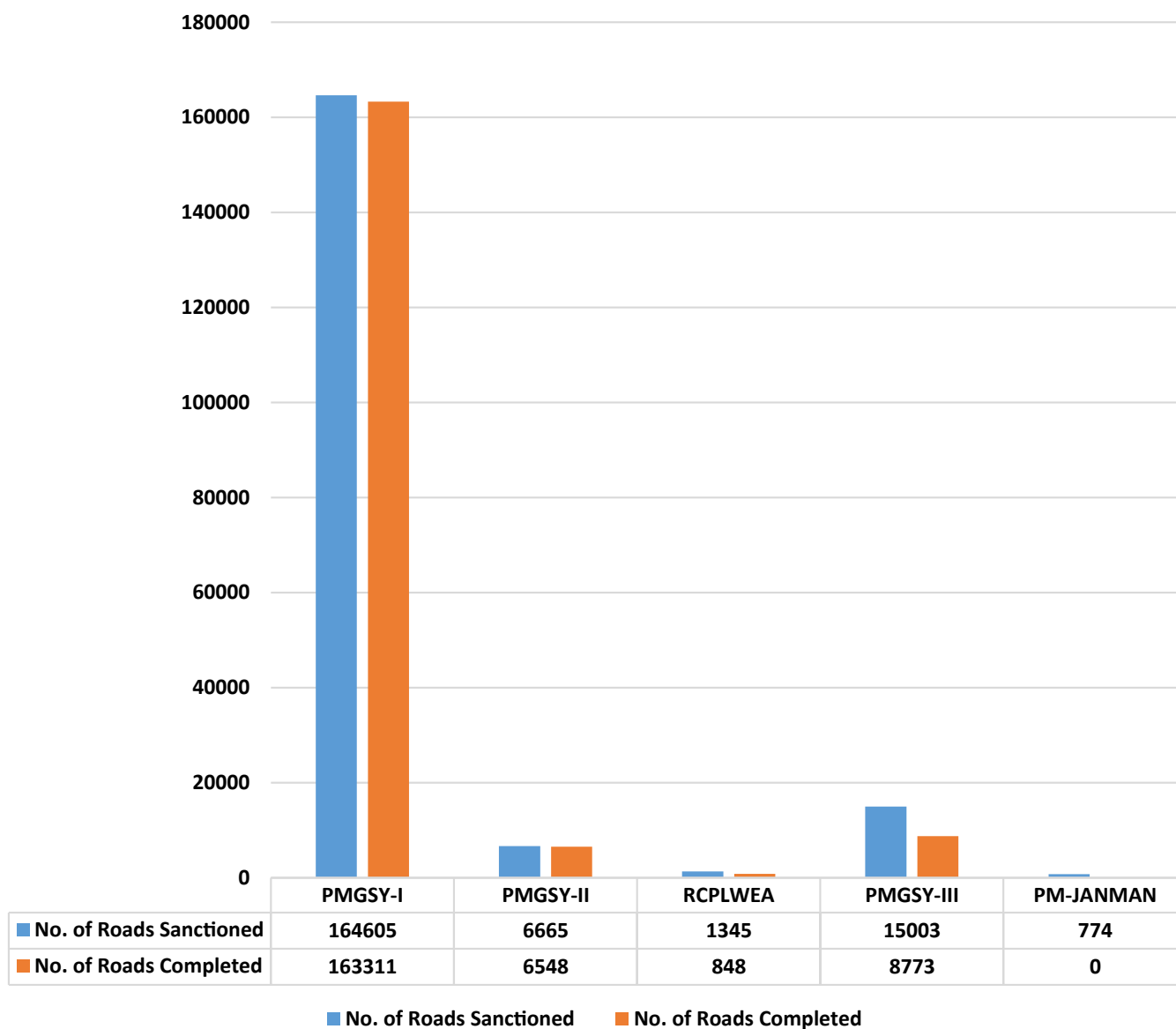
Chart 3.2 (a) : Physical progress of PMGSY Bridges since inception till March, 2024

Chart 3.2 (b) : Physical progress of PMGSY Roads since inception till March, 2024

Key Insights

i. PMGSY-I

- **Sanctioned works:** 1,64,605 roadworks, 6,44,852 km road length, and 7,455 bridges.
- **Completed works:** 1,63,311 roadworks (99%), 6,24,162 km road length (97%), and 7,099 bridges (95%).
- **Key Insight:** With 99% of roadworks connected, 97% of road length constructed, and 95% of bridges completed, the program has made significant progress in rural connectivity.

ii. PMGSY-II

- **Sanctioned:** 6,665 roadworks, 49,795 km road length, and 759 bridges.
- **Completed:** 6,548 roadworks (98%), 48,956 km road length (98%), and 746 bridges (98%).
- **Key Insight:** PMGSY-II aimed to upgrade 50,000 km of road length across States and UTs. With 98% completion across all parameters, the program is on track to achieving its target.

iii. PMGSY-III

- **Sanctioned:** 15,003 roadworks, 1,15,233 km road length, and 2,892 bridges.

- **Completed:** 8,773 roadworks (58%), 78,361 km road length (68%), and 663 bridges (23%).
- **Key Insight:** Launched in 2019, the program has achieved 58% completion of sanctioned road works, covering 68% of the targeted road length. However, bridge completion remains low at 23%, highlighting a need for accelerated efforts in bridging infrastructure to ensure comprehensive connectivity.

iv. RCPLWEA

- **Sanctioned:** 1,345 roadworks, 12,162 km road length, and 705 bridges.
- **Completed:** 848 road works (63%), 9,003 km road length (74%), and 397 bridges (56%).
- **Key Insight:** RCPLWEA has a lower completion rate, with road works at 63% and bridges at 56%, likely due to security concerns, difficult terrain, and logistical challenges in affected regions.

v. PM-JANMAN

- **Sanctioned:** 774 roadworks, 2,447 km road length, and 3 bridges.
- **Completed:** NIL
- **Key Insight:** PM-JANMAN was launched in November, 2023. In the small timeframe, 2447 km road length was sanctioned.

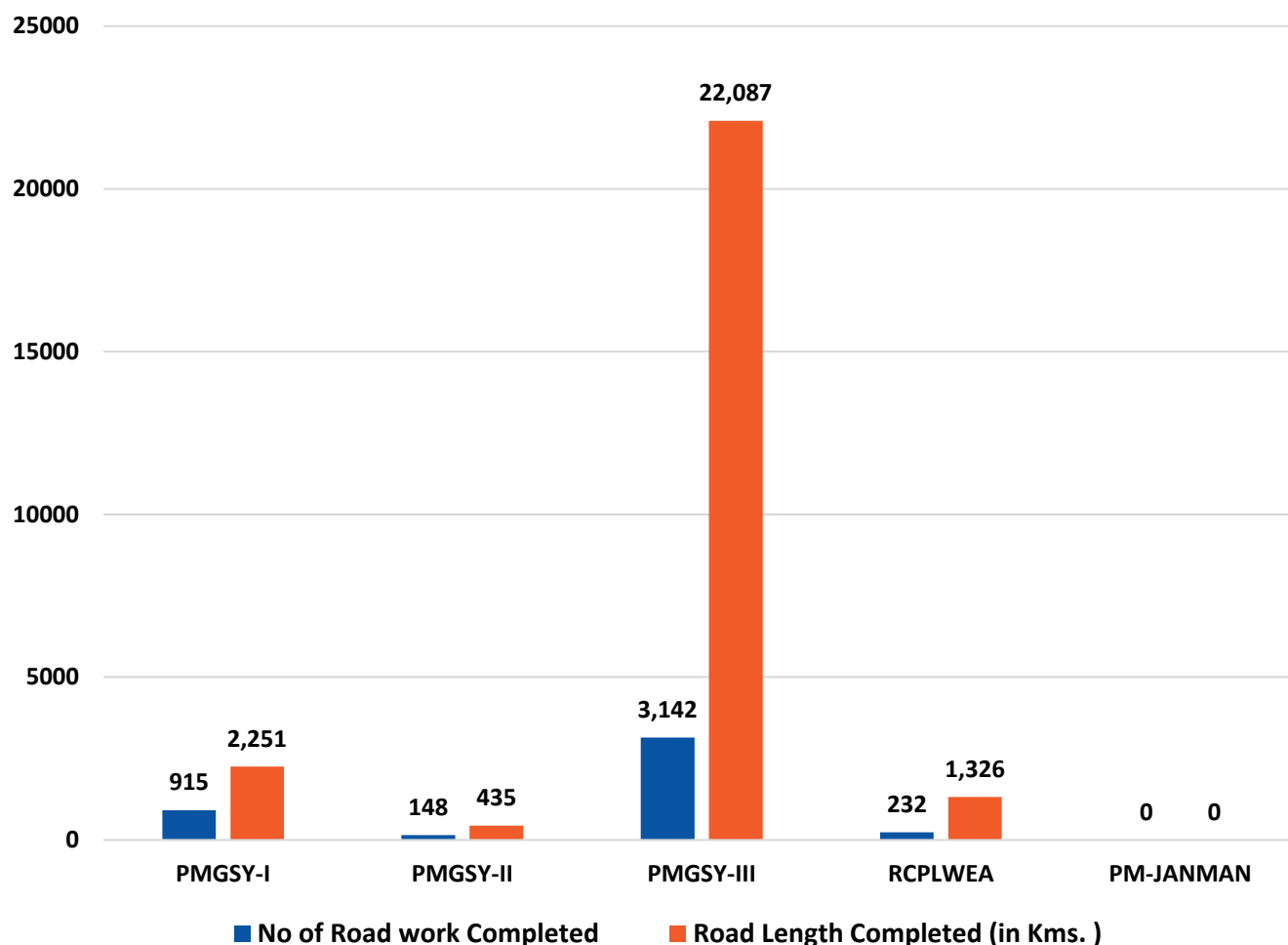


Table 3.3 Physical progress under PMGSY during the FY 2023-24

Vertical	No of Road work Completed	Road Length Completed (in Kms.)	No of Bridge Completed
PMGSY-I	2,186	679	6,017.55
PMGSY-II	501	96	1,360.08
PMGSY-III	3,170	206	20,584.36
RCPLWEA	212	120	1,787.41

Source: <https://omms.nic.in/>

Above table 3.3 provides an analysis of the infrastructure development projects under various verticals of PMGSY for the fiscal year 2023-24. The key metrics include the number of roads completed, bridges completed, and the total road length completed.

Chart 3.3 : Physical progress during FY 2023-24

PMGSY-III has shown significant achievement in the FY 2023-24 by completing 22,087 Km of road length. Since inception till March 2023, 99% of PMGSY-I road works and 98 % of PMGSY-II roadworks are completed. However, RCPLWEA has slow progress due to security concerns and logistical challenges in affected regions.



PRADHAN MANTRI
GRAM SADAK YOJANA



Pradhan Mantri Awas Yojana - Gramin (PMAY-G)

4

In order to achieve the target of “Housing for All” in rural areas, the Ministry of Rural Development is implementing Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) with effect from 1st April, 2016 to provide assistance to eligible rural households with an overall target to construct 2.95 crore pucca houses with basic amenities by March, 2024.



