

Demand for Grants 2025-26 Analysis

Rural Development

The Ministry of Rural Development aims to improve the quality of life in rural areas of the country and acts as the nodal agency for most development and welfare activities in rural India.¹ The Ministry comprises of two Departments, the Department of Rural Development and the Department of Land Resources. The Department of Rural Development works to enhance employment opportunities, ensure social security for the vulnerable, and facilitate infrastructure development for economic growth in rural areas.¹ The Department of Land Resources works to ensure sustainable development of rainfed cultivable and degraded lands, and optimise the use of land resources in the country.²

This note looks at the proposed expenditure for the Ministry for 2025-26 and trends in budgeting over the years. It also analyses broader trends in the sector and challenges faced by the Ministry in implementing its programmes.

Overview of Finances

Allocations in 2025-26

In 2025-26, the Ministry of Rural Development has been allocated Rs 1,90,406 crore.^{3,4} The Department of Rural Development has been allocated Rs 1,87,755 crore, 8% higher than the revised estimates of 2024-25.³ The Department of Land Resources has been allocated Rs 2,651 crore, 35% higher than the revised estimates of 2024-25.⁴

Table 1: Budgetary Allocation to the Ministry of Rural Development (in Rs crore)

Department	23-24 Actuals	24-25 RE	25-26 BE	% Change*
Rural Development	1,61,932	1,73,912	1,87,755	8%
Land Resources	1,711	1,966	2,651	35%
Total	1,63,643	1,75,878	1,90,406	8%

Note: BE is budget estimate and RE is revised estimate.

*% change is change in 2025-26 BE over 2024-25 RE.

Sources: Demands for Grants of the Ministry of Rural Development 2025-26; PRS.

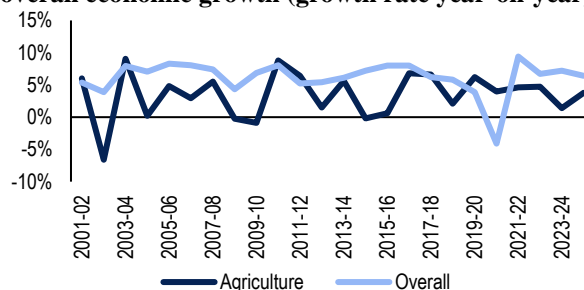
Key Announcements in Budget Speech (2025-26)⁵

- A Rural Prosperity and Resilience programme will be launched to generate opportunities in rural areas through skilling, technology and investment. The programme will focus on women, youth, farmers and landless families.
- Public sector banks will develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

State of the rural economy

As of 2021, 65% of India’s population lives in rural areas, and 47% of the people depend on agriculture for livelihood.⁶ In 2024-25, agriculture sector is projected to see a growth of 3.8%, which is higher than growth rate for the previous fiscal (1.4%).⁷ However, agriculture has consistently grown slower than overall economy. Since 2001-02, agricultural output has grown at an average annual rate of 3%, while the rest of the economy has grown at 7% per annum.^{8,9} This resulted in agricultural output doubling over this period while remaining part of the economy grew 4.6 times.

Figure 1: Growth in agriculture has been lower than overall economic growth (growth rate year-on-year)

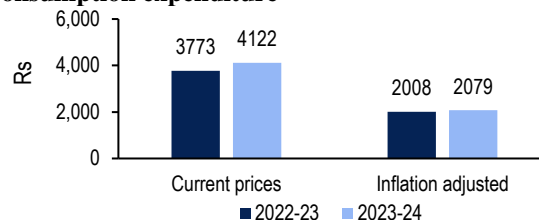


Note: First Advanced Estimates are used for 2024-25; Agriculture includes agriculture, forestry and fishing

Sources: Statistical Appendix, Economic Survey, MoSPI; PRS.

Between January and December 2024, average retail inflation in rural areas (5.4%) was higher than in urban areas (4.4%).¹⁰ The higher inflation was primarily driven by higher food prices. The Economic Survey (2023-24) noted that the agriculture sector was affected by extreme weather events, uneven rainfalls, and lower reservoir levels.¹¹ This resulted in higher food inflation. The Survey had projected that good spread of southwest monsoon was likely to improve agriculture productivity and help revive rural demand.¹¹ Inflation also affected consumption. As per the Household Consumption Expenditure Survey (2023-24), the rural average monthly per-capita consumption expenditure (MPCE) saw an annual growth of 9% at current prices, while inflation adjusted growth was 4%.¹²

Figure 2: Rural average monthly per-capita consumption expenditure



Source: Household Consumption Expenditure Survey (2023-24), MoSPI; PRS.

The Household Consumption Expenditure Survey (2023-24) also noted wide disparity in consumption expenditure. The average monthly per capita expenditure in urban areas was 71% higher than that of rural areas.¹² The average monthly expenditure of the top 5% of rural population (Rs 10,137) was about six times that of the bottom 5% (Rs 1,667).

According to the All India Rural Financial Inclusion Survey (2024), the proportion of rural households with outstanding debt has risen between 2016 and 2021.^{13,14}

Table 2: 52% of rural households have some debt

Household	% of household with outstanding debt	
	2016	2021
Agricultural	52%	55%
Non-agricultural	43%	48%
All	47%	52%

Source: All India Rural Financial Inclusion Survey, NABARD; PRS

Among household with some outstanding debt, in 2021, agricultural households have an average debt of Rs 91,231, while non-agricultural households had an average debt of Rs 89,074.¹⁴ As per the report, though access to banking services has improved in rural areas, a quarter of households (25%) still take loans from non-institutional sources such as friends and relatives, landlords and money lenders.¹⁴

Table 3: 25% of rural households took loan from non-institutional sources (2021-22)

Source	Agri household	Non-agri household	All households
Institutional	76%	73%	74%
Non-institutional	23%	26%	25%
Both	1%	1%	1%
Total	100%	100%	100%

Source: All India Rural Financial Inclusion Survey, NABARD; PRS.

In rural areas, between 2017-18 and 2023-24, the Female Labour Force Participation Rate (FLFPR) for women aged 15 years and above has risen from 25% to 48%.¹⁵ FLFPR shows the percentage of women who are either working or looking for work. As per the Periodic Labour Force Survey (PLFS) 2023-24, the rise in women's participation has mostly come through self-employment.¹⁵ The unemployment rate for women has gone down from 4% in 2017-18 to 2% in 2023-24, while unemployment rate for men has gone down from 6% in 2017-18 to 3% in 2023-24.

However, the India Employment Report (2024) by the International Labour Organisation noted a gap in average earnings of men and women in both rural and urban areas.¹⁶

Table 4: Average monthly income of male and female workers in rural areas (in Rs)

Type	Male	Female	Difference
Self-employed	11,397	4,814	6,583
Regular salaried	16,319	10,567	5,752
Casual	8,831	5,451	3,380

Note: Data is for 2022; self-employed includes unpaid family workers and casual includes workers employed on daily wage basis.

Sources: India Employment Report 2024, ILO; PRS.

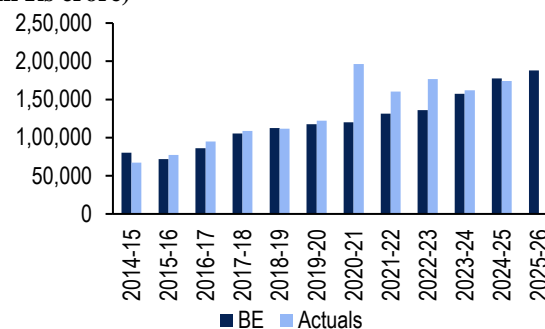
Department of Rural Development

Overview of Finances

The Department of Rural Development implements programmes to provide employment in rural areas, support economic development through enhanced connectivity, and ensure livelihood and social security for the poor and vulnerable.¹⁷ Major schemes run by the Department include Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Pradhan Mantri Gram Sadak Yojana (PMGSY), National Rural Livelihoods Mission (NRLM), and Pradhan Mantri Awaas Yojana-Gramin (PMAY-G).

In 2025-26, the Department has been allocated Rs 1,87,755 crore. Between 2014-15 and 2025-26, budgetary allocation to the Department has grown at an average annual rate of 12%. Between 2020-21 and 2022-23, allocation to the Department was increased significantly to provide more financial support during the pandemic. This increased allocation was towards MGNREGS and welfare schemes, such as the direct benefit transfer to women under Pradhan Mantri Jan Dhan Yojana.¹⁸

Figure 3: Expenditure between 2014-15 and 2025-26 (in Rs crore)



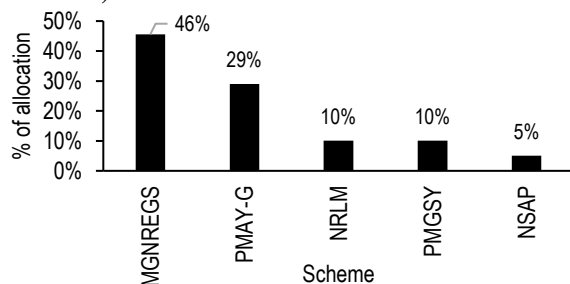
Note: BE is Budget Estimate; Revised estimate for 2024-25 used as Actual.