Table 4.1 Physical progress (State/UT-wise) during FY 2023-24

S. No.	State/ UT	Total Houses Completed	Total Houses Sanctioned	No. of PMAY-G beneficiaries availing benefits from other schemes						No of SC/ST/female beneficiaries in PMAY-G			
				Toilet Constructed	Electricity Connection	LPG Connection	Water Connection	Total	Houses Sanctioned to STs	Houses Sanctioned to SCs	Houses Sanctioned to Female		
1	Andaman And Nicobar	29	1,308	29	60	70	58	217	-	1	476		
2	Andhra Pradesh	28,157	11	23,206	21,867	22,911	22,813	90,797	-	-	6		
3	Arunachal Pradesh	19,040	3	19,040	15,545	12,773	16,353	63,711	3	-	-		
4	Assam	6,55,307	2,14,013	3,17,340	5,65,785	4,68,541	3,96,534	17,48,200	88,691	38,968	1,07,172		
5	Bihar	1,14,375	771	83,966	8,86,252	8,74,191	8,80,727	27,25,136	23	202	603		
6	Chhattisgarh	1,56,504	57	1,54,050	1,35,184	1,30,871	1,03,775	5,23,880	6	10	20		
7	Dadra And Nagar Haveli and Daman And Diu	381	4,921	381	650	605	609	2,245	4,821	71	991		
8	Goa	88	-	88	214	209	207	718	-	-	-		
9	Gujarat	1,22,177	26,027	88,910	1,03,358	99,669	1,04,768	3,96,705	13,774	1,557	6,464		
10	Haryana	3,992	56	323	3,622	3,541	3,599	11,085	-	20	44		
11	Himachal Pradesh	2,575	9,958	2,303	2,208	2,304	2,253	9,068	358	4,672	3,126		
12	Jammu And Kashmir	67,976	1,37,031	44,976	60,809	58,569	51,170	2,15,524	33,964	10,955	16,166		
13	Jharkhand	52,101	75	50,947	1,45,622	1,38,497	1,04,340	4,39,406	16	21	34		
14	Karnataka	6,786	43,805	6,786	8,471	9,036	10,991	35,284	8,939	16,394	41,888		
15	Kerala	5,019	2	5,015	5,918	5,801	5,984	22,718	-	2	2		
16	Ladakh	1,574	1,125	1,481	1,340	1,337	1,183	5,341	1,124	1	263		
17	Lakshadweep	-	-	-	-	-	-	-	-	-	-		
18	Madhya Pradesh	2,91,406	58	1,27,890	2,37,124	2,35,550	1,94,295	7,94,859	10	12	12		

S. No.	State/ UT	Total Houses Completed	Total Houses Sanctioned	No. of PMAY-G beneficiaries availing benefits from other schemes							No of SC/ST/female beneficiaries in PMAY-G			
				Toilet Constructed	Electricity Connection	LPG Connection	Water Connection	Total	Houses Sanctioned to STs	Houses Sanctioned to SCs	Houses Sanctioned to Female			
19	Maharashtra	1,87,341	884	93,671	1,89,717	1,85,371	1,82,090	6,50,849	285	282	196			
20	Manipur	10,204	58,256	206	5,650	3,860	2,599	12,315	15,816	2,594	28,092			
21	Meghalaya	22,349	1,15,861	17,247	31,487	15,987	22,517	87,238	1,07,782	654	78,676			
22	Mizoram	13,742	9,484	2,076	5,538	4,002	5,622	17,238	9,392	92	4,072			
23	Nagaland	5,370	25,945	4,023	7,126	2,810	4,758	18,717	25,915	1	6,650			
24	Odisha	3,89,230	924	3,87,389	3,34,310	2,94,508	2,24,913	12,41,120	445	102	600			
25	Puducherry	-	-	-	-	-	-	-	-	-	-			
26	Punjab	10,375	105	2,141	7,788	7,638	7,492	25,059	5	66	50			
27	Rajasthan	69,329	35	27,941	3,25,658	3,21,992	2,26,373	9,01,964	24	9	18			
28	Sikkim	205	-	205	174	150	189	718	-	-	-			
29	Tamil Nadu	1,02,749	9,217	82,001	79,996	81,092	84,514	3,27,603	250	2,398	5,653			
30	Telangana	-	-	-	-	-	-	-	-	-	-			
31	Tripura	1,20,250	1,18,963	85,766	1,00,914	86,917	92,921	3,66,518	52,222	20,030	48,842			
32	Uttar Pradesh	9,24,949	1,50,636	3,65,815	8,65,860	9,06,175	7,60,114	28,97,964	45	423	1,01,653			
33	Uttarakhand	31,401	22,024	30,916	29,760	29,897	28,971	1,19,544	16	178	15,922			
34	West Bengal	11,025	201	10,866	3,16,455	2,90,760	2,45,638	8,63,719	16	84	67			
Total		34,26,006	9,51,756	20,36,994	44,94,462	42,95,634	37,88,370	1,46,15,460	3,63,942	99,799	4,67,758			

Above table 4.1 shows the key performance indicators (KPIs) related to the Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) for the period from April 2023 to March 2024, across various states and union territories of India.

1. Overall Performance Overview

- **Total Houses Completed** : A total of 3,426,006 houses were completed under PMAY-G during the specified period.
- **Total Houses Sanctioned** : 951,756 houses were sanctioned during the same period.

2. Beneficiary Integration with Other Schemes

- **Toilet Construction** : 2,036,994 beneficiaries availed benefits of toilet construction, a key indicator of sanitation improvement.
- **Electricity Connection** : 4,494,462 beneficiaries received electricity connections, showcasing progress in rural electrification.
- **LPG Connection** : 4,295,634 beneficiaries obtained LPG connections, indicating success in clean energy access.

- **Water Connection** : 3,788,370 beneficiaries were provided with water connections, reflecting enhanced access to potable water.

3. Social Inclusivity

- **Beneficiaries from SC/ST/Female:**
 - **Scheduled Tribes (ST)** : 363,942 houses sanctioned.
 - **Scheduled Castes (SC)** : 99,799 houses sanctioned.
 - **Female Beneficiaries** : 467,758 houses sanctioned.
- This data illustrates a significant focus on inclusivity, ensuring vulnerable and marginalized communities receive adequate housing support.

Conclusion

The PMAY-G initiative demonstrates a large-scale effort in rural housing development, with a clear focus on social inclusivity and integration with other essential services. The performance in terms of inspections also highlights the emphasis on maintaining standards and accountability in the implementation process.