Sources: Demands for Grants of the Ministry of Rural Development for various years; PRS.

Between 2015-16 and 2023-24, the actual expenditure for the Department was higher than the budget estimates except in 2018-19. In 2024-25, the revised expenditure of the department is expected to be 2% lower than the budget estimate. This is primarily due to underutilisation of funds under Pradhan Mantri Awaas Yojana-Gramin. Between 2020-21 and 2022-23, the actual expenditure was higher than the budget estimate mainly due to expenditure on MGNREGS, a demand-based scheme which saw higher work demand because of the COVID-19 pandemic.

Major schemes under the Department

In 2024-25, of the total allocation to the department, MGNREGS (46%) and PMAY-G (29%) together account for 75% of the budgetary allocation. This is followed by National Rural Livelihoods Mission and PMGSY (which each account for 10% of Department's allocation), and the National Social Assistance Programme (5%).

Figure 4: Top expenditure heads (as a % of total allocation)

Note: % calculated over gross expenditure.

Sources: Demand for Grants of the Department of Rural Development, 2025-26; PRS.

In 2025-26, allocation to the MGNREGS has remained similar to the revised estimates of 2024-25.

Table 5: Allocation to key schemes (Rs in crore)

Schemes	2023-24 Actuals	2024-25 RE	2025-26 BE	% Change
MGNREGS	89,154	86,000	86,000	0%
PMAY-G	21,770	32,426	54,832	69%
NRLM	13,934	15,047	19,005	26%
PMGSY	15,380	14,500	19,000	31%
NSAP	9,476	9,652	9,652	0%
CSS	166	179	153	-14%

Note: % Change from 2024-25 RE to 2025-26 BE; CSS for central sector schemes which includes allocations for National Institute of Rural Development.

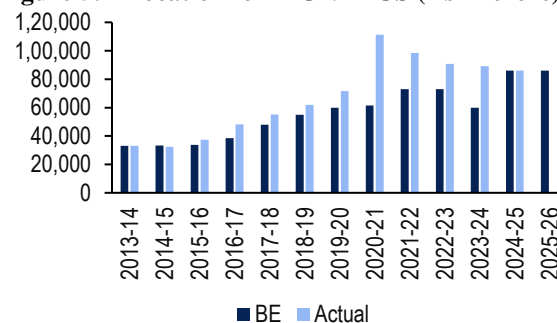
Sources: Demand for Grants of the Department of Rural Development; PRS.

Key Issues and Analysis

Mahatma Gandhi National Rural Employment Guarantee Scheme

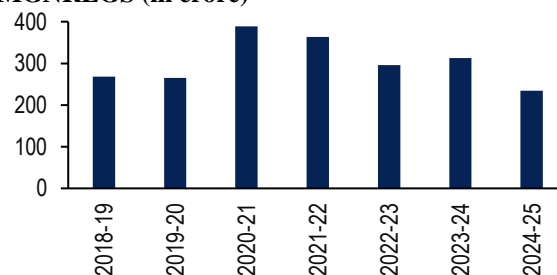
The National Rural Employment Guarantee Act, 2005 provides for 100 days of guaranteed wage employment in a financial year for adults of rural households.¹⁹ The law has been operationalised across the country through the Mahatma Gandhi National Rural Employment Guarantee Scheme.²⁰ The aim of the programme is to support rural livelihoods through provision of unskilled manual work. The scheme covers all districts except those with 100% urban population. Any individual who demands work through the scheme is entitled to a daily unemployment allowance if work is not provided within 15 days. The projects taken up under the scheme include those related to digging canals for irrigation, construction of Anganwadi centres, plantation drives, water supply and sanitation.²¹ (See Table 18 in Annexure.)

For 2025-26, the scheme has been allocated Rs 86,000 crore, similar to the revised estimates for 2024-25. As MGNREGS is a demand driven scheme, the expenditure rises and falls in response to demand for work in rural areas. It jumped 55% in 2020-21 as the demand for work went up during COVID-19 pandemic driven by people migrating back to villages.²² The 15th Finance Commission had also noted that the slowdown in aggregate demand during the pandemic had affected the primary sector and severely hit the rural economy.²³

Figure 5: Allocation for MGNREGS (Rs in crore)

Note: BE is Budget estimate. Actual for 2024-25 is revised estimate. Source: Demand for Grants, Department of Rural Development; PRS.

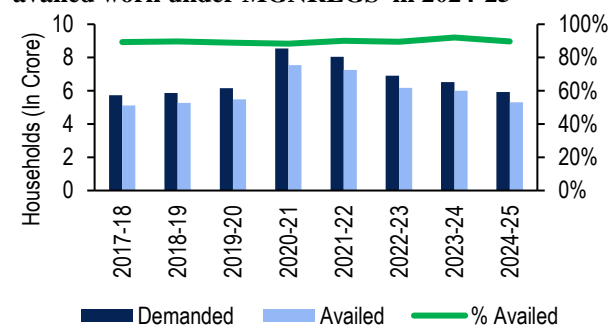
Under the scheme, the amount of work provided is measured in persondays.⁴¹ During 2020-21, the total persondays of work generated was 389 crore.²⁴ That saw a decline in the following two years. In 2024-25, the total persondays generated as of January 2025 was 221 crore.²⁵ (See Table 19 in Annexure.)

Figure 6: Persondays of work generated through MGNREGS (in crore)

Note: Data for 2024-25 till January 2025.

Source: MGNREGS Dashboard, accessed on January 22, 2025; PRS.

The Standing Committee on Rural Development (2023) had noted the scheme's role in providing support to rural population during times of distress such as the COVID-19 pandemic.²² However, the Economic Survey (2023-24) observed that work demand under MGNREGS cannot be taken a real indicator of rural distress.²⁶ It had observed that work provided under the scheme is linked to the institutional capacity of individual states. To access funds under the scheme, states need to budget in advance for the upcoming financial year. This involves planning, meetings and approvals at the Gram Panchayat, block and district levels. The Survey noted that states with trained manpower at all levels complete the process on time, which affects work provided under the scheme.²⁶

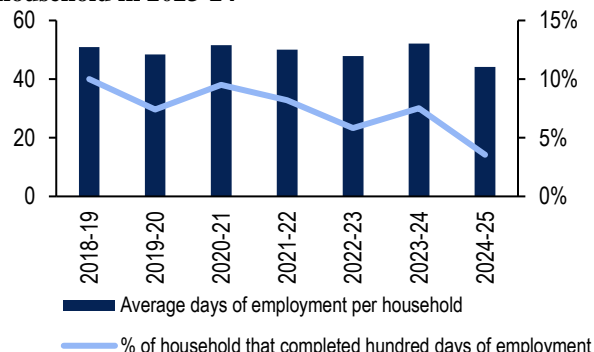
Figure 7: 90% of households demanding work have availed work under MGNREGS in 2024-25

Note: Data for 2024-25 till January 2025.

Sources: MGNREGA Dashboard, as on January 22, 2025; PRS.

In 2023-24, the average days of employment per household and percentage of households that obtained 100 days of work had seen an uptick.²⁷ However, in 2024-25, both the number saw a decline, with only 4% of households obtaining 100 days of work compared to 8% last year.²⁵

Figure 8: Average days of employment provided per household in 2023-24



Sources: MGNREGA Dashboard, on January 22, 2025; PRS.

Inadequate wages under MGNREGS

Every financial year the Ministry of Rural Development notifies daily wage rates for MGNREGS workers for different states.²⁸ However, the actual wage paid to workers is often lower than the notified rate. In 2024-25 (as of January 2025), out of 30 states and Union Territories, the wages received by workers were below the notified wage rate in 11 states and UT.²⁹

Table 6: Gap between notified daily wage rate and average wage paid in select states (in Rs)

State	Notified wage rate	Average wage paid
Rajasthan	266	211
Telangana	300	245
Tamil Nadu	319	276
Andhra Pradesh	300	258
Gujarat	280	252
Chhattisgarh	243	227
Karnataka	349	333

Note: Average wage calculated over April 2024 and January 2025. Sources: MGNREGA Dashboard, Ministry of Rural Development, as accessed on January 22, 2025; PRS.

The MGNREGS wages also vary across states as they are linked to the Consumer Price Index for Agriculture Labourers (CPI-AL) which varies across states.³⁰ CPI-AL tracks the change in prices of goods and services consumed by households whose primary income comes from agrarian labour.³⁰ The Standing Committee on Rural Development (2024) had noted that wages provided through MGNREGS are inadequate given the rising cost of living.³¹ Currently, the year 2009-10 is used as the base year for calculation of wage rates under the scheme. The Committee had recommended that the Ministry consider revising the base so that wages would account for prevailing inflationary trends.

Limited payment of delay compensation

Under the scheme, wages to workers are to be paid on a weekly basis and within 15 days of work completion.³⁵

In case of delayed payments, workers are entitled to a compensation at 0.05% of unpaid wages per day for the duration of delay beyond the sixteenth day.³⁵ For example, if the wage rate is Rs 300 per day, the compensation per day of delay would be 15 paise. For 2024-25, of the delayed compensation due to workers, 26% had been paid as of January 2025.³²

Table 7: % of delay compensation approved and paid over five years (In Rs)

Financial year	Amount approved	Amount paid	% Paid
2020-21	1,38,43,589	1,14,88,940	83%
2021-22	1,78,46,651	1,44,22,191	81%
2022-23	93,61,395	60,75,919	65%
2023-24	54,88,967	13,68,324	25%
2024-25	31,32,118	8,13,364	26%

Note: Data for 2024-25 till January 2025.

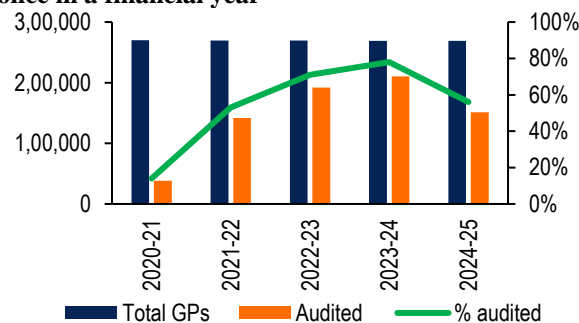
Source: Delayed compensation, MGNREGA Dashboard, MoRD, as accessed on January 22, 2025; PRS.

The state government is responsible for paying the delay compensation and recover the compensation amount from functionaries or agencies responsible for the delay.³³ The compensation amount is approved after verification by programme officers.³⁵ In 2024-25, of the days for which compensation was claimed, 95% were rejected on account of compensation not being due.³² The Ministry has noted of several steps taken to limit delay in wage payments, such as: (i) regular consultation with state governments, (ii) deployment of required manpower on ground, and (iii) implementation of the electronic fund management system.³⁴

Lack of proper social audits

As per the Act, Gram Sabha is responsible for ensuring accountability by monitoring works under the scheme within a Gram Panchayat (GP).¹⁹ This monitoring happens through social audits. States are required to set up independent Social Audit Units, which provide Gram Sabhas with resource persons to facilitate the audit process.³⁵ All records related to beneficiaries and work undertaken under the scheme are verified during the audit. However, as of January 2025, only 56% (1,51,375) of the 2,68,919 Gram Panchayats had conducted social audit at least once in the financial year 2024-25.³⁶

Figure 9: GPs which completed social audits at least once in a financial year



Note: Data for 2024-25 financial year till January 2025.

Sources: Social audit calendar vs audits completed, MGNREGA Dashboard, MoRD, as accessed on January 22, 2025; PRS

The state government is responsible for taking corrective measures based on findings of social audit. This might include recovery of wage payments and money misappropriated and improperly utilised under the scheme.³⁵ In 2024-25, of the issues reported during social audits, only 5% (37,766 of 7,70,410) had been addressed and closed as of January 2025.³⁷ Of the financial misappropriation cases reported, 79% (7.31 lakh out of 9.21 lakh) had been decided.³⁸ A report on social audits by the National Institute of Rural Development and Panchayati Raj (2018) had noted that several states faced challenges in hiring staff required for social audits.³⁹ States can spend 0.5% of expenses under the scheme on social audits. The report observed that states, especially the smaller ones, found that amount to be inadequate.³⁹ The report recommended that to make audits more effective, the Ministry should: (i) conduct periodic review of audits along with the CAG, (ii) increase funding, and (iii) support learning across states.³⁹

Delay in unemployment allowance payment

Under the Act, if work is not provided to a person within 15 days of demand, the person is entitled to a daily unemployment allowance.⁴⁰ State governments are responsible for: (i) specifying the rate of unemployment allowance, (ii) framing rules for payment of the allowance, and (iii) making necessary budgetary provisions for allowances.⁴¹ However, between 2019-20 and 2023-24, against the total due unemployment allowance, less than 10% was paid.⁴²

In 2024-25, 24% of due unemployment allowance had been paid as of January 2025.⁴³ Of the 14 states that had due allowance in 2024-25, Assam, Odisha and Uttar Pradesh accounted for all allowance paid in the financial year. (See Table 20 in Annexure.)

Table 8: Unemployment allowance to be paid and actually paid (in Rs)

Year	Amount to be paid	Amount paid	Percentage paid
2019-20	30,30,253	31,106	1%
2020-21	58,06,966	2,40,530	4%
2021-22	1,66,30,106	2,63,137	2%
2022-23	89,92,628	10,49,600	12%
2023-24	20,91,940	1,85,798	9%
2024-25	9,08,317	2,21,147	24%

Sources: MGNREGA Dashboard, Ministry of Rural Development, as accessed on January 25, 2025; PRS.

The responsibility of providing unemployment allowance lies with the state governments.⁴⁴ The Ministry added that it is monitoring the process through review meetings with the states.

The Standing Committee on Rural Development and Panchayati Raj (2022) had taken note of the delay and irregularities in payment of allowances.⁴⁵ The Committee had urged the Department to ensure proper payment of allowances as the nodal agency. The Ministry had noted that it issues circulars, advisories, and makes pressure on the states through monitoring visits by central teams.⁴⁵

The Economic Survey (2023-24) had observed that the institutional capacity of states affects how demand for work is reported under the scheme.²⁶ It noted that officials might not be registering demand for work in real time. The data on work demanded on the portal might not reflect the real demand for work. The Survey also observed that this affects the unemployment allowance paid by states.

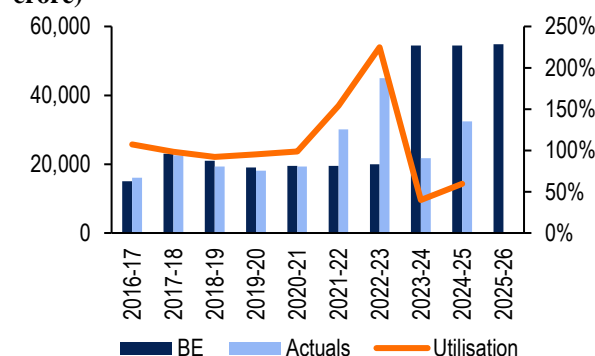
Pradhan Mantri Awas Yojana (Gramin)

PMAY (G) was launched in 2016 to address gaps in the demand and supply of rural housing. It aimed to ensure housing for all by 2022. Based on the Socio Economic and Caste Census (SECC), 2011, the housing shortage in rural areas was estimated to be 4.03 crore.⁴⁶

PMAY(G) had the target to build 2.95 crore pucca houses in rural areas in two phases.⁴⁶ In Phase I, the target was to build one crore houses between 2016 and 2019. In Phase II, 1.95 crore houses were targeted to be built between 2019 and 2022.⁴⁶ By 2022, a total of 2.10 crore houses had been completed under both the phases. The programme was extended till March, 2024 to meet the targets.⁴⁷ In August 2024, the Union Cabinet approved extension of the scheme till 2028-29.⁴⁸ This was done to enable completion of remaining houses from previous phases and facilitate construction of two crore additional houses in five years.⁴⁸

For 2025-26, the scheme has been allocated Rs 54,832 crore, an increase of 69% over the revised estimate of 2024-25. However, as per revised estimate for 2024-25, 41% of funds allocated to the scheme had not been utilised. The Ministry in a reply to the Standing Committee (2024), had given reasons for unspent balances, such as: (i) states releasing both central and their own share simultaneously towards end of the financial year, and (ii) expenditure being affected by seasonal factors such as prolonged monsoon.⁷⁵

Figure 10: Fund allocated for PMAY (G) (in Rs crore)



Note: BE is Budget estimate. Actual for 2024-25 is revised estimate. Source: Demand for Grants, Department of Rural Development; PRS.

Delay in house completion

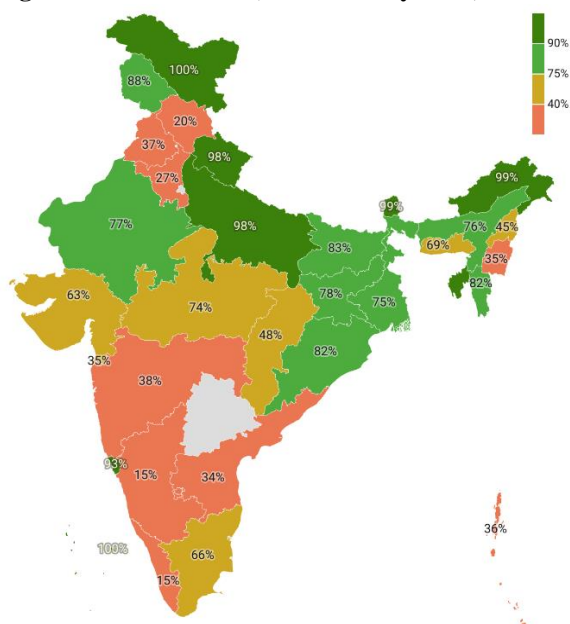
Against the target of 3.79 crore houses (including targets for 2024-25), a total of 2.69 crore (71%) have been completed as of January 2025.⁴⁹ (See Table 21 and Table 22 in Annexure for houses completed against targets for last three years.)