Chart 4.1 (a) : Number of Houses Constructed under PMAY-G during FY 2023-24

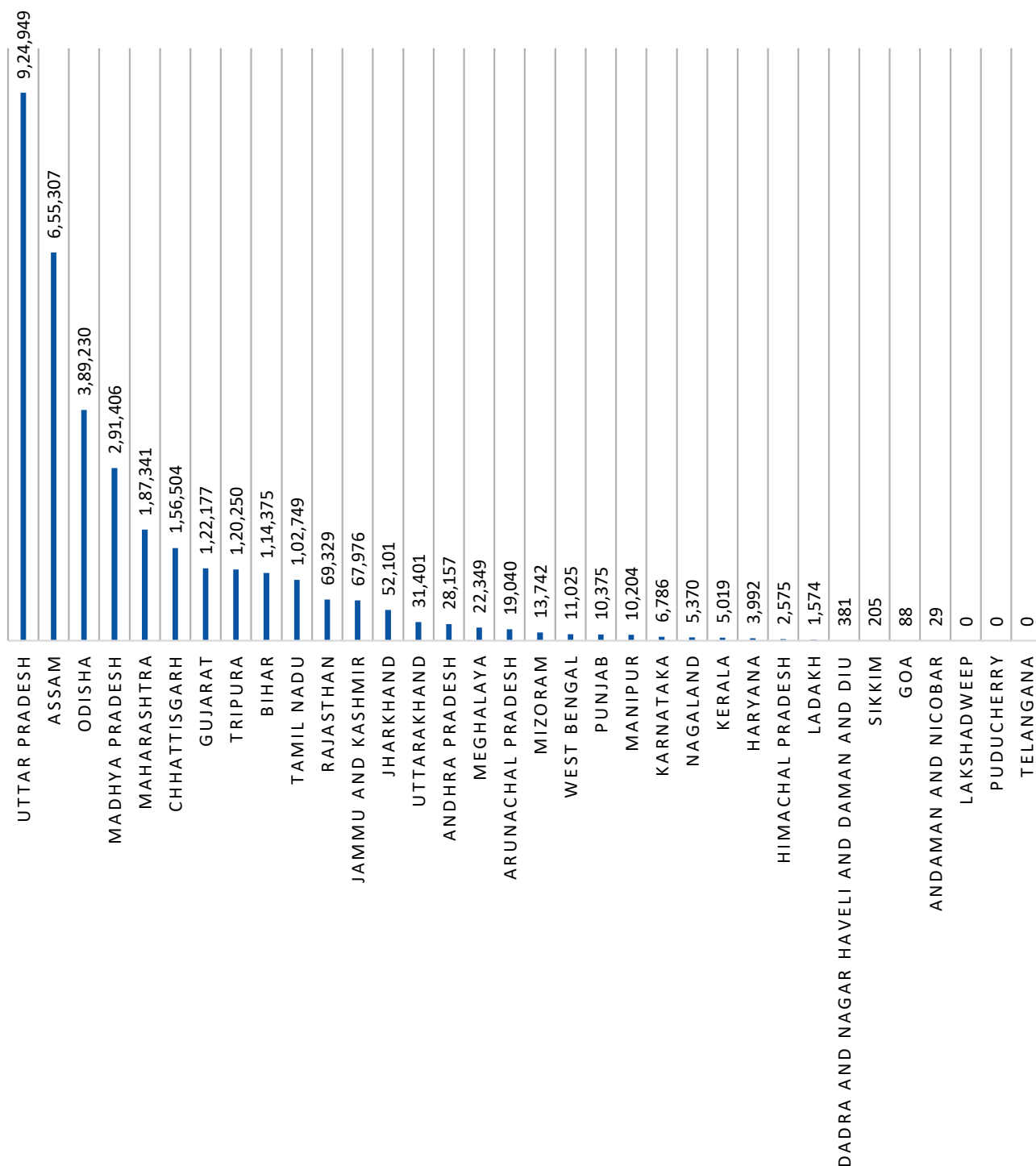


Chart 4.1 (b) : Total number of Houses Sanctioned Vs Completed during FY 2023-24

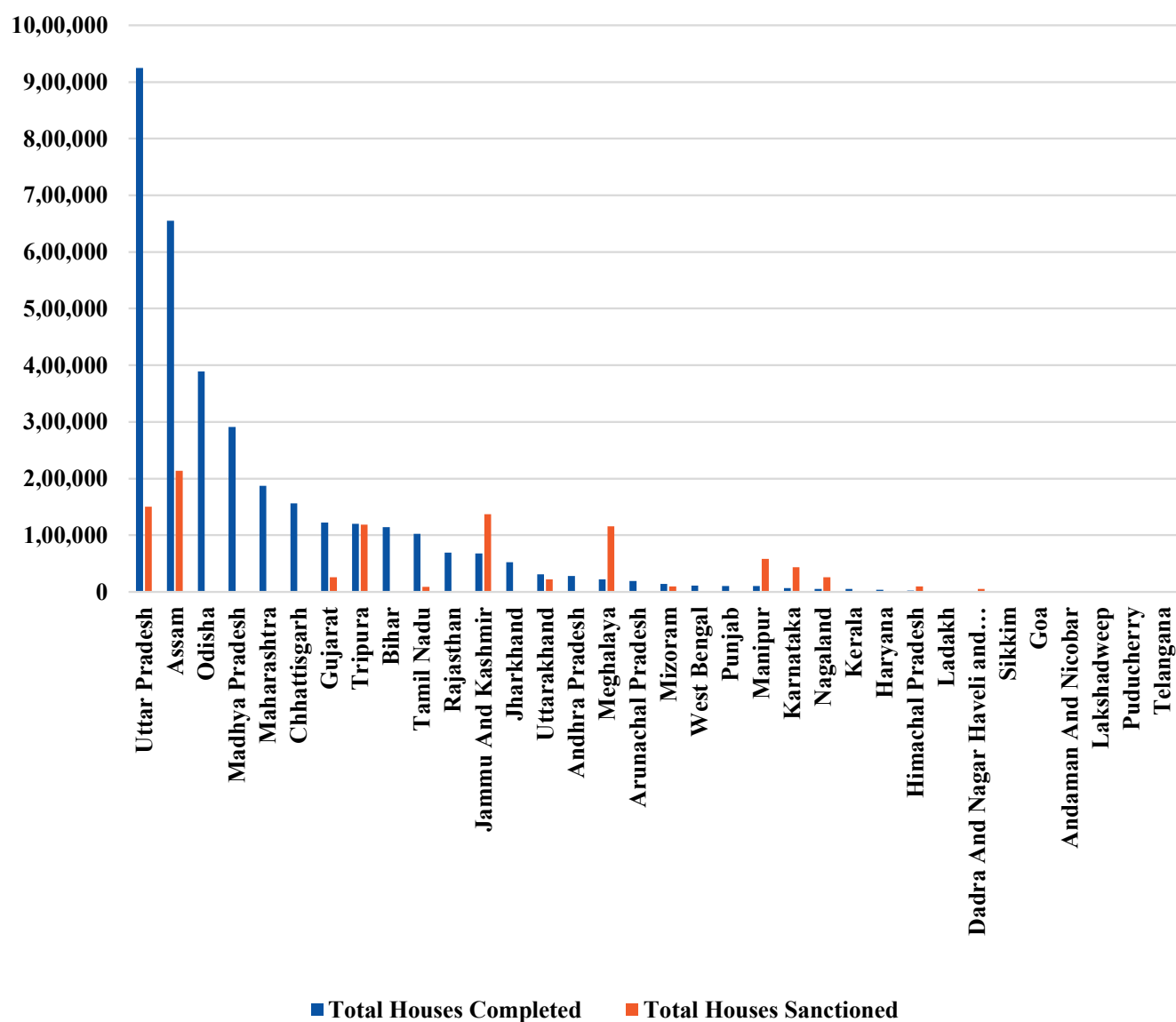


Chart 4.1 (c) : PMAY-G Beneficiaries availing benefits from other schemes

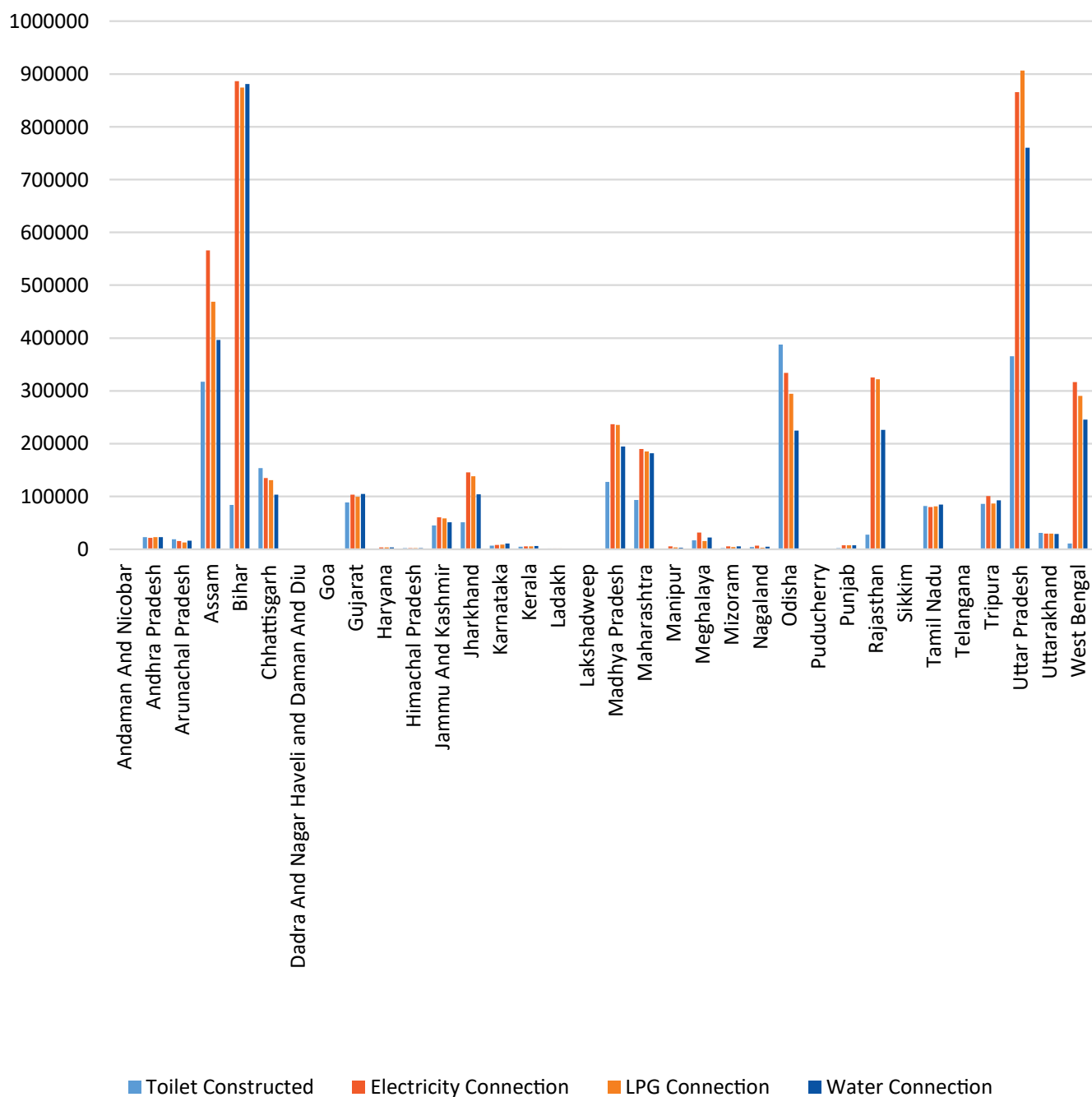


Chart 4.1 (d) : Number of SC/ST/Female Beneficiaries

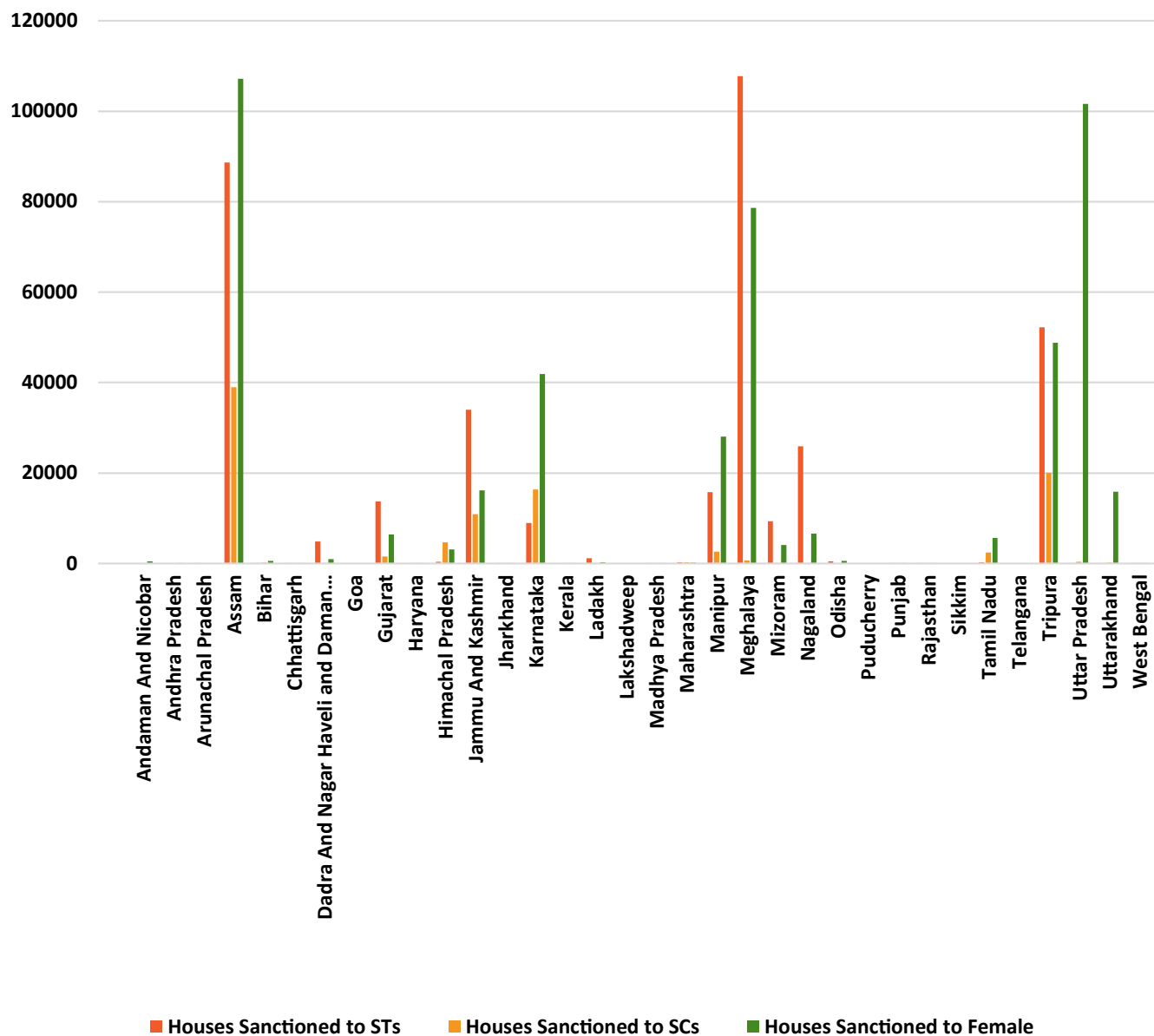
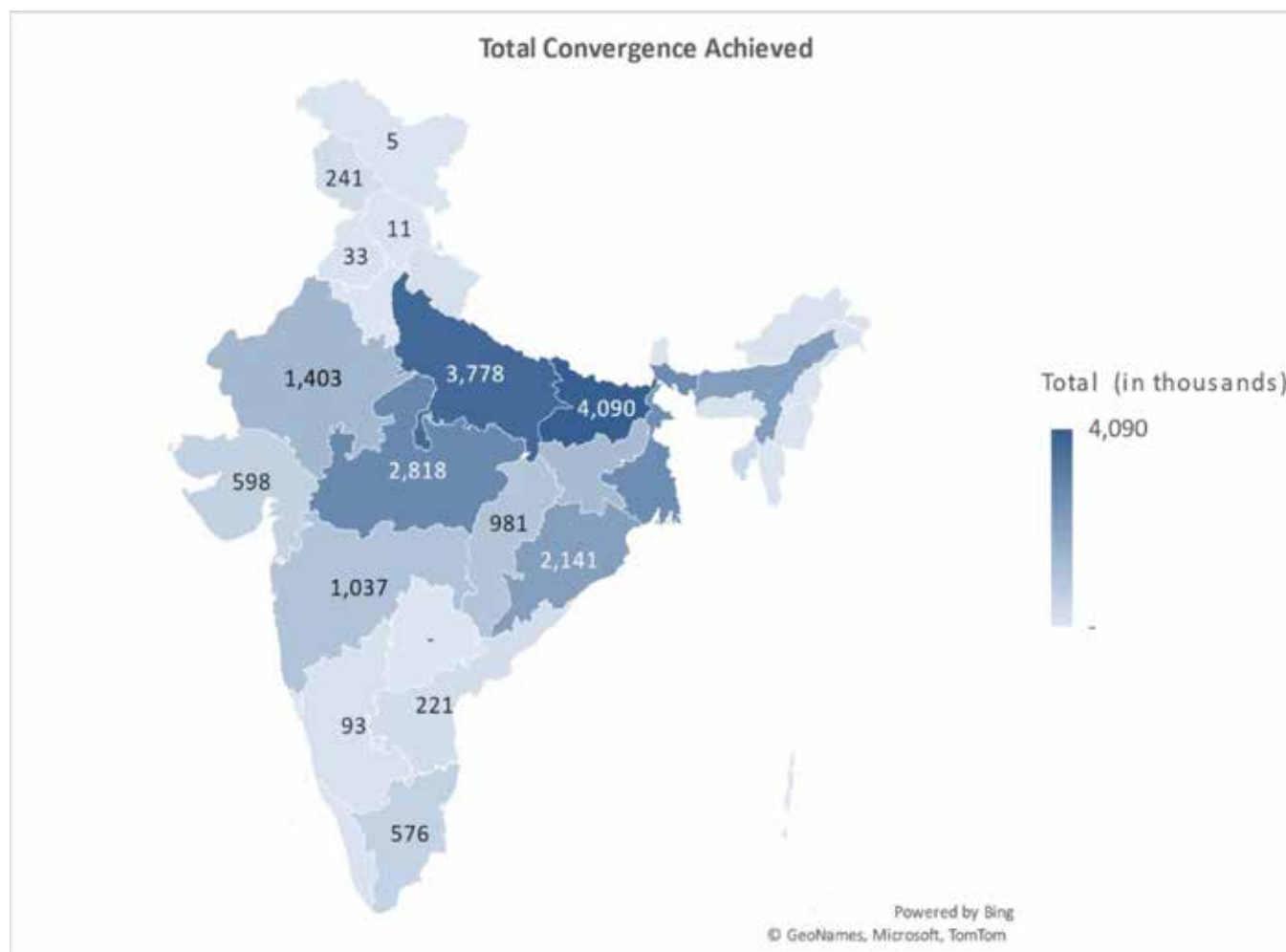


Chart 4.1 (e) : Total Convergence Achieved (in thousands)





Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

5

The Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) is a flagship program launched by the Department of Rural Development, Government of India. It is part of the National Rural Livelihood Mission (NRLM), and its primary objective is to provide sustainable employment opportunities to rural youth, particularly from economically disadvantaged sections.



5.1 Number of rural youth (SC/ST/Women/Minorities) trained and placed during FY 2023-24 under DDU-GKY

FY	SC		ST		Women		Minority	
	Trained	Placed	Trained	Placed	Trained	Placed	Trained	Placed
2023-24	72242	56807	31994	25292	122359	95088	36407	28399

Key insights on above table 5.1 shows the number of rural youth from Scheduled Castes (SC), Scheduled Tribes (ST), Women, and Minority communities who were trained and placed under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) during the fiscal year 2023-24 :-

Analysis

- **High Focus on Women :** The data reveals that the DDU-GKY scheme places a strong emphasis on training and placing women. With 1,22,359 women trained and 95,088 placed, they form the largest group in both training and placement categories. This highlights the scheme's deliberate effort to bridge the gender gap in rural employment through focused skilling initiatives.
- **SC and ST Participation :** A considerable number of Scheduled Caste (SC) and Scheduled Tribe (ST) individuals were trained—72,242 SC and 31,994 ST. Their placement numbers 56,807 SC and 25,292 ST reveal that ST candidates had the highest placement success rate (79.05%), slightly above SCs (78.63%). This suggests that while participation differs, placement outcomes are strong for both groups.
- **Minority Representation :** A total of 36,407 individuals from minority communities were trained, with 28,399 placed, resulting in a placement

rate of approximately 78.0%. Though their absolute numbers are lower than those of SCs and women, the placement rate is comparatively high, indicating effective engagement with minority populations and success in transitioning them to employment.

- **Overall Placement Efficiency :** The placement across all demographic groups are consistently high. The placement rates for SCs being 78.63%, STs 79.05%, Women 77.71% and for Minority 78%. This consistency illustrates the efficacy of the DDU-GKY placement mechanism, ensuring that a large proportion of trained individuals secure employment regardless of social background or gender.

Conclusion

The DDU-GKY scheme has demonstrated strong performance in training and placing rural youth, with a clear emphasis on women, SCs, and STs. The consistently high placement rates across all groups reflect the effectiveness of the program's placement mechanism. While minority groups show commendable placement success, their lower participation suggests the need for targeted efforts to enhance their inclusion. Overall, the scheme is contributing meaningfully to rural employment and the socio-economic upliftment of marginalized communities.

Chart 5.1 (a) : Number of Rural Youth (SC/ST/Women/Minorities) Trained and Placed during FY 2023-24 under DDU-GKY



Chart 5.1 (a) : Number of Rural Youth (SC/ST/Women/Minorities) Trained and Placed during FY 2023-24

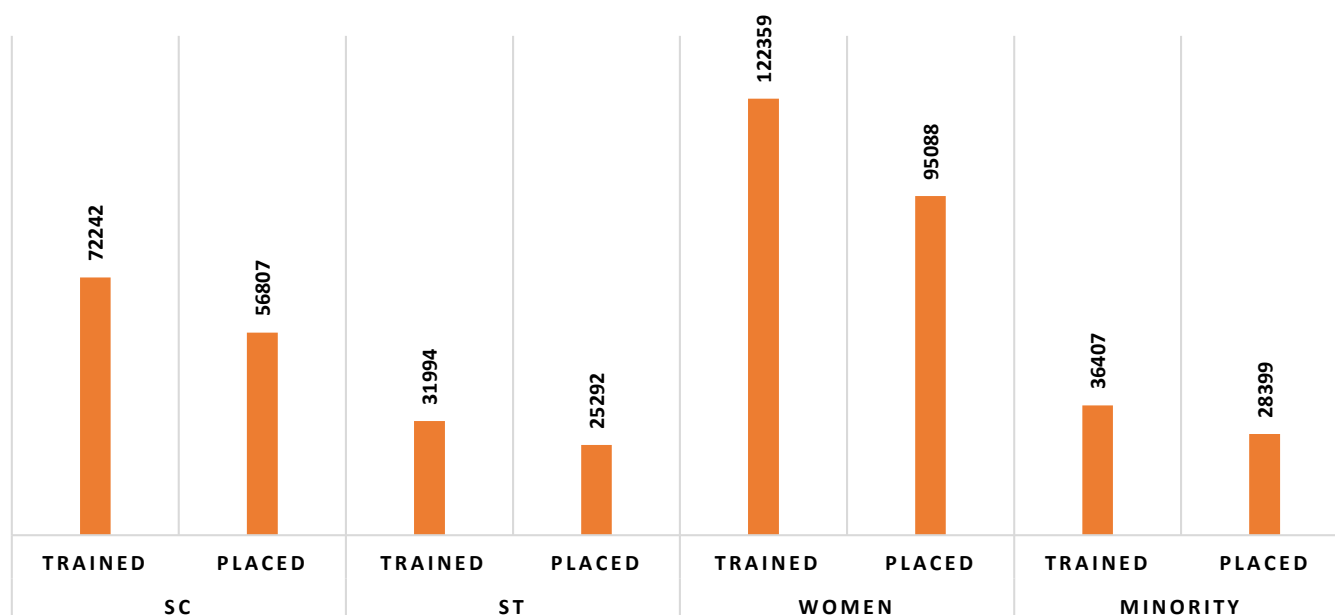
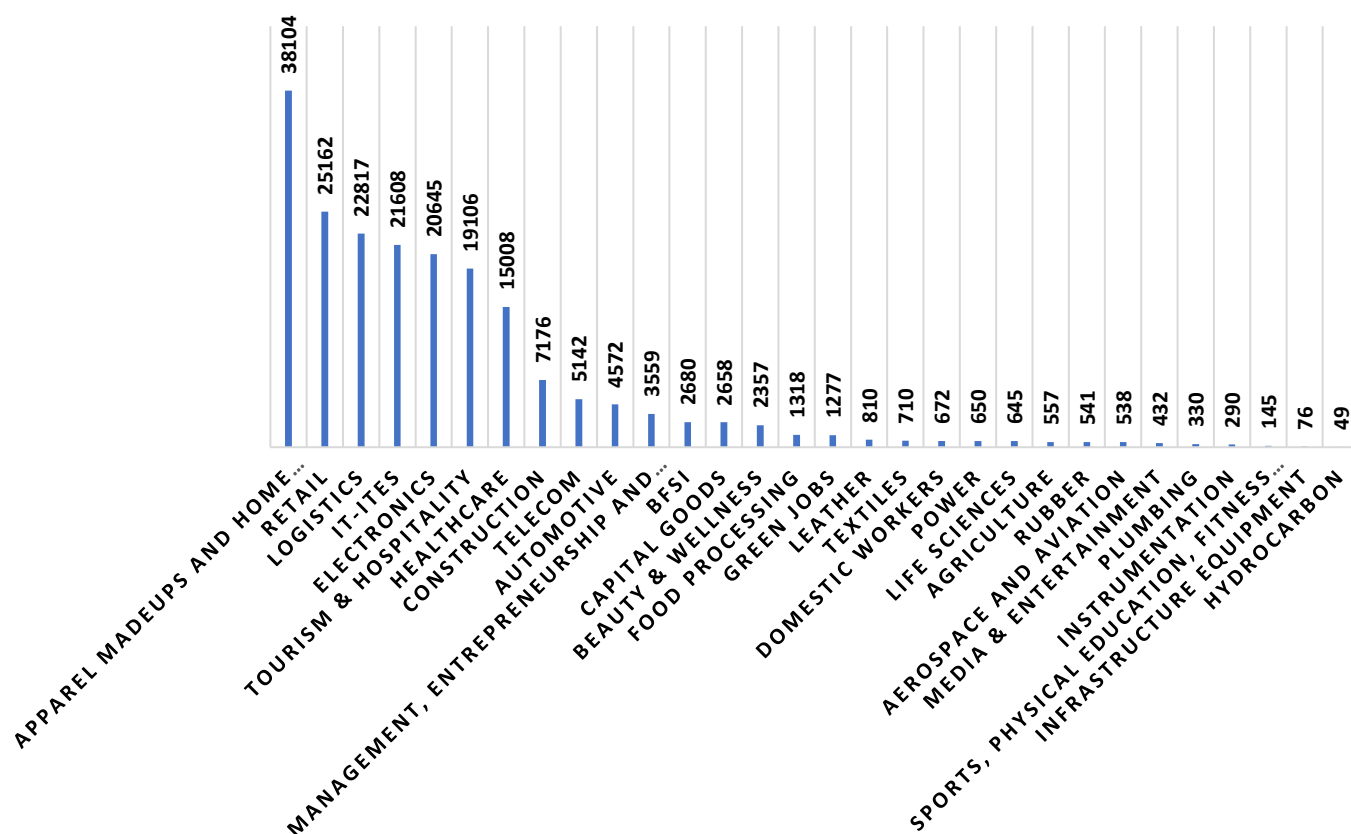


Table 5.2 Number of rural youth trained (Sector-wise)

Sector	2023-24
AEROSPACE AND AVIATION	538
AGRICULTURE	557
APPAREL MADEUPS AND HOME FURNISHINGS	38104
AUTOMOTIVE	4572
BEAUTY & WELLNESS	2357
BFSI	2680
CAPITAL GOODS	2658
CONSTRUCTION	7176
DOMESTIC WORKERS	672
ELECTRONICS	20645
FOOD PROCESSING	1318
GREEN JOBS	1277
HEALTHCARE	15008
HYDROCARBON	49
INFRASTRUCTURE EQUIPMENT	76
INSTRUMENTATION	290
IT-ITES	21608
LEATHER	810
LIFE SCIENCES	645
LOGISTICS	22817
MANAGEMENT, ENTREPRENEURSHIP AND PROFESSIONAL SKILLS	3559
MEDIA & ENTERTAINMENT	432
PLUMBING	330
POWER	650
RETAIL	25162
RUBBER	541
SPORTS, PHYSICAL EDUCATION, FITNESS & LEISURE	145
TELECOM	5142
TEXTILES	710
TOURISM & HOSPITALITY	19106

Chart 5.1 (a) : Number of rural youth trained (Sector-wise) during FY 2023-24



Key insights from the above table 5.2 shows the data on the number of rural youth trained in various sectors under the DDU-GKY scheme during the fiscal year 2022-23. Here's an analysis of the sector-wise distribution of training:

i. Top Sectors by Training Volume:

- **Apparel, Makeups, and Home Furnishings** : This sector trained the highest number of individuals, with 38,104 youth, indicating sustained demand for skills in garment and textile production.
- **Retail** : 25,162 youth were trained in this sector, showing its significance as a large-scale employment generator in both urban and rural areas.
- **Logistics** : A total of 22,817 youth were trained, highlighting the growing need for skilled manpower in transportation, warehousing, and supply chain operations.
- **IT-ITES** : With 21,608 individuals trained, the sector continues to reflect the increasing

relevance of digital and IT-enabled services in rural skilling initiatives.

- **Electronics** : 20,645 youth were trained, indicating strong demand for electronic repair and assembly skills in the rural workforce.

ii. Moderately Represented Sectors:

- **Tourism & Hospitality** : With 19,106 individuals trained, the sector remains important in areas with tourism potential and growing hospitality services.
- **Healthcare** : A total of 15,008 individuals were trained, reaffirming the rising need for healthcare support workers in rural areas.
- **Construction** : The sector trained 7,176 youth, continuing to play a key role in infrastructure development and job creation.
- **Automotive** : 4,572 individuals were trained, reflecting ongoing demand for skills in vehicle servicing and maintenance.
- **Telecom** : 5,142 youth received training,

showcasing consistent demand due to the expansion of mobile and internet services.

iii. Sectors with Minimal Training:

- **Aerospace and Aviation:** Trained 538 youth, reflecting the specialized and limited scope of the sector.
- **Sports, Physical Education, Fitness & Leisure:** With only 145 individuals trained, this remains a niche sector with limited outreach in rural areas.

iii. Emerging Sectors:

- **Green Jobs :** 1,277 youth were trained, showing gradual emphasis on environmentally sustainable employment opportunities.
- **Beauty & Wellness :** Trained 2,357 individuals, signalling increasing interest in self-employment and wellness-related services across rural communities.

Analysis:

- **Sectoral Focus:** The training data for 2023–24 indicates a strong emphasis on high-demand sectors such as Apparel, IT-ITES, Logistics, Retail, and Healthcare. These sectors continue to lead in training volume, reaffirming their critical role in generating employment opportunities for rural youth.

- **Skill Diversification:** The diverse range of sectors covered by the training program highlights an effort to provide a broad spectrum of skills, catering to different interests and aptitudes of the rural youth.
- **Emerging Opportunities:** Noticeable training volumes in Green Jobs and Beauty & Wellness signal an expanding emphasis on sectors aligned with sustainability and personal care—both areas showing growing relevance across the country.
- **Challenges in Certain Sectors:** Minimal or no training was observed in sectors like Furniture & Fittings, Gem & Jewellery, Handicrafts and Carpet, Mining, and Paints & Coatings, which may reflect lower demand, limited training infrastructure, or logistical barriers in offering training in these areas.