Table 9: Number of houses completed under the scheme year-over-year (in lakh)

	Year	Target	Completed	Completion Rate
Phase I	2016-17	42	0.02	0.05%
	2017-18	32	38	121%
	2018-19	25	45	179%
Phase II	2019-20	56	21	38%
	2020-21	42	34	82%
	2021-22	67	42	64%
	2022-23	23	56	242%
	2023-24	9	26	298%
	2024-25	84	4	5%

Source: PMAY (G) dashboard, as accessed on January 22; PRS

The Ministry has given several reasons for delay in completion, including: (i) unwillingness of beneficiaries, (ii) beneficiaries lacking land, (iii) misuse of funds by beneficiaries, (iv) death of beneficiaries without legal heir, and (v) permanent migration.⁷⁵ Under the scheme, if a beneficiary does not have land to build a house, the responsibility of providing land is with the respective state government. As of December 2024, about 2.12 lakh beneficiaries were waiting for land or assistance to build houses under the scheme.⁷⁵ The Standing Committee (2023) had recommended that the Ministry coordinate with state governments to ensure land for these beneficiaries and explore solutions like multi-storey housing.⁵⁰ Assam, Bihar, Maharashtra, and Odisha have schemes that provide financial assistance for land to landless beneficiaries.⁷⁵

Figure 11: Proportion of houses completed against target under PMAY-G (as of January 2025)

Note: Telangana and Puducherry do not implement the PMAY-Gramin scheme. Includes targets set in 2024-25.

Source: PMAY-G Dashboard, as on January 31, 2025; PRS.

Implementation and monitoring

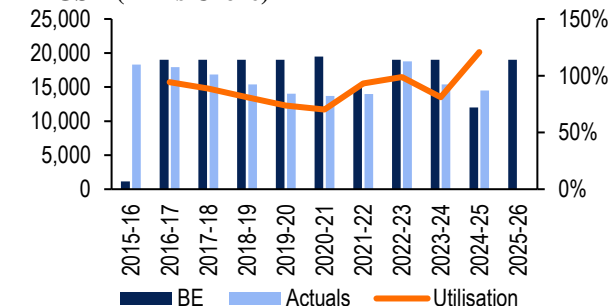
Under the scheme, the beneficiaries living in plains receive Rs 1.2 lakh, and those living in hilly areas receive Rs 1.3 lakh as per unit assistance.⁵⁰ The amount is transferred in three to four instalments which

are linked to different stages of construction of the house. Comptroller and Auditor General (CAG) audits of the scheme across states have noted some issues related to implementation and monitoring. An audit in Madhya Pradesh in 2021 had noted that the first instalment was released within the prescribed time for only 33% of beneficiaries.⁵¹ As per the implementation framework, the first instalment should be released within 15 days after sanctioning of the house. For 52% of beneficiaries the delay was up to six months. An audit in Odisha (2021) had noted that 43% of surveyed houses (277 out of 647) shown as complete were found to be incomplete during verification.⁵² In 2022, an audit in Tamil Nadu noted of: (i) misrepresentation of stage of house completion in records, (ii) photographs of the same house being uploaded for different beneficiaries, and (iii) photographs of different houses being uploaded for different stages of construction.⁵³

If a beneficiary wants to spend more than the amount provided through the scheme, they can avail home loan from financial institutions for up to Rs 70,000 with an interest subsidy of 3%.⁴⁶ A 2018 impact assessment of the scheme across Madhya Pradesh, Odisha and West Bengal had found that 80% of beneficiaries invested additional funds for constructing houses.⁵⁴ However, 54% of them borrowed money from building material suppliers and 18% from friends and relatives. Less than 5% of households had availed finance either through micro finance institutions or nationalised banks. The Standing Committee (2024) had recommended that the department increase the per unit assistance under the scheme taking the rising cost of building materials into account.⁷⁵ In 2023, the Committee had also recommended the Ministry to adopt measures to ensure proper verification of beneficiaries under the scheme.⁵⁰

Pradhan Mantri Gram Sadak Yojana

The government had launched the Pradhan Mantri Gram Sadak Yojana (PMGSY) in 2000 to address poor connectivity in rural areas.⁵⁵ The scheme is being implemented to provide all weather road connectivity to all eligible rural habitations. In 2025-26, it has been allocated Rs 19,000 crore, 31% higher than the revised estimate for 2024-25.

Figure 12: Fund allocated and utilised under PMGSY (In Rs Crore)

Note: Budget estimate as BE. Actual for 2024-25 is revised estimate. Sources: Demand for Grants of Department of Rural Development; PRS.

PMGSY has five verticals.^{56,57} The first vertical has the target of providing road connections to habitations with

a population of more than 500 people in plains and more than 250 people in North Eastern and hilly areas. The second vertical targets to upgrade 50,000 km of roads which are through routes and act as major links. The third vertical, launched in 2019, targets to consolidate 1.2 lakh km of roadways that connect markets and city centres.⁵⁶ The Road Connectivity Project for Left Wing Extremism Affected Areas (RCPLWEA) was launched as a separate vertical in 2016 and was to be implemented till March, 2023.⁵⁸ The Ministry also undertakes road construction in areas inhabited by Particularly Vulnerable Tribal Groups under PM-JANMAN.⁵⁹

As of January 2025, out of the 8,33,604 km of road sanctioned under the scheme, 93% of the roads have been completed.⁶⁰ (Figure 13) Similarly, of the 1.84 lakh eligible habitations, 1.61 lakh (88%) have been covered.⁶⁰ In September 2024, the government launched PMGSY-IV with the objective to construct 62,500 km of roads.⁶¹ The scheme will be implemented between 2024-25 and 2028-29 and would connect 25,000 habitations.

Table 10: Length of road sanctioned and completed under different verticals of PMGSY (in km)

Vertical	Sanctioned	Completed	Completion Rate
PMGSY I	6,44,872	6,24,622	97%
PMGSY II	49,795	49,026	98%
PMGSY III	1,21,928	88,068	72%
RCPLWEA	12,228	9,334	76%
JANMAN	4,781	40	1%
Total	8,33,604	7,71,090	93%

Sources: PMGSY Dashboard, MoRD, as accessed on January 13, 2025; PRS.

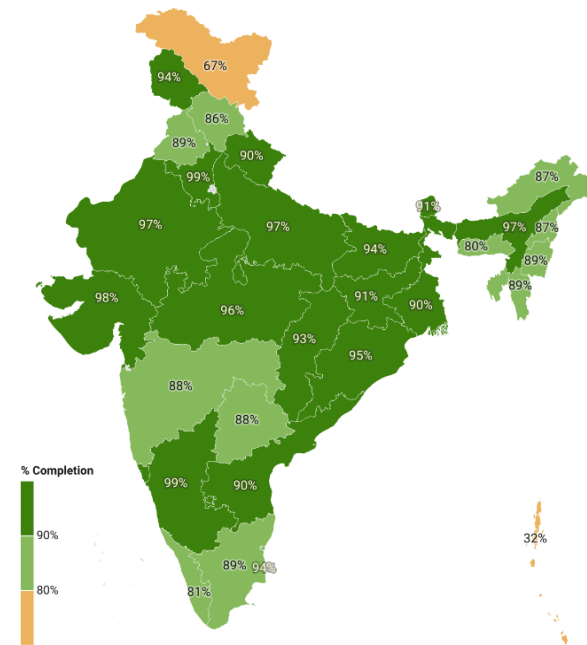
The completion rate has been low for the third vertical, RCPLWEA, and PM-JANMAN. The department has cited several reasons for the delay in achieving the targets, such as, (i) difficult terrain and law and order issues in areas affected by left wing extremism, (ii) challenges in managing logistics and supply of inputs, and (iii) delay in fund release by states as implementation is under their purview.⁶² The Standing Committee (2023) had urged the department to prioritise completion under all verticals and coordinate with states through periodic follow up.⁶² The Committee (2024) had noted that in many instances roads only reach outskirts of the habitation.⁷⁵ It had urged the Ministry to ensure roads reach parts where majority of the habitation resides.