Conclusion

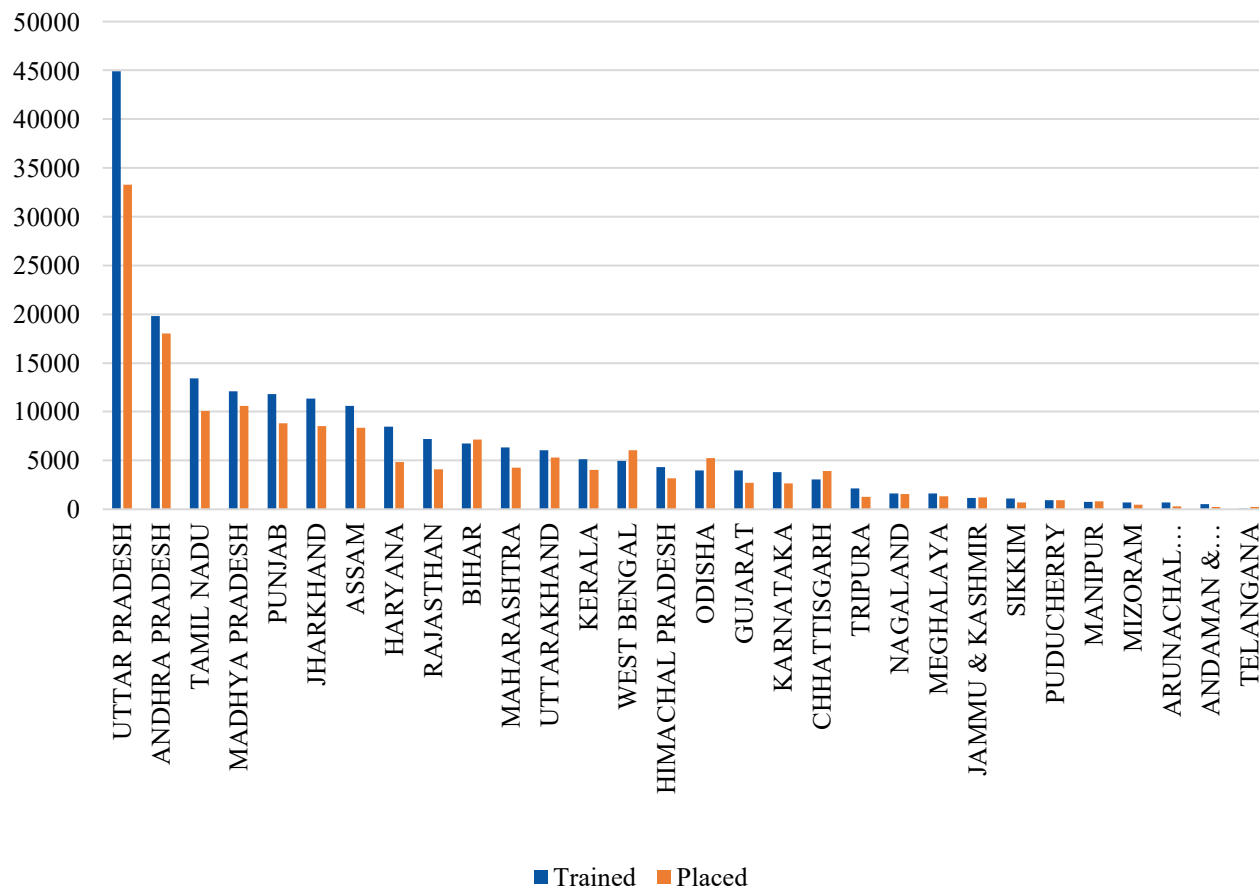
The sector-wise training data for FY 2023–24 under DDU-GKY underscores a continued focus on high-demand sectors like Apparel, IT-ITES, Logistics, Healthcare, and Retail. Emerging areas such as Green Jobs and Beauty & Wellness show promising growth. However, sectors like Mining, Handicrafts, and Aerospace remain underrepresented, indicating potential areas for enhanced training efforts.



Table 5.3 : Number of rural youth trained and placed State-wise during FY 2023-24 *

State/UT	Trained	Placed
ANDAMAN & NICOBAR ISLANDS	547	225
ANDHRA PRADESH	19829	18045
ARUNACHAL PRADESH	678	313
ASSAM	10615	8355
BIHAR	6733	7144
CHHATTISGARH	3045	3921
GUJARAT	3960	2726
HARYANA	8478	4873
HIMACHAL PRADESH	4324	3165
JAMMU & KASHMIR	1177	1226
JHARKHAND	11375	8536
KARNATAKA	3795	2669
KERALA	5144	4044
MADHYA PRADESH	12107	10574
MAHARASHTRA	6366	4296
MANIPUR	782	839
MEGHALAYA	1630	1352
MIZORAM	725	499
NAGALAND	1651	1587
ODISHA	3997	5269
PUDUCHERRY	956	925
PUNJAB	11803	8808
RAJASTHAN	7233	4075
SIKKIM	1123	694
TAMIL NADU	13411	10109
TELANGANA	92	226
TRIPURA	2126	1305
UTTAR PRADESH	44917	33276
UTTARAKHAND	6026	5302
WEST BENGAL	4989	6028

*Candidates trained earlier may be placed in the subsequent years.

Chart 5.3 : Number of rural youth trained and placed State-wise during FY 2023-24

Key insights on above table 5.3 shows the data on the number of rural youth trained and placed across various States and Union Territories (UTs) under the DDU-GKY scheme during the fiscal year 2023-24. Here's an analysis of the state-wise distribution:

i. Top States by Training Volume:

- **Uttar Pradesh** : Recorded the highest training numbers with 44,917 youth, and 33,276 placed, reflecting large-scale implementation and a placement rate of 74.1%.
- **Andhra Pradesh** : Trained 19,829 and placed 18,045, showing a high placement rate of 91%, indicating strong placement mechanisms.
- **Tamil Nadu** : With 13,411 trained and 10,109 placed, it maintained a healthy placement rate of 75.4%.
- **Madhya Pradesh** : Trained 12,107 and placed

10,574, with an effective placement rate of 87.3%.

- **Assam** : Trained 10,615, placed 8,355, demonstrating a consistent 78.7% placement rate.

ii. States with High Placement Rates:

- **Puducherry** : Nearly full conversion, with 956 trained and 925 placed, resulting in a 96.8% placement rate.
- **Nagaland** : With 1,651 trained and 1,587 placed, achieved a strong 96.1% success rate.
- **Jammu & Kashmir** : Placement exceeded training (1,177 trained, 1,226 placed), reflecting delayed placements from earlier batches.
- **Bihar, Chhattisgarh & Telangana** : All three States had more placements than trained in FY 2023-24, likely due to backlog placements.

iii. States with Moderate or Low Placement Rates:

- **Rajasthan** : Trained 7,233 and placed 4,075, yielding a 56.3% placement rate, indicating scope for improvement.
- **Gujarat** : With 3,960 trained and 2,726 placed, achieved a 68.8% placement rate.
- **Sikkim** : Placement rate stood at 61.8% (1,123 trained, 694 placed).
- **Andaman & Nicobar Islands** : Trained 547, placed 225, resulting in a relatively low placement rate of 41.1%.

iv. Smaller States and UTs:

- **Mizoram** : With 725 trained and 499 placed, it showed a decent placement rate of 68.8%.
- **Manipur** : More placements (839) than trained (782), indicating active placement of earlier trained batches.
- **Telangana** : Very low training figures (92) but 226 placements, focusing on clearing earlier trained candidates.

iv. Analysis:

- **Effective Training and Placement in Large States**

States like Andhra Pradesh, Tamil Nadu, Odisha, and Madhya Pradesh showed strong performance with high training volumes and placement rates, indicating effective scheme

execution and industry alignment.

- **Challenges in Smaller States and UTs**

States/UTs like Andaman & Nicobar Islands, Arunachal Pradesh, Tripura, and Sikkim reported low placement rates (below 62%). This may reflect limited local job markets or gaps in placement linkages.

- **Balanced Performance**

Punjab, Jharkhand, and Uttarakhand achieved both good training numbers and moderate-to-high placement rates, demonstrating consistent program delivery and coordination.

- **Need for Improvement**

Gujarat, Haryana, Rajasthan, and West Bengal had notable training efforts but relatively lower placement rates, highlighting the need for better alignment with market demand and stronger employer engagement.

Conclusion

The state-wise training and placement data for FY 2023-24 under DDU-GKY presents a varied scenario. While certain states demonstrate strong outcomes in both training and placements, others face challenges in securing jobs for trained youth. This highlights the need for focused regional strategies and enhanced collaboration with industries to improve employment opportunities for rural youth.





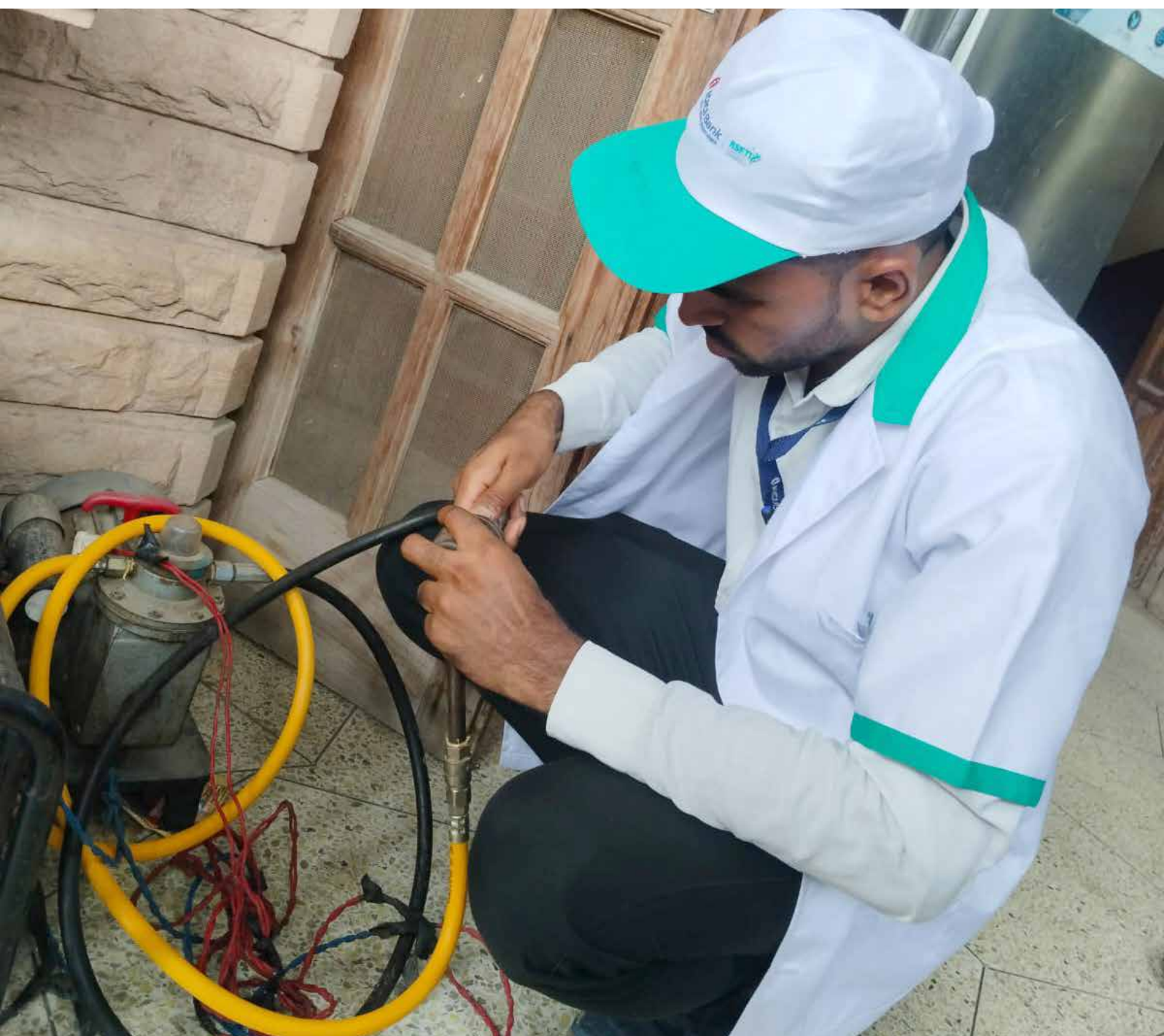
DDU-GKY
Deen Dayal Upadhyaya
Grameen Kaushalya Yojana
Empowering India - Powering the World

Rural Self Employment Training Institutes (RSETIs)

6

The Rural Self Employment Training Institute (RSETI) scheme is a flagship initiative of the Ministry of Rural Development (MoRD), Government of India, implemented in partnership with Sponsor Banks and State Governments. The program seeks to empower unemployed rural youth by imparting skill development training and promoting self-employment as a viable and sustainable livelihood option.

Its primary objective is to promote economic self-reliance and entrepreneurship, particularly among youth from socially and economically disadvantaged backgrounds, through practical, hands-on training in diverse income-generating trades.