Maintenance of roads

Contractors who build the rural roads are responsible for maintenance for the five years following completion.⁶³ After this period, the state governments are responsible for road maintenance. Under the scheme, quality of roads is monitored through inspection during and after completion through a three tier quality control system.⁶⁴ This involves: (i) inspection at local level by contractor and staff of the project implementation unit, (ii) independent periodic quality checks by state quality monitors, and (iii)

inspection of select works by national quality monitors.⁶⁴ Between March 2024 and January 2025, 21% of roads (257 out of 1,228) inspected for maintenance work by the national quality monitors were found to be unsatisfactory.⁶⁵ During the same period, 18% of roads (2,423 of 13,824) inspected for maintenance work by state quality monitors were found to be unsatisfactory.⁶⁶

Figure 13: Percentage completion of roads sanctioned under PMGSY as of January 2025



Note: Data covered for PMGSY-I, PMGSY-II, PMGSY-III and RCPLWEA. Sources: PMGSY Online Management, Monitoring and Accounting System, MoRD, as accessed on January 13, 2025; PRS.

The eMARG module is being implemented by the Ministry to monitor post-construction maintenance.⁶² This module has digitised the monitoring process.⁶⁷ Contractors responsible for road maintenance have to register on the eMARG portal.⁶⁸ The bills for the maintenance work are generated online. Inspection is done through a mobile application and photos of the road are uploaded with geo-tagging. The contractor’s performance is evaluated based on the quality of maintenance. The contractor is paid based on that evaluation.⁶⁸ The bills are processed digitally and paid through the portal.

This process makes payment conditional on the quality of maintenance work. Earlier, payment to the contractor used to be based on the cost of inputs.⁶⁸ However, eMARG has primarily covered roads in the five years after-construction defect liability period (DLP).⁶⁷ As of January 2025, eMARG has covered a total of 3,36,143 km of roads falling under DLP since inception in April 2020.⁶⁹ Only 96,292 km of roads under the post-DLP period has been covered as of August, 2024.⁶⁸

The 15th Finance Commission had taken note of the inter-state disparity in maintenance of roads.⁷⁰ It had suggested to the Ministry to bridge inter-state gaps and recommended that states learn from each other. One of

the recommendations was to provide funds to states for road maintenance. The Standing Committee (2023) had reiterated the recommendation.⁵⁰ Currently, states are responsible for budgeting for the road maintenance work. Under PMGSY-III, before the scheme is launched in a state, the state has to enter a memorandum of understanding with the Ministry as per the programme guidelines.⁷¹ This is to ensure that states allocate funds for ten years of routine maintenance after construction, including funds for renewal of roads if necessary.

Table 11: Models adopted by various states to improve road maintenance

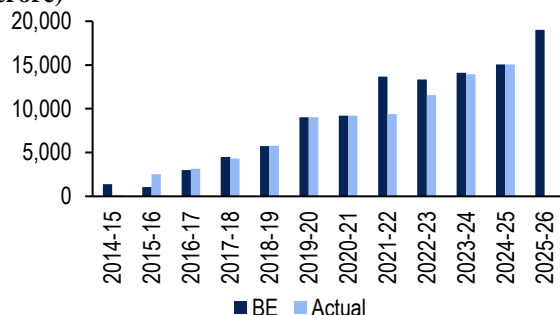
States	Model Adopted
Chhattisgarh, Rajasthan	Zonal maintenance contracts are signed with contractors
Uttar Pradesh, Madhya Pradesh, Uttarakhand	SHGs made responsible for road maintenance
Madhya Pradesh, Punjab, Rajasthan	Mandi cess used for road maintenance

Source: 15th Finance Commission Report, Vol III; PRS.

National Rural Livelihood Mission

The Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) aims to reduce poverty in rural areas by giving poor households access to finances and employment opportunities.⁷² The scheme attempts to mobilise households through self-help groups (SHGs) and enhance access to credit and financial services. To strengthen community resources, the government provides a one time: (i) revolving fund of Rs 20,000 to Rs 30,000 per SHG, and (ii) a community investment fund of up to Rs 2.50 lakh through SHG federations.⁷³ Under the SHG-Bank Linking programme it facilitates credit access for SHGs through interest subvention. In 2025-26, the scheme has been allocated Rs 19,005 crore, 26% higher than revised estimate of 2024-25.

Figure 14: Budget utilisation under NRLM (in Rs crore)

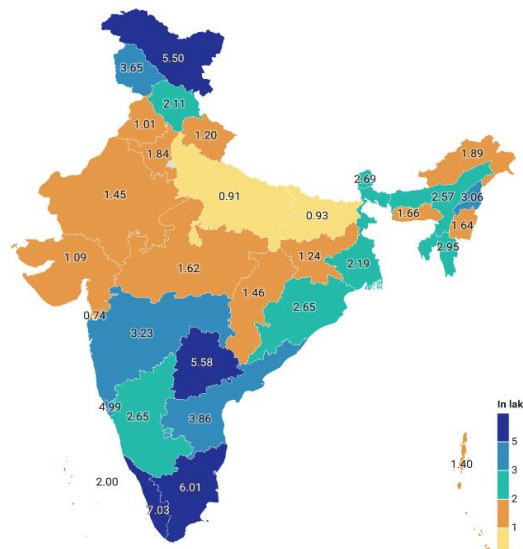


Note: Actual for 2023-24 is revised estimate.

Source: Demand for Grants of Department of Rural Development; PRS.

Till January 2025, 91,75,483 SHGs had been promoted under the programme cumulatively, with participation of over 10 crore households.⁷⁴ As of December 2024, Rs 51,697 crore had been disbursed to 21,94,755 SHGs as credit for the financial year 2024-25.⁷⁵ (See Annexure Table 23 for state-wise number of SHGs.)

Figure 15: Average amount of loan disbursed to SHGs under NRLM in 2024-25 (In Rs lakh)



Source: First report of the Standing Committee on Rural Development, 18th Lok Sabha, December 12, 2024; PRS.

NABARD’s Status of Microfinance in India report (2023-24) observed that Southern and Eastern regions of the country disbursed higher quantum of credits to SHGs compared to other regions.⁷⁶ The report noted higher operational cost associated with small-ticket loans and that perception of SHGs as high-risk borrowers (due to concerns related to credit usage) might discourage financial institutions from extending credit. It also noted that lack of adequate financial literacy and business acumen among SHG members might prevent them from availing higher credit and pursuing income generating activities.⁷⁶

The Ministry has stated that it takes initiatives to sensitise bank officials and SHGs members are imparted financial literacy through training and capacity building programmes.⁷⁹ In 2022, it had noted that SHGs have a loan repayment rate of about 98%.⁷⁷ The NABARD report observed that share of non-performing assets in loans outstanding for SHGs declined from 4% in 2021-22 to 2% in 2023-24.⁷⁶ It observed that the trend indicates efforts on banks’ part towards improving asset quality and ensuring loan repayment.⁷⁶ Further under the programme, SHGs are organised into village organisations and cluster level federations for better institutional and financial management capacity.⁷⁸

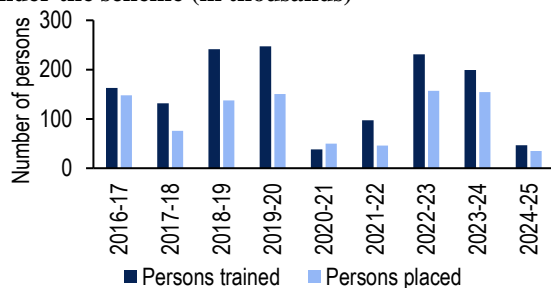
As per the Ministry, in 2019, an assessment study on the programme revealed that: (i) 44% of loans taken by SHGs are used for agricultural activities, (ii) 25% of loans are used for purchase of cow, buffalo, goats and other livestock related activities, and (iii) 31% of loans are used for consumption, health and housing.⁷⁹ The study noted that participation in SHG institutions had a positive impact on household income, savings, and women’s labour force participation.⁷⁹

Deendayal Upadhyay Grameen Kausala Yojana

Under NRLM, financial support is provided for the Deendayal Upadhyay Grameen Kausala Yojana. This programme aims to provide placement-linked skill

training to young people from poor households in rural areas. However, of the 2,369 training centres created under the programme, as of July 2024, 629 (26%) were operational.⁷⁵ Between 2016 and 2024, of the 13,95,000 people trained under the programme, 9,53,000 (68%) had been placed with jobs.⁷⁵ As per the scheme guidelines, the programme outcome should ensure guaranteed placement of minimum 70% of trained candidates.⁸⁰

Figure 16: Number of persons trained and placed under the scheme (in thousands)



Note: In 2020 and 2021, training centres were closed due to pandemic.

Sources: First report of the Standing Committee on Rural Development, 18th Lok Sabha, December 12, 2024; PRS.