Salient Features

- **Free Residential Training** – Inclusive of boarding, lodging, and travel allowance
- **Special Provisions for PwDs** – Tailored training support for Persons with Disabilities
- **Qualified Trainers** – Training conducted by certified Domain Skill Trainers (DSTs)
- **Digital Attendance** – Implementation of Aadhaar-enabled Biometric Attendance System (AEBAS) in all RSETIs
- **Candidate Registration & Tracking** – Through the Kaushal Panji mobile application
- **Mobilization & Awareness** – Entrepreneurship Awareness Programs (EAP) conducted prior to training
- **Post-Training Support** –
 - Credit linkage with banks
 - Marketing support via RSETI Bazar, SARAS Mela, and other platforms
- **Follow-up Mechanism** – Continuous assessment through home visits, alumni networks, and regular engagement

Target Beneficiaries

- Unemployed rural youth from economically weaker sections
- Age group: 18–50 years
- Priority given to:
 - Self Help Group (SHG) members
 - Women, Scheduled Castes (SC), Scheduled Tribes (ST), and Persons with Disabilities (PwDs)

Training Domains & Skill Sectors

- **Agriculture & Allied Activities** : Dairy farming, goat rearing, poultry, *Pashu Mitra*, *Matsya Mitra*
- **Manufacturing** : Garment making, candle/agarbatti production, food processing
- **Services** : Mobile repair, motor driving, two-wheeler repair, electrician, beautician
- **Financial Services** : Financial Literacy – Community Resource Persons (FL-CRPs), Banking Correspondent Sakhis

For FY 2023-24, 64 training modules were offered as given in Table 6.1.



Table 6.1 : List of number of vocational programs offered under Rural Self Employment Training Institutes (RSETIs) during FY 2023-24

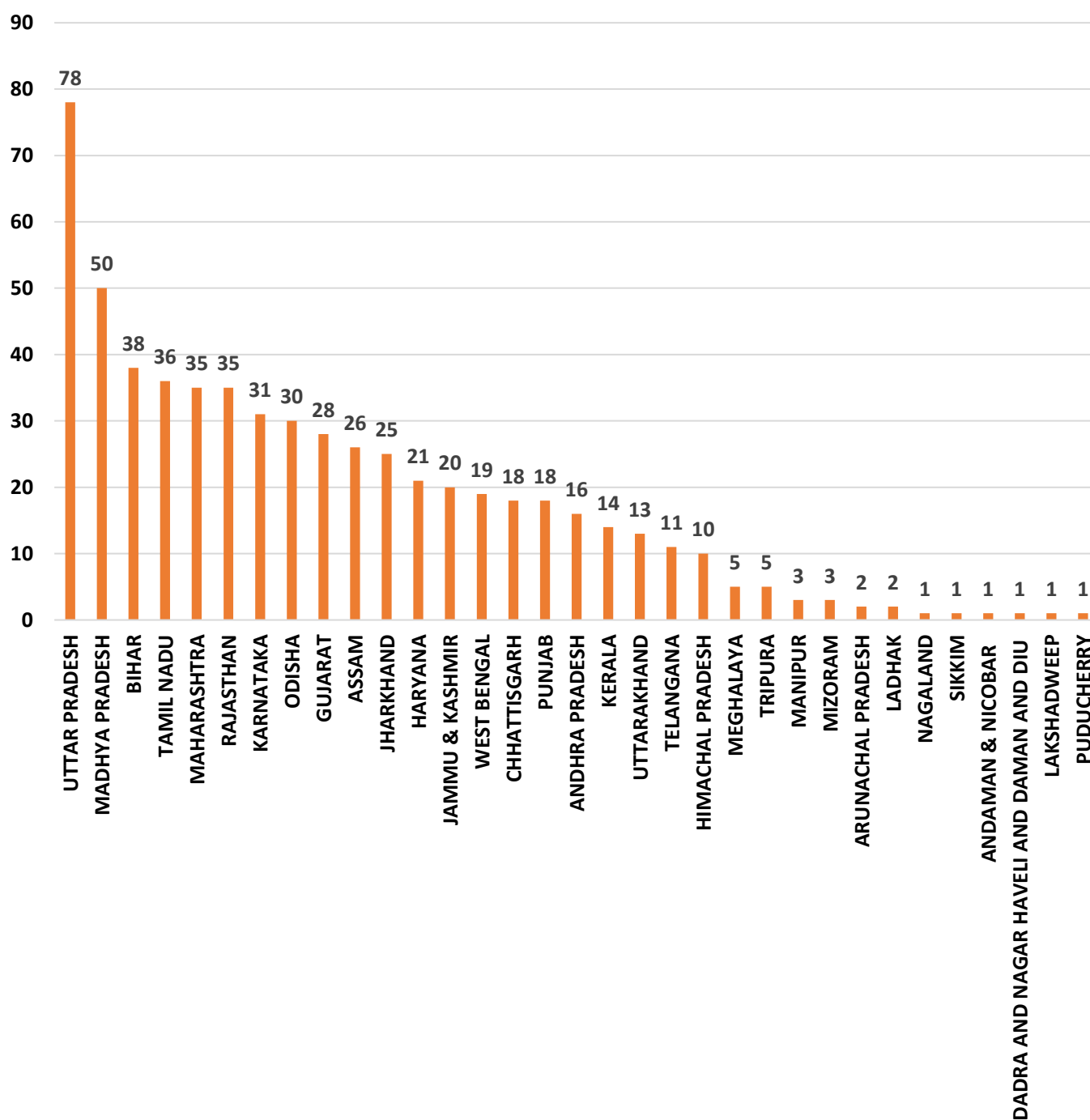
Sl. No.	Type of EDP	Qualification Name	Qualification Code	Category (I/II/III)	Duration (Hours)	Duration (Days)
1	Agricultural EDPs	Resham Kosh Utpadak Udyami	NARQ30005	II	80	10
2	Agricultural EDPs	Dairy Farming and Vermi Compost Making	NARQ30006	I	80	10
3	Agricultural EDPs	Commercial Horticulture	NARQ30017	I	104	13
4	Agricultural EDPs	Krishi Udyami	NARQ30021	II	104	13
5	Agricultural EDPs	Sheep Rearing	NARQ30024	II	80	10
6	Agricultural EDPs	Poultry	NARQ30027	I	80	10
7	Agricultural EDPs	Goat Rearing	NARQ30029	II	80	10
8	Agricultural EDPs	Cultivation of Medicinal and Aromatic Plants	NARQ30030	II	80	10
9	Agricultural EDPs	Rubber Tapping & Processing	NARQ30031	II	80	10
10	Agricultural EDPs	Piggery	NARQ30039	II	80	10
11	Agricultural EDPs	Commercial floriculture	NARQ30041	II	80	10
12	Agricultural EDPs	Vegetable Nursery Management and Cultivation	NARQ30043	II	80	10
13	Agricultural EDPs	Bee Keeping	NARQ30044	II	80	10
14	Agricultural EDPs	Mushroom cultivation	NARQ30047	II	80	10
15	Agricultural EDPs	Gardening and Landscaping	NARQ30049	II	80	10
16	Agricultural EDPs	Poly Houses & Shade Net Farming	NARQ30051	II	80	10
17	Agricultural EDPs	Pissiculture	NARQ30059	II	80	10
18	Agricultural EDPs	Matsya Mitra (GEDP - approved by MoRD)	NARQ50001	I	480	60
19	Agricultural EDPs	Pashu Mitra - (GEDP - approved by MoRD)	NARQ50002	I	480	60
20	General EDPs	Business Correspondent & Business Facilitator	NARQ30037	III	80	10
21	General EDPs	Debt Recovery Agents	NARQ30038	III	104	13
22	General EDPs	Entrepreneurship Development Programme (EDP) for Micro Entrepreneurs	NARQ40001	III	104	13
23	General EDPs	Grocery & Kirana Shop (approved by MoRD)	NARQ30058	III	48	6
24	General EDPs	EDP to Persons with Disabilities	NARQ40060	III	80	10
25	General EDPs	Bank Mitra (approved by MoRD)	NARQ40061	III	48	6
26	General EDPs	General EDP (approved by MoRD)	NARQ40062	III	48	6
27	General EDPs	Training Programme on Financial Literacy for FLCRP (approved by MoRD)	NARQ40063	III	48	6
28	General EDPs	Community Resource Person for Enterprise Promotion - CRP-EP	NARQ50003	III	250	32
29	Process EDPs	Fast Food Stall Udyami	NARQ30032	II	80	10
30	Process EDPs	Travel & Tourist Guide	NARQ30046	III	80	10
31	Process EDPs	House Aaya	NARQ30050	II	104	13
32	Process EDPs	Photo Farming, Lamination and Screen Printing	NARQ30054	I	80	10
33	Process EDPs	Masonry & Concrete Work	NARQ30055	I	240	30

Sl. No.	Type of EDP	Qualification Name	Qualification Code	Category (I/II/III)	Duration (Hours)	Duration (Days)
34	Process EDPs	Installation & Servicing of CCTV Camera, Security Alarm & Smoke Detector	NARQ30056	I	104	13
35	Process EDPs	Photography and Videography	NARQ40002	I	240	30
36	Process EDPs	Cell phone Repairs and Service	NARQ40003	I	240	30
37	Process EDPs	Beauty Parlor Management	NARQ40007	I	240	30
38	Process EDPs	Welding and Fabrication	NARQ40009	I	240	30
39	Process EDPs	Electric Motor Rewinding & Repair Services	NARQ40012	I	240	30
40	Process EDPs	Two Wheeler Mechanic	NARQ40014	I	240	30
41	Process EDPs	LMV Owner Driver	NARQ40015	I	240	30
42	Process EDPs	Gharelu Vidyut Upkaran Seva Udyami	NARQ40016	I	240	30
43	Process EDPs	House Wiring	NARQ40018	I	240	30
44	Process EDPs	Men's Parlour and Salon Udyami	NARQ40019	I	240	30
45	Process EDPs	TV Technician	NARQ40020	I	240	30
46	Process EDPs	Computerized Accounting	NARQ40025	I	240	30
47	Process EDPs	Desktop Publishing	NARQ40034	I	360	45
48	Process EDPs	Computer Hardware & Networking	NARQ40035	I	360	45
49	Process EDPs	Plumbing and Sanitary Works	NARQ40040	I	240	30
50	Process EDPs	Refrigeration and Air-conditioning	NARQ40042	I	240	30
51	Process EDPs	Alluminium Fabrication	NARQ40052	I	240	30
52	Process EDPs	UPS and Battery Making & Servicing	NARQ40053	I	240	30
53	Process EDPs	Carpentry	NARQ40057	I	240	30
54	Product EDPs	Homemade Agarbatti Maker	NARQ30004	II	80	10
55	Product EDPs	Paper Cover, Envelope and File Making	NARQ30008	II	80	10
56	Product EDPs	Soft Toys Maker and Seller	NARQ30023	I	104	13
57	Product EDPs	Jute Products Udyami	NARQ30026	I	104	13
58	Product EDPs	Papad, Pickle and Masala Powder	NARQ30028	II	80	10
59	Product EDPs	Bamboo & Cane Craft Making	NARQ30048	I	104	13
60	Product EDPs	Men's Tailor	NARQ40010	I	240	30
61	Product EDPs	Vastra Chitra Kala Udyami (Embroidery & Fabric Painting)	NARQ40011	I	240	30
62	Product EDPs	Costume Jewelry Udyami	NARQ40013	I	104	13
63	Product EDPs	Women's Tailor	NARQ40033	I	240	30
64	Product EDPs	Candle Making	NARQ40036	II	80	10

**Table 6.2 : Number of Functional Rural Self Employment Training Institutes (RSETIs)
State/UT – wise during FY 2023-24**

Sl. No.	State/ UT	Number of Functional Rural Self Employment Training Institutes (RSETIs)
1	UTTAR PRADESH	78
2	MADHYA PRADESH	50
3	BIHAR	38
4	TAMIL NADU	36
5	MAHARASHTRA	35
6	RAJASTHAN	35
7	KARNATAKA	31
8	ODISHA	30
9	GUJARAT	28
10	ASSAM	26
11	JHARKHAND	25
12	HARYANA	21
13	JAMMU & KASHMIR	20
14	WEST BENGAL	19
15	CHHATTISGARH	18
16	PUNJAB	18
17	ANDHRA PRADESH	16
18	KERALA	14
19	UTTARAKHAND	13
20	TELANGANA	11
21	HIMACHAL PRADESH	10
22	MEGHALAYA	5
23	TRIPURA	5
24	MANIPUR	3
25	MIZORAM	3
26	ARUNACHAL PRADESH	2
27	LADHAK	2
28	NAGALAND	1
29	SIKKIM	1
30	ANDAMAN & NICOBAR	1
31	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	1
32	LAKSHADWEEP	1
33	PUDUCHERRY	1
Total		598

Chart-6.2 Number of Functional Rural Self Employment Training Institutes (RSETIs)



Key Insights

- i. **Population vs. RSETI Distribution:** Larger, more populous states have proportionally higher numbers of institutes, which aligns with rural employment training needs.
- ii. **Regional Gaps:**
 - Many North-Eastern states and smaller UTs have only 1–3 RSETIs, which might limit accessibility.
- iii. **Capacity Utilization Concern :** States with high counts (e.g., Uttar Pradesh, Madhya Pradesh, Bihar) must ensure adequate trainer availability and curriculum quality to prevent underutilization.
- Larger hilly states like Himachal Pradesh and Uttarakhand have relatively fewer institutes compared to plain states.