In a report on skill development initiatives in India, the International Labour Organisation (2020) had observed that due to poor quality of school education, many trainees enter skill centres with low foundational skills.⁸¹ The report had also noted that training providers often lack the latest equipment, training methods and updated curricula.⁸¹ Under the scheme, apart from financial support during the training period, the government also provides trainees support through migration centres and alumni networks to help in job retention. According to the Ministry, the scheme is being revised to facilitate upskilling of candidates and increase the minimum placement period.⁸²

National Social Assistance Programme

The National Social Assistance Programme was introduced in 1995, to extend support to citizens who are destitute, aged, sick, or disabled.⁸³ It comprises of five sub-schemes, (i) Indira Gandhi National Old Age Pension Scheme (IGNOAPS), (ii) Indira Gandhi National Widow Pension Scheme (IGNWPS), (iii) Indira Gandhi National Disability Pension Scheme (IGNDPS), (iv) National Family Benefit Scheme, and the (v) Annapurna scheme. The scheme extends across rural and urban areas, and is implemented by states.

The scheme has been allocated Rs 9,652 crore in 2025-26, similar to the revised allocation for the previous fiscal. The allocation includes Rs 6,646 crore for the old age pension scheme, Rs 659 crore for the National Family Benefit Scheme, Rs 2,027 crore for the widow pension scheme, Rs 290 crore for the disability pension scheme, and Rs 10 crore for the Annapurna scheme. The additional allocation under the scheme in 2020-21 was on account of special transfers to women, old age people and widows during the COVID-19 pandemic.⁸⁴

Table 12: Fund utilisation under NSAP (in Rs crore)

Year	Budget Estimates	Actuals	% Utilisation
2015-16	9,074	8,616	95%
2016-17	9,500	8,854	93%
2017-18	9,500	8,694	92%
2018-19	9,975	8,418	84%
2019-20	9,200	8,692	94%
2020-21	9,197	42,443	461%
2021-22	9,200	8,152	89%
2022-23	9,652	9,651	100%
2023-24	9,636	9,476	98%
2024-25	9,652	9,652	100%
2025-26	9,652		

Notes: Actual for 2024-25 is revised estimate.

Source: Demands for Grants of the Department of Rural Development; PRS.

Under IGNOAPS, senior citizens below the poverty line are entitled to a monthly pension of Rs 200 up to 79 years of age and Rs 500 thereafter. Given the rising cost of living, Members of Parliament have raised the issue of increasing the monthly assistance through the scheme.⁸⁵ To enhance the assistance amount, States and UTs have added to the amount provided by the centre from their own resources.⁸⁶ This ranges from Rs 50 to Rs 3,200.

The Standing Committee on Rural Development (2024) had urged the Department to increase the amount.⁷⁵ The 15th Finance Commission had recommended that states coordinate with the Union Ministry of Finance to work out a minimum standardised annual per capita amount to be spent on social security across the country. It had also urged the states to conduct annual audit to verify and update the list of beneficiaries.⁸⁷

In 2023, a CAG audit of the scheme found delay in disbursement of funds in several states.⁸⁸ Delay in transfer of funds from state treasury to implementing agencies resulted in non-disbursal of monthly pension to beneficiaries. Though NSAP is supposed to be monthly payment pension, four states were disbursing pensions on a quarterly basis, two states were disbursing pensions annually and 17 states were disbursing funds on an ad hoc basis.

Table 13: Delay in transfer of funds from state treasury to implementing department

State/UT	Delay period
Arunachal Pradesh	251 to 265 days
Tamil Nadu	117 to 287 days
Maharashtra	39 to 189 days
Sikkim	60 to 990 days
Punjab	36 to 139 days

Source: Report No 10 of 2023, CAG; PRS.

Department of Land Resources

The Department of Land Resources aims to ensure sustainable development of rainfed and degraded land, and implement a modern land record management system.⁸⁹

Financial Overview

Table 14: Budgetary Allocation to the Department of Land Resources (in Rs crore)

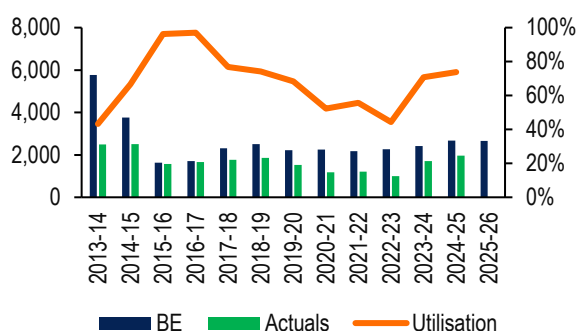
Heads	23-24 Actual	24-25 RE	25-26 BE	% change
PMKSY-WDC	1,565	1,800	2,505	39%
DILRMP	124	141	120	-15%
Secretariat	22	25	26	4%
Total	1,711	1,966	2,651	35%

Note: BE is budget estimate, RE is revised estimate; % change refers to the % increase of 2025-26 BE over 2024-25 RE; PMKSY-WDC for Pradhan Mantri Krishi Sinchai Yojana – Watershed Development Component and DILRMP for Digital India Land Records Modernisation Programme.

Source: Demands for Grants of the Department of Land Resources, 2025-26; PRS.

In 2025-26, the department has been allocated Rs 2,651 crore, which is 35 % higher than the revised estimate for the previous year. Since 2013-14, the actual spending by the department has been consistently less than the budgeted estimate. In 2024-25, at the revised state 74% of the department's fund had been utilised.

Figure 17: Utilisation of budgetary allocation by the Department of Land Resources (In Rs crore)



Note: BE is Budget Estimate. Revised estimate for 2024-25 used as Actual.

Source: Demand for Grants for Department of Land Resources; PRS.

Major schemes under the department

The department implements two major schemes: The Pradhan Mantri Krishi Sinchai Yojana – Watershed Development Component (PMKSY-WDC) and the Digital India Land Records Modernisation Programme (DILRMP). The National Land Record Modernization Programme was revamped as DILRMP in 2016 to modernise the management of land records.⁹⁰ The objective of the scheme is to provide access to comprehensive information about land records, which would lead to, (i) optimum use of land resources, (ii) reduction in the number of land disputes, and (iii) efficient collection of land revenue. PMKSY-WDC is being implemented to improve the productive potential of rainfed and degraded land.⁹¹ In 2025-26, the PMKSY-WDC accounts for 94% of the Department's allocation.

The Standing Committee on Rural Development (2022) had noted that reduced allocation for the Department could lead to reduced expenditure under schemes implemented by the department.⁹² Under both the schemes, funds are transferred from the Centre to the states after submission of release proposals by the states. According to the department, incomplete or delayed proposal by states leads to slow release of funds from the Centre.⁹³

Key Issues and Analysis

Unspent balances

The Standing Committee on Rural Development (2024) has noted high unspent balances under both the schemes.^{94,95} In 2022, the department had explained that the COVID-19 pandemic, heavy rains, and delayed transfer of Central funds to State Level Nodal Agencies have led to high unspent balances.^{96,97} The Committee had also noted slow implementation of projects by states, which had led to the accumulation of unspent balances. To address the issue, Ministry of Finance has made approval of funds conditional on utilisation of unspent balances.⁹⁸

Table 15: Unspent balances in schemes of the Department of Land Resources (In Rs crore)

Year	PMKSY-WDC	DILRMP
2021-22	985	537
2022-23	1,241	648
2023-24	835	516
2024-25	784	540

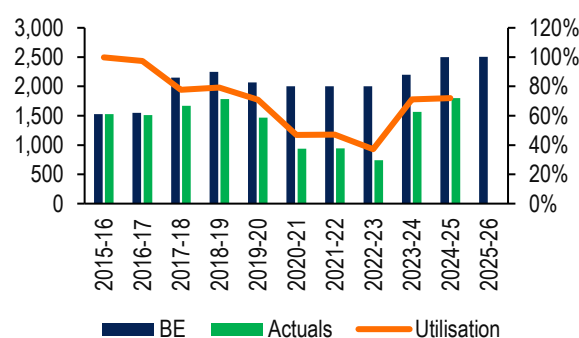
Note: Unspent balance includes central share, state share, and interest accrued. Balance till July 31, 2024.

Source: 2nd Report, Standing Committee on Rural Development; 18th Lok Sabha; PRS.

Pradhan Mantri Krishi Sinchai Yojana – Watershed Development Component

Expenditure on PMKSY-WDC is estimated to be Rs 2,505 crore in 2025-26, a 39% increase over the revised estimate of 2025-26. Since 2015-16, allocation to the scheme has grown at an annualised rate (CAGR) of 5%. At the same time, fund utilisation under the scheme has remained low, even below 50% for some years. In 2024-25, the revised estimate is 72% of budget estimate.

Figure 18: Budgetary allocation and fund utilisation under PMKSY – WDC (In Rs crore)



Note: BE is Budget Estimate. Revised estimate for 2024-25 used as Actual.

Source: Demand for Grants for Department of Land Resources; PRS.