Table 5.6 Number of Rural Youth Trained and Settled under RSETI during FY 2022-23

Financial Year	Achievement	
	Trained	Settled
2023-24	451419	350272

Table 5.7 Number of rural youth (SC/ST/Women/Minorities) trained and settled under RSETIs during FY 2022-23

Financial Year	SC		ST		Women		Minority	
	Trained	Settled	Trained	Settled	Trained	Settled	Trained	Settled
2023-24	112132	88686	67200	50616	360318	290392	53124	40409

Chart 6.4 : Number of rural youth (SC/ST/Women/Minorities) trained and settled under RSETIs during FY 2023-24



Key Insights

Overall Performance

- All four categories show settlement rates between 75%–81%, which is quite strong.
- Women have the highest settlement rate (80.6%).
- ST beneficiaries have the lowest settlement rate (75.3%), though still above three-fourths.

Scale of Impact

- Women form the largest group trained (3.6 lakh, i.e., ~55% of all trained).
- SCs also have a substantial share (1.12 lakh trained).
- Minorities are the smallest group represented (53,124 trained).

Effectiveness

- Despite lower numbers, SCs and Minorities show relatively strong settlement outcomes (~79% and ~76%).
- Women not only have the highest participation but also a high success rate, showing both scale and effectiveness.

Equity Perspective

- Training outreach seems well targeted towards women and SCs.

- STs and Minorities have smaller training numbers, and slightly lower settlement percentages—indicating a possible gap in post-training support or sectoral opportunities.

Conclusion

- **Women beneficiaries are driving the program's success** both in terms of volume and settlement efficiency.
- **SC performance is encouraging**, with settlement close to 80%.
- **STs and Minorities need more focused support** to improve their settlement ratio, especially since their trained base is relatively small. The data overall reflects **strong program delivery**.
- **High Inclusion** : Women and socially disadvantaged groups (SC/ST/Minority) are well represented, aligning with rural development and livelihood promotion objectives.
- **Sustainability Factor** : Higher settlement rates indicate that RSETIs are not only imparting skills but also enabling income generation.



National Social Assistance Programme (NSAP)

7

The National Social Assistance Programme (NSAP) is a welfare initiative implemented by the Ministry of Rural Development (DoRD), Government of India. Launched in 1995, NSAP aims to provide financial assistance to the most vulnerable sections of society, particularly the elderly, widows, and persons with disabilities. The program is part of the government's broader commitment to social security and welfare.



Key Components of NSAP:

i. National Old Age Pension Scheme

Assistance of Rs 200/- per month to persons in the age group of 60-79 years and ₹ 500/- per month to persons of 80 years and above.

ii. National Widow Pension Scheme

Assistance of ₹300/- per month to widows in the age-group of 40-79 years and ₹ 500/- per month to widows of 80 years and above.

iii. National Disability Pension Scheme

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.

iv. National Family Benefit Scheme

A one-time assistance of ₹ 20,000/- on the death of primary breadwinner aged between 18 and 59 years.

It is a demand-based scheme. The upper limit of households is 3.58 lakh.

v. Annapurna Scheme

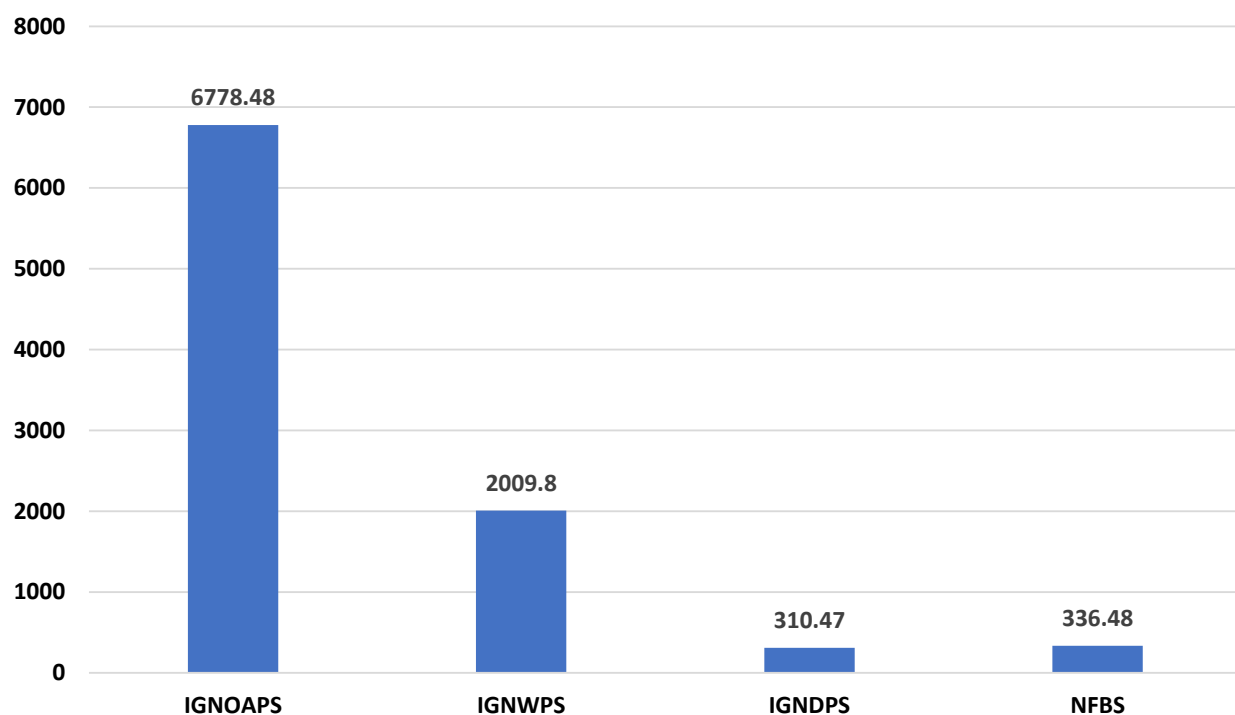
10 kg of food grains per month free of cost to those senior citizens who, though eligible, are not receiving old age pension. It is a demand-based scheme. The upper limit of beneficiaries is 8.32 lakh.

Apart from central assistance, States / UTs are adding top-up amounts ranging from Rs.50 to Rs.5700 per month under pension schemes of NSAP, as a result, NSAP pensioners are getting, on an average of Rs.1100 as monthly pension in several States/ UTs.



Table 7.1 : Physical & Financial progress (State/UTs –wise) during FY 2023-24

Sl. No.	States/UTs	IGNOAPS		IGNWPS		IGNDPS		NFBS	
		Release (in crore)	No. of beneficiaries	Release (in crore)	No. of beneficiaries	Release (in crore)	No. of beneficiaries	Release (in crore)	No. of beneficiaries
1	Andhra Pradesh	253.72	663736	114.29	246832	11.32	24412	28.08	10906
2	A&N Islands	0	585	0	3	0	2	0	86
3	Arunachal Pradesh	8.34	5893	0.51	288	0.2	112	0	346
4	Assam	234.92	630225	42.61	114903	12.29	33139	0	8524
5	Bihar	1153.55	3157256	235.49	635091	47.13	127100	36.93	35859
6	Chandigarh	0	2378	0	2486	0	100	0	80
7	Chhattisgarh	190.63	644429	75.03	203628	11.89	32085	0	12801
8	Dadra & Nagar Haveli and Daman & Diu	0	8754	0	2109	0	310	0	119
9	Goa	0	7308	0	5886	0	466	0	225
10	Gujarat	183.06	620548	0	276078	7.53	20327	16.52	10695
11	Haryana	0	259865	0	70808	0	16583	0	4154
12	Himachal Pradesh	72.91	93178	14.26	21974	0.55	853	2.47	684
13	Jammu & Kashmir	73.13	128757	4.87	7570	2	2426	0	323
14	Jharkhand	196.36	959062	72.98	262435	7.25	26067	0	14148
15	Karnataka	303.75	899422	133.87	452027	12.91	44825	0	18312
16	Kerala	366.66	458813	204.3	320715	31.18	66928	0	4358
17	Ladakh	0	6486	0	443	0	219	0	112
18	Lakshadweep	0	128	0	80	0	51	0	9
19	Madhya Pradesh	578.58	1575079	202.8	546920	37.63	101470	8.9	30826
20	Maharashtra	0	1113331	0	80725	0	9322	0	34987
21	Manipur	13.28	55377	1.78	7075	0.27	918	1.03	669
22	Meghalaya	18.23	55505	2.89	8022	0.56	1558	0	781
23	Mizoram	9.23	24524	0.83	2278	0.26	722	0.3	197
24	Nagaland	15.34	45941	0.7	3827	0.28	1011	0.83	535
25	NCT Delhi	0	110913	0	36361	0	4601	0	2270
26	Odisha	406.55	1411043	193.29	521271	33.16	89433	52.48	24697
27	Puducherry	0	17713	0	9821	0	1271	0	283
28	Punjab	9.35	112955	3.58	19294	1.11	5982	1.38	2673
29	Rajasthan	211.41	804019	86.69	315048	7.1	23468	0	12347
30	Sikkim	0	16928	0	1469	0	457	0	175
31	Tamilnadu	427.97	1282504	214.96	574258	23.69	64096	9.34	18445
32	Telangana	112.23	480315	49.3	180720	5.14	20578	0	7794
33	Tripura	37.26	134406	4.99	17537	0.74	2131	1.01	984
34	Uttar Pradesh	1257.23	4722613	0	1025236	22.88	85773	112.9	73075
35	Uttarakhand	77.79	204557	8.86	23898	1.07	2880	1.42	4808
36	West Bengal	567.02	1171673	340.94	726172	32.34	56700	62.89	21553
GRAND TOTAL		6778.48	21886219	2009.8	6723288	310.47	868376	336.48	358840

Chart 7.1 (a) Total amount (In crores) released to State/UTs during FY 2023-24**Chart 7.1 (b) Number of beneficiaries during FY 2023-24**

Name of the Scheme	Total Beneficiaries (All India)	Rural (%)	Urban (%)
IGNOAPS	22334546	91.51	8.49
IGNWPS	6995961	88.46	11.54
IGNDPS	848853	89.45	10.55
NFBS	30558	87.87	12.13

Key insights on above table 7.1 (a) & 7.1 (b) shows the data of financial releases & total number of Rural/Urban beneficiaries respectively for various social welfare schemes (IGNOAPS, IGNWPS, IGNDPS, NFBS) across different Indian states and Union Territories during the FY 2023-24

- **Total Releases and Beneficiaries:**

- **Total Release for IGNOAPS :** ₹6778.48 crore which includes 20437254 (91.51%) rural beneficiaries.
- **Total Release for IGNWPS :** ₹2009.80 crore which includes 6188527 (88.46%) rural beneficiaries.
- **Total Release for IGNDPS :** ₹310.47 crore which includes 759278 (89.45%) rural beneficiaries.
- **Total Release for NFBS :** ₹336.48 crore for which includes 26852 (87.87%) rural beneficiaries.

- **Top States in Financial Releases and Beneficiaries:**
Uttar Pradesh :

- **Highest release in IGNOAPS:** ₹1257.23 crore which includes 3339056 rural beneficiaries of IGNOAPS.

- **States with Zero or Minimal Releases :**

Goa, Haryana, Maharashtra, A&N Islands, Chandigarh, D&N Haveli and D&D, NCT Delhi, Lakshadweep, Puducherry, Sikkim, Ladakh:

- Minimal or zero releases across most schemes indicating either state-level implementation or negligible number of beneficiaries.

- **Distribution Variance :**

- There is a considerable variance in the distribution of funds and beneficiaries among different states.
- Larger states with higher populations like Uttar Pradesh, Bihar, and Madhya Pradesh have higher allocations and beneficiaries.

Detailed Observations by Scheme:

- **IGNOAPS:**

- States like Uttar Pradesh (₹1257.23 crore), Bihar (₹1153.55 crore), and Madhya Pradesh (₹578.58

crore) have received substantial funding, correlating with their large elderly populations.

- States like Haryana and Maharashtra show zero financial releases, which may indicate state-level schemes supplementing or replacing the national scheme.

- **IGNWPS :**

- West Bengal (₹340.94 crore) and Bihar (₹235.49 crore) are among the top states.
- Zero releases in states like Goa, Gujarat, Maharashtra and Uttar Pradesh suggest alternate widow pension schemes in these regions.

- **IGNDPS :**

- Notably lower financial releases across states compared to other schemes.
- States like Bihar (₹47.13 crore) and Madhya Pradesh (₹37.63 crore) lead in this category.

- **NFBS:**

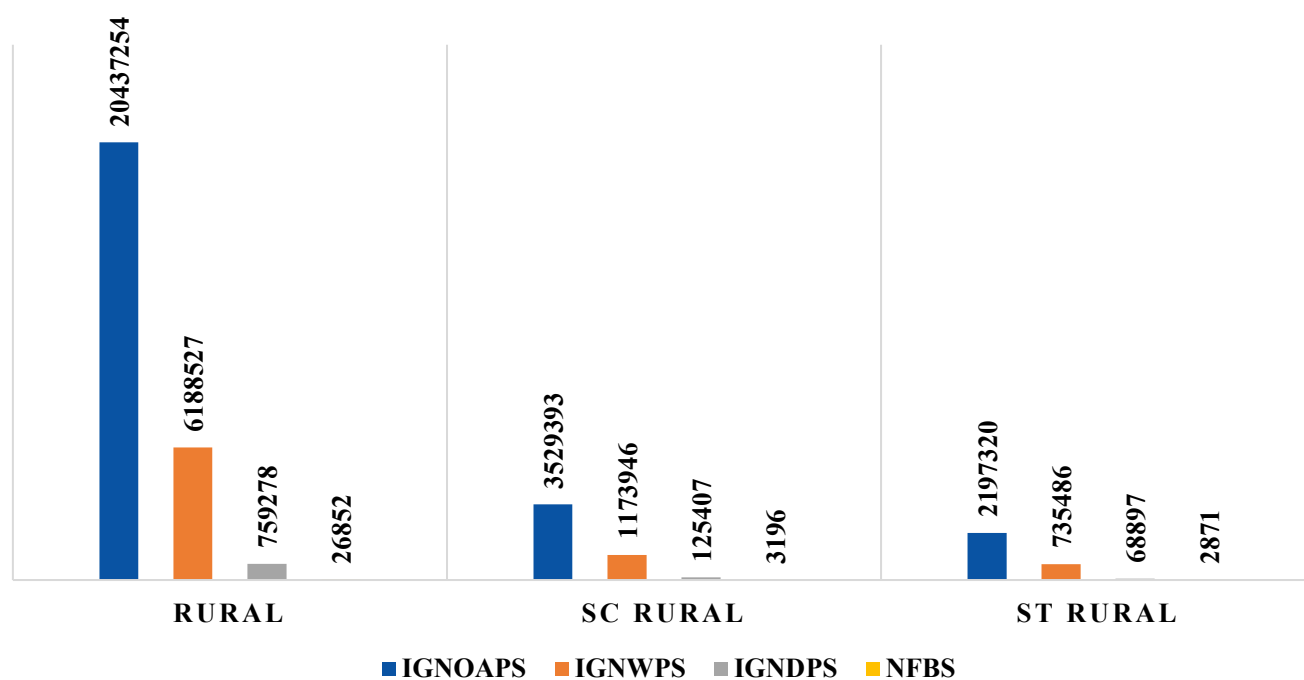
- Uttar Pradesh (₹112.90 crore) has the highest release, significantly higher than the next state, West Bengal (₹62.89 crore).
- Several states have zero releases, which might be due to alternative family benefit schemes.

Conclusion:

The table 7.1 (a) & 7.1 (b) highlights the disparities in fund allocation and beneficiaries across Indian states under different social welfare schemes. Larger states with higher populations naturally receive more funding. However, the absence or minimal allocation in several states suggests the existence of alternate schemes or state-specific implementations addressing the same social issues. Future policy recommendations could focus on understanding the impact of these schemes at the ground level and ensuring equitable distribution of resources to underserved regions.

Table 7.2 Number of SC/ST beneficiaries under NSAP Scheme during the FY 2023-24

Name of the Scheme	Rural	SC Rural	% SC Rural	ST Rural	% ST Rural
IGNOAPS	20437254	3529393	17	2197320	10.7
IGNWPS	6188527	1173946	18.9	735486	11.8
IGNDPS	759278	125407	16.5	68897	9
NFBS	26852	3196	11.9	2871	10.6
Total	27411911	4831942	17.6	3004574	10.9

Chart 7.2 Number of SC/ST beneficiaries under NSAP Scheme during the FY 2023-24

SC/ST Beneficiaries:

Key insights on above table 7.2 shows the number of Scheduled Caste (SC) and Scheduled Tribe (ST) beneficiaries State/UT-wise under National Social Assistance Programme (NSAP) schemes during the FY 2023-24.

- **Total Beneficiaries**

- Total Rural SC Beneficiaries : 4831942
- Total Rural ST Beneficiaries : 3004574

- **Top States in Number of Beneficiaries**

Uttar Pradesh:

- Highest Rural SC beneficiaries : 1193614

Madhya Pradesh:

- Highest Rural ST beneficiaries: 559473

- **States with Minimal Beneficiaries**

Arunachal Pradesh, Mizoram, Nagaland, Chandigarh, Lakshadweep, A & N Islands:

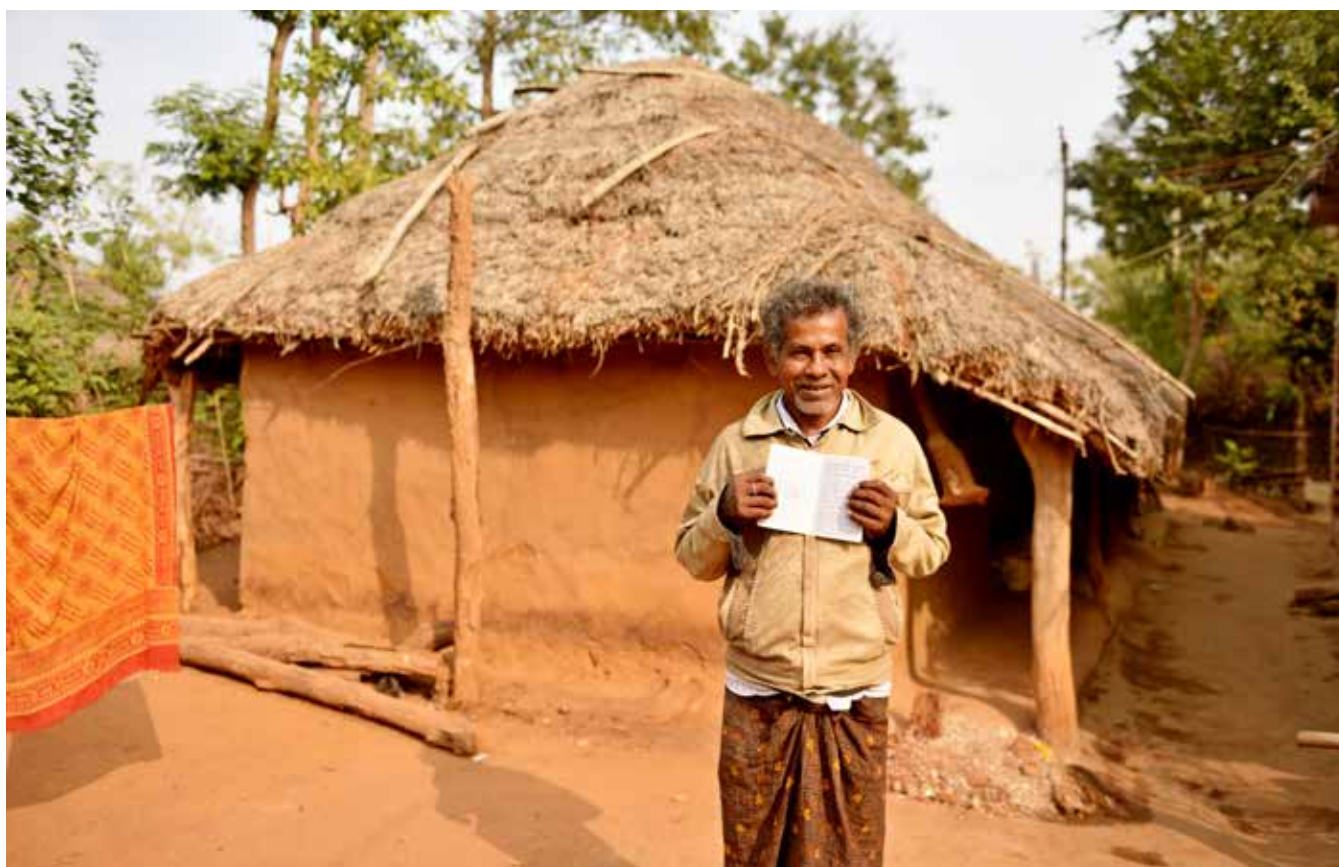
- Minimal SC and ST beneficiaries, likely due to smaller SC/ST populations.

- **Distribution Variance**

- There is a considerable variance in the number of SC and ST beneficiaries across different states, with more populous states having higher numbers.
- States with large tribal populations like Madhya Pradesh, Odisha, and Jharkhand show high ST beneficiary numbers.

Conclusion

The Table 7.2 shows percentages of SC/ ST Rural beneficiaries across schemes i.e. IGNDPS, IGNOAPS, IGNWPS and NFBS during FY 2023-24.





Sansad Adarsh Gram Yojana (SAGY)

8

The Sansad Adarsh Gram Yojana (SAGY) is an initiative of the Department of Rural Development (DoRD), Government of India, launched on 11th October, 2014. The scheme aims to foster holistic rural development by encouraging Members of Parliament (MPs) to identify and develop Gram Panchayats (GPs) as model villages, or “Adarsh Grams.” SAGY is implemented on 100% convergence of resources from a range of existing Central and State Government Schemes without the allocation of any additional 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). The goal is to achieve integrated development across multiple sectors such as agriculture, health, education, sanitation, environment, and infrastructure.



Table 8.1 SAGY progress report for the period 01.04.2022 to 31.03.2023

State/UT	Number of Gram Panchayats identified under SAGY	Number of Gram Panchayats that have prepared and uploaded Village Development Plans on SAGY portal	Number of activities planned under Village Development Plan	Number of activities completed under Village Development Plan
ANDHRA PRADESH	36	26	232	199
BIHAR	37	17	14	2
CHHATTISGARH	2	2	9	9
GUJARAT	14	13	282	282
HIMACHAL PRADESH	5	5	0	0
JHARKHAND	18	11	0	0
KARNATAKA	11	5	110	110
KERALA	5	2	0	0
MADHYA PRADESH	19	13	81	69
MAHARASHTRA	21	3	0	0
MEGHALAYA	6	2	0	0
MIZORAM	1	1	0	0
ODISHA	15	1	0	0
PUNJAB	6	5	46	40
RAJASTHAN	11	9	0	0
SIKKIM	2	0	0	0
TAMIL NADU	16	12	128	128
TELANGANA	3	2	0	0
UTTAR PRADESH	43	33	126	126
UTTARAKHAND	3	1	0	0
Total	274	163	1028	965

Above table 8.1 shows the comprehensive overview of the implementation status of the Sansad Adarsh Gram Yojana (SAGY) across various states and union territories (UTs) in India. The key performance indicators analyzed include the number of Gram Panchayats (GPs) identified under SAGY, the number of GPs that have prepared and uploaded Village Development Plans (VDPs) on the SAGY portal, and the number of activities planned and completed under these VDPs.

Key Insights

- High correlation between VDP preparation and activity completion: States with more GPs uploading VDPs generally perform better.
- Some states upload VDPs but fail to plan or implement activities (e.g., Kerala, Jharkhand).
- A few states are non-performing across all metrics (e.g., Sikkim, Maharashtra).

Recommendations

- Focus on VDP preparation: States like Maharashtra, Odisha, and Sikkim must be encouraged and supported to prepare/upload Village Development Plans.
- Capacity building: Provide training for officials in low-performing states to plan and execute activities effectively.
- Performance monitoring: Create incentives for states showing consistent performance, and initiate reviews in non-performing states.
- Best practice sharing: Successful models from Gujarat, UP, and Tamil Nadu should be showcased and adapted in underperforming states.





ग्रामीण विकास मंत्रालय
भारत सरकार

Ministry of Rural Development
Government of India



NSAP

SAGY