Incomplete projects under PMKSY-WDC

PMKSY-WDC is being implemented in two phases. PMKSY-WDC 1.0 was implemented from 2009-10 to 2014-15. PMKSY-WDC 2.0 was launched in 2021-22 and is expected to continue till 2025-26.

WDC has several components meant for improving use of degraded land. These include afforestation, horticulture and construction of water harvesting structures. The rate of work and achievement of targets varies across all these segments.⁹⁹

Table 16: Target and achievement for various components under PMKSY-WDC for FY 2024-25

Activities (unit)	Target	Achievement	% Achieved
Area brought under afforestation, agriculture (ha)	1,03,187	43,722	42%
Area brought under horticulture (ha)	1,46,805	52,299	36%
Area covered under soil and moisture conservation (ha)	16,33,589	2,06,907	13%
Water harvesting structures new created (no)	1,95,348	58,318	30%
Water harvesting structures renovated (no)	21,956	3,198	15%

Source: Report T2, PMKSY-WDC 2.0 MIS, as accessed on January 22; PRS.

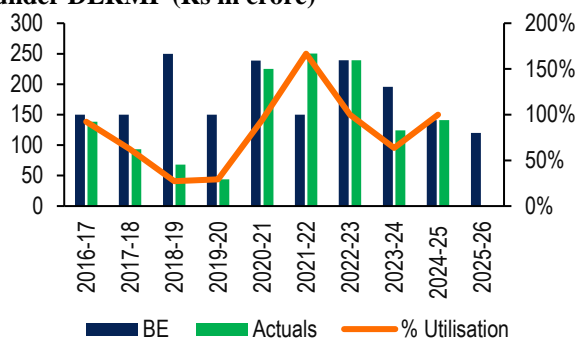
The Ministry had mentioned that as watershed works are seasonal in nature, it affects utilisation of funds leads to unspent balances.⁹⁵

Digital India Land Records Modernisation Programme

DILRMP has been allocated Rs 120 crore in 2025-26, which is 15% lower than the revised estimates for the previous year. Apart from three years between 2017-18 to 2019-20, fund utilisation under the scheme has remained above 90 %.

Data on land records is available in the form of text and spatial data.¹⁰¹ Text data includes records of rights, which provide information about ownership of land, its use and irrigation status. Spatial data involves cadastral maps which contain information about the division of land and boundaries. Under the programme, cadastral maps are being digitised with modern Geographic Information System (GIS) encoding.

Figure 19: Budgetary allocation and fund utilisation under DLRMP (Rs in crore)



Note: BE is Budget Estimate. Revised estimate for 2024-25 used as Actual.

Source: Demand for Grants for Department of Land Resources; PRS.

Slow progress of components

DILRMP has eight components, including: (i) computerisation of land records, (ii) digitisation of cadastral maps, (iii) linking cadastral maps to record of rights, (iv) modernisation of record rooms, and (v) integration of sub registrar offices with land records.¹⁰⁰

The official records need to be updated to reflect the ground reality.¹⁰¹ The maps need to be changed when: (i) a plot is divided into more plots, (ii) a plot is transferred to other persons through gift, sale or inheritance. Resurvey becomes necessary when boundaries shown in the record do not match actual conditions on the ground. The Standing Committee (2024) noted that effective implementation of the scheme can help in resolution of disputes related to land records.⁹⁵ It had urged the Ministry to ensure timely completion. Previously, the department had mentioned the need for skilled manpower and delays by state governments as reasons for slow progress in some cases.⁹⁷

Table 17: Progress of activities under DILRMP

Activity	Achievement
Computerisation of record of rights	99%
Computerisation of sub-registrar offices	100%
Computerisation of revenue courts	84%
Digitisation of cadastral maps	96%
Survey or resurvey completed	17%
Cadastral maps linked to record of rights	65%

Sources: DILRMP MIS, as accessed on January 25, 2025; ; PRS

Annexure

Table 18: Types of assets built under MGNREGS in 2024-25 (as of January 22, 2025)

Work Category	Unit	Total works (new and spillover)	Expenditure	% of total
Public Works relating to natural resources management		1,50,20,703	49,71,221	30%
<i>Of which</i>				
Water Conservation	Hec	40,69,702	11,54,594	8%
Watershed management	Hec	10,91,937	8,20,217	2%
Irrigation	Hec	31,70,991	9,79,518	6%
Traditional water bodies	Hec	11,81,269	7,34,228	2%
Afforestation	Hec	34,37,201	5,48,758	7%
Land development	Hec	20,69,603	7,33,906	4%
Community assets or individual assets for vulnerable sections		2,26,19,380	23,15,388	46%
<i>Of which</i>				
Improving productivity of lands	Hec	40,07,231	5,68,668	8%
Improving livelihoods through	Hec	29,57,103	2,27,140	6%
Development of fallow/waste lands	Hec	11,19,022	2,83,502	2%
Construction of house	Nos	1,01,71,735	8,64,243	21%
Promotion of livestock	Nos	40,60,102	2,94,523	8%
Promotion of fisheries	Nos	3,04,187	77,311	1%
Common Infrastructure for NRLM SHGs		38,895	16,201	0.08%
<i>Of which</i>				
Agriculture productivity	Hec	14,367	6,811	0.03%
Common work-sheds for livelihood activities of self-help groups	Nos	24,528	9,390	0.05%
Rural Infrastructure		1,15,75,668	27,96,931	24%
<i>Of which</i>				
Rural sanitation	Nos	44,94,843	1,56,720	9%
Road connectivity/Internal roads/Streets	Km	44,17,776	16,04,859	9%
Play fields	Nos	2,52,038	1,21,173	1%
Disaster preparedness/Restoration	Nos	15,17,638	5,61,272	3%
Construction of building	Nos	4,69,660	3,35,632	1%
Food Grain storage structures	Nos	96,313	12,991	0.20%
Production of building material required for construction	Nos	64,663	1,791	0.13%
Maintenance	Nos	72,628	15	0.15%
Other works	Nos	1,90,109	2,478	0.39%
Total		4,92,54,646	1,00,99,741	100%

Sources: R6.3 Master Work Category-wise Analysis (New + Spill over) for FY: 2024-2025, NREGA Dashboard, as accessed on January 22, 2025; PRS.

Table 19: Difference between employment demanded by households and provided under MGNREGS in financial year 2024-25 along with average days of employment availed (as of January 22, 2025)

State	Household employment demanded	Household employment offered	Difference	Average days of employment
Andhra Pradesh	49,25,607	49,21,908	3,699	46
Arunachal Pradesh	2,98,186	2,97,847	339	53
Assam	18,63,330	18,61,244	2,086	34
Bihar	51,90,155	51,82,232	7,923	45
Chhattisgarh	27,36,335	27,34,746	1,589	46
Goa	2,694	2,587	107	22
Gujarat	9,40,768	9,38,241	2,527	45
Haryana	3,69,682	3,69,200	482	30
Himachal Pradesh	7,12,011	7,11,719	292	50
Jammu and Kashmir	6,74,803	6,73,141	1,662	49
Jharkhand	20,92,664	20,91,060	1,604	45
Karnataka	29,42,929	29,05,810	37,119	41
Kerala	13,73,038	13,72,955	83	56
Ladakh	32,957	32,939	18	65
Madhya Pradesh	40,56,413	40,39,134	17,279	44
Maharashtra	29,25,410	29,17,383	8,027	47
Manipur	5,13,787	5,13,482	305	35
Meghalaya	4,43,233	4,43,057	176	49
Mizoram	2,09,315	2,09,149	166	81
Nagaland	2,35,867	2,30,604	5,263	34
Odisha	23,00,494	22,97,250	3,244	46
Punjab	8,99,286	8,97,823	1,463	34
Rajasthan	60,13,511	60,10,240	3,271	47
Sikkim	60,378	60,348	30	49
Tamil Nadu	66,59,356	66,58,652	704	41
Telangana	27,58,994	27,57,848	1,146	42
Tripura	6,00,153	6,00,130	23	56
Uttar Pradesh	68,06,724	68,06,177	547	48
Uttarakhand	4,33,656	4,33,072	584	40
West Bengal	1	-	1	0
Andaman and Nicobar	3,245	3,215	30	25
DN Haveli and Daman Diu	4,280	4,279	1	52
Lakshadweep	-	-	-	0
Puducherry	50,925	50,922	3	21
Total	5,91,30,187	5,90,28,394	1,01,793	45

Sources: R5.1.1 Employment Generated during the year 2024-2025, MGNREGA Dashboard, Ministry of Rural Development; as accessed on January 22, 2025; PRS.

Table 20: Unemployment allowance paid by states under MGNREGS in financial year 2024-25 (as of January 2025)

State	Amount to be paid	Amount Paid	Amount Due	% Paid
Andhra Pradesh	-	-	-	
Arunachal Pradesh	-	-	-	
Assam	53,535	8,342	45,193	16%
Bihar	27,746	-	27,746	0%
Chhattisgarh	-	-	-	
Goa	-	-	-	
Gujarat	21,210	-	21,210	0%
Haryana	-	-	-	
Himachal Pradesh	53,700	-	53,700	0%
Jammu and Kashmir	38,850	-	38,850	0%
Jharkhand	476	-	476	0%
Karnataka	1,89,507	-	1,89,507	0%
Kerala	1,817	-	1,817	0%
Ladakh	-	-	-	
Madhya Pradesh	851	-	851	0%
Maharashtra	62,073	-	62,073	0%
Manipur	-	-	-	
Meghalaya	-	-	-	
Mizoram	-	-	-	
Nagaland	-	-	-	
Odisha	13,145	7,240	5,905	55%
Punjab	-	-	-	
Rajasthan	2,993	-	2,993	0%
Sikkim	-	-	-	
Tamil Nadu	-	-	-	
Telangana	6,750	-	6,750	0%
Tripura	-	-	-	
Uttar Pradesh	4,35,665	2,05,565	2,30,100	47%
Uttarakhand	-	-	-	
West Bengal	-	-	-	
Andaman and Nicobar	-	-	-	
DN Haveli and Daman Diu	-	-	-	
Lakshadweep	-	-	-	
Puducherry	-	-	-	
Total	9,08,317	2,21,147	6,87,170	24%

Source: R19.1 Unemployment Allowance in Financial Year : 2024-2025; NREGA Dashboard, as accessed on January 22, 2025; PRS.

Table 21: Proportion of houses completed against cumulative target under PMA Y-Gramin (as of January 2025)

	MoRD Target	Sanctioned	Completed	Completion against target
Arunachal Pradesh	35,937	35,404	35,582	99%
Assam	26,11,793	21,67,921	19,90,974	76%
Bihar	44,92,010	39,28,189	37,10,515	83%
Chhattisgarh	23,41,457	17,72,161	11,21,050	48%
Goa	257	253	240	93%
Gujarat	9,02,354	7,81,951	5,64,855	63%
Haryana	1,06,460	31,441	28,795	27%
Himachal Pradesh	1,21,502	92,922	24,080	20%
Jammu and Kashmir	3,36,498	3,33,155	2,95,137	88%
Jharkhand	20,12,107	16,62,892	15,64,359	78%
Kerala	2,32,916	62,135	34,097	15%
Madhya Pradesh	49,89,236	40,49,223	36,87,490	74%
Maharashtra	33,40,872	25,58,248	12,69,264	38%
Manipur	1,08,550	97,978	37,773	35%
Meghalaya	1,88,034	1,82,890	1,29,505	69%
Mizoram	29,967	29,542	24,593	82%
Nagaland	48,830	48,085	21,978	45%
Odisha	28,49,889	27,80,187	23,40,492	82%
Punjab	1,03,674	61,956	38,750	37%
Rajasthan	22,15,247	18,72,955	17,00,136	77%
Sikkim	1,399	1,373	1,386	99%
Tamil Nadu	9,57,825	7,39,889	6,33,145	66%
Tripura	3,76,913	3,72,974	3,67,787	98%
Uttar Pradesh	36,85,704	36,35,296	36,10,909	98%
Uttarakhand	69,194	68,381	68,091	98%
West Bengal	45,69,423	44,23,752	34,19,112	75%
Andaman and Nicobar	3,424	3,028	1,227	36%
Dadra and Nagar Haveli	11,206	10,995	3,937	35%
Daman and Diu	158	127	24	15%
Lakshadweep	45	53	45	100%
Puducherry	-	-	-	-
Andhra Pradesh	2,47,114	1,67,931	83,826	34%
Karnataka	9,44,140	1,83,410	1,45,077	15%
Telangana	-	-	-	-
Ladakh	3,004	3,004	3,004	100%
Total	3,79,37,139	3,21,59,701	2,69,57,235	71%

Note: Includes targets set in 2024-25;

Source: PMA Y-G Dashboard, as on January 31, 2025; PRS.

Table 22: Achievement on houses completed against the target for the financial year under PMAY-Gramin (as of January 2025)

	2022-23			2023-24			2024-25		
	Target	Completed	% Completed	Target	Completed	% Completed	Target	Completed	% Completed
Arunachal Pradesh	-	-	-	-	-	-	-	-	-
Assam	-	-	-	2,19,778	1,80,492	82%	5,59,951	12,200	2%
Bihar	-	-	-	-	-	-	7,90,648	44,664	6%
Chhattisgarh	78,998	64,996	82%	-	-	-	11,65,315	15,379	1%
Goa	-	-	-	-	-	-	-	-	-
Gujarat	1,68,146	1,42,508	85%	-	-	-	2,99,011	344	0.1%
Haryana	-	-	-	-	-	-	77,058	-	0.0%
Himachal Pradesh	-	-	-	13,690	7,969	58%	92,364	777	1%
Jammu And Kashmir	-	-	-	1,38,106	1,06,463	77%	-	-	-
Jharkhand	-	-	-	-	-	-	4,19,947	98	0.0%
Kerala	-	-	-	-	-	-	1,97,759	7	0.0%
Madhya Pradesh	-	-	-	-	-	-	11,89,690	9,154	0.8%
Maharashtra	-	-	-	-	-	-	19,66,767	4,877	0.2%
Manipur	-	-	-	56,460	49	0%	7,000	-	0.0%
Meghalaya	-	-	-	1,09,388	50,508	46%	-	-	-
Mizoram	-	-	-	9,459	1,410	15%	-	-	-
Nagaland	-	-	-	25,898	8,075	31%	-	-	-
Odisha	97,037	60,856	63%	-	-	-	1,24,304	8,137	7%
Punjab	-	-	-	-	-	-	63,985	280	0.4%
Rajasthan	-	-	-	-	-	-	4,98,468	3,127	1%
Sikkim	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	-	-	190	-	0%	2,10,623	11	0.01%
Tripura	73	52	71%	1,15,835	1,08,854	94%	-	-	-
Uttar Pradesh	8,58,498	8,49,358	99%	1,44,201	1,41,377	98%	70,834	15,641	22%
Uttarakhand	17,882	17,718	99%	22,544	21,811	97%	-	-	-
West Bengal	11,01,723	-	0%	-	-	-	-	-	-
Andaman and Nicobar	257	-	0%	1,835	-	0%	-	-	-
Dadra and Nagar Haveli	-	-	-	4,738	44	1%	-	-	-
Daman and Diu	-	-	-	100	-	0%	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-
Andhra Pradesh	-	-	-	-	-	-	684	44	6%
Karnataka	-	-	-	-	-	-	7,02,731	216	0.03%
Telangana	-	-	-	-	-	-	-	-	-
Ladakh	-	-	-	1,125	1,046	93%	-	-	-
Total	23,22,614	11,35,488	49%	8,63,347	6,28,098	73%	84,37,139	1,14,956	1.4%

Source: PMAY-G Dashboard, Ministry of Rural Development, as accessed on February 3, 2025; PRS.

Table 23: State-wise amount of loan disbursed to SHGs under NRLM in 2024-25 (as of December 2024)

States	Number of SHGs	Loan disbursed (in Rs Crore)	Loan per SHG (in Rs Lakh)
Andaman & Nicobar Islands	10	0	1.40
Andhra Pradesh	3,43,710	13,283	3.86
Arunachal Pradesh	356	7	1.89
Assam	73,854	1,901	2.57
Bihar	3,96,806	3,690	0.93
Chhattisgarh	49,781	728	1.46
Goa	162	8	4.99
Gujarat	16,778	182	1.09
Haryana	5,564	102	1.84
Himachal Pradesh	2,647	56	2.11
Jammu & Kashmir	4,508	165	3.65
Jharkhand	1,27,907	1,588	1.24
Karnataka	20,157	534	2.65
Kerala	10,793	759	7.03
Ladakh	2	0.11	5.50
Lakshadweep	6	0.12	2.00
Madhya Pradesh	75,178	1,214	1.62
Maharashtra	60,174	1,944	3.23
Manipur	1,022	17	1.64
Meghalaya	3,594	60	1.66
Mizoram	314	9	2.95
Nagaland	523	16	3.06
Odisha	1,41,752	3,759	2.65
Puducherry	157	11	6.75
Punjab	4,211	43	1.01
Rajasthan	42,054	611	1.45
Sikkim	1,115	30	2.69
Tamil Nadu	19,419	1,167	6.01
Telangana	1,20,722	6,736	5.58
D&N Haveli and Daman & Diu	23	0	0.74
Tripura	7,084	176	2.49
Uttarakhand	12,787	153	1.20
Uttar Pradesh	1,16,854	1,059	0.91
West Bengal	5,34,731	11,690	2.19
Total	21,94,755	51,697	2.36

Source: First report of the Standing Committee on Rural Development, 18th Lok Sabha, December 12, 2024; PRS

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