

Demand for Grants 2026-27 Analysis

Rural Development

Highlights

- MGNREGS restructured to VB-G RAM G under which 125 days of employment will be provided instead of 100; VB-G RAM G has been allocated Rs 95,692 crore.
- In the last decade employment provided under MGNREGS averaged around 48 days per household per year.
- PM Awas Yojana (G) has seen poor fund utilisation; 70% houses have been completed.

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 of the Ministry for 2026-27. It also reviews trends in budgeting over the years, and challenges faced by the Ministry in implementing its programmes. First part covers the department of rural development, followed by second part covering department of land resources.

Allocation in 2026-27

In 2026-27, the Ministry of Rural Development (MoRD) has been allocated Rs 1,97,023 crore, 4% higher than the revised estimates of 2025-26. The Department of Rural Development has been allocated Rs 1,94,369 crore, 4% higher than the revised estimates of 2025-26. The Department of Land Resources has been allocated Rs 2,654 crore, which is 51% higher than the revised estimates of 2025-26.

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

Department	24-25 Actuals	25-26 RE	26-27 BE	% Change
Rural Development	1,76,655	1,86,996	1,94,369	4%
Land Resources	2,652	1,757	2,654	51%
Total	1,79,307	1,88,753	1,97,023	4%

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

% Change from 2025-26 RE to 2026-27 BE.

Sources: Demands for Grants of the Ministry of Rural Development 2026-27; PRS.

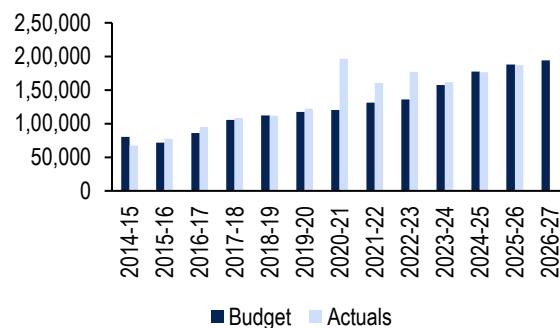
Department of Rural Development

Overview of Finances

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), Pradhan Mantri Awas Yojana-Gramin (PMAY-G) and National Social Assistance Programme (NSAP).

Barring 2018-19, the Department has spent more than it budgeted between 2015 and 2024. 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 to provide employment opportunities during the pandemic.³

Figure 1: Expenditure between 2014-15 and 2026-27 (in Rs crore)



Note: Revised estimates of 2025-26 is taken as actuals.

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

Major schemes under the Department

MGNREGS restructured to VB-G RAM G

In December 2025, Parliament passed the Viksit Bharat - Guarantee for Rozgar and Ajeevika Mission (Gramin): VB-G Ram G Act, 2025 to replace the Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA).⁴ MGNREGA guaranteed 100 days of employment in a year to every rural household whose adult members volunteer for unskilled manual work.⁵ Projects taken up under MGNREGS include those related to digging canals for irrigation, construction of Anganwadi centres, plantation drives, water supply and sanitation.⁶ The VB-G RAM G Act increases the guarantee to 125 days.⁴

Allocation to schemes

In 2026-27, of the total allocation to the department, VB-G RAM G (40%) and PMAY-G (23%) together account for 63% of the Ministry's total gross expenditure. This is followed by MGNREGS (12%), NRLM (8%), PMGSY (8%), and NSAP (4%).

Table 2: Allocation to key schemes (Rs in Crore)

Schemes	2024-25 Actuals	2025-26 RE	2026-27 BE	% Change
VB-G RAM G	-	-	95,692	-
MGNREGS	85,834	88,000	30,000	-66%
PMAY-G	32,327	32,500	54,917	69%
NRLM	14,705	16,000	19,200	20%
PMGSY	17,871	11,000	19,000	73%
NSAP	9,652	9,197	9,671	5%

Note: % Change from 2025-26 RE to 2026-27 BE.

Sources: Union Budget Document 2026-27; PRS.

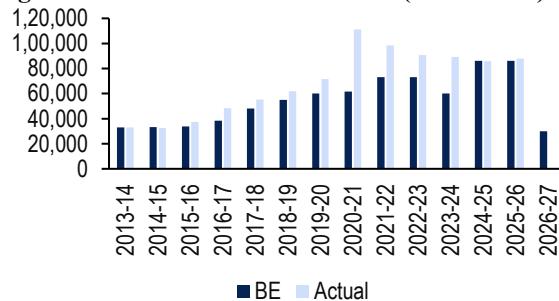
Key Issues and Analysis

Rural Employment Guarantee

Trend in allocation to MGNREGS

As MGNREGS is a demand driven scheme, the expenditure under it has varied in response to demand for work in rural areas. Expenditure increased by 55% in 2020-21 as the demand for work went up during COVID-19 pandemic driven by people migrating back to villages.⁷

Figure 2: Allocation to MGNREGS (in Rs crore)



Note: Revised estimates of 2025-26 is taken as actuals.
Sources: Demand for Grants, Department of Rural Development; PRS.

In 2026-27, allocation to MGNREGS is Rs 30,000 crore, a decrease of 66% over the revised estimates for 2025-26. VB-G RAM G has been allocated Rs 95,692 crore in 2026-27.

Cost structure

Under MGNREGA, the central government bears 100% wage cost, 75% materials cost and part of administrative costs.⁵ State governments fund the remaining 25% materials cost, part of administration and unemployment allowance/ compensation in case of delay in wage payments. The VB-G RAM G Act amended this to provide that the scheme be implemented as a Centrally Sponsored Scheme. The central and state governments will share the expenditure in the 60:40 ratio (except for North-Eastern and Himalayan states where the ratio will be 90:10).⁴ The central government will determine state-wise

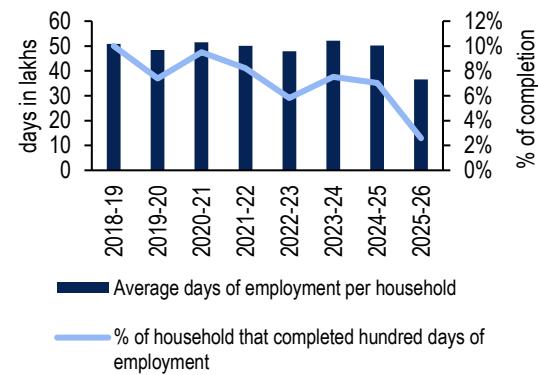
normative allocation. Any expenditure above this level will be entirely borne by the state government.

In the last five years, wage payments accounted for around 70% of the expenditure under the scheme.⁸ Material cost accounted for 26% of total expenditure, of which about 20% has been borne by the centre. Thus, the Centre has borne around 90% of total expenditure on the scheme.⁸ With the change in fund sharing pattern under the VB-G RAM G Act, the expenditure by state governments on the scheme may increase.

Days of employment provided under the scheme

Over the last decade, employment under MGNREGS has averaged around 48 days per household per year. Less than 10% of participating households complete 100 days of work.⁹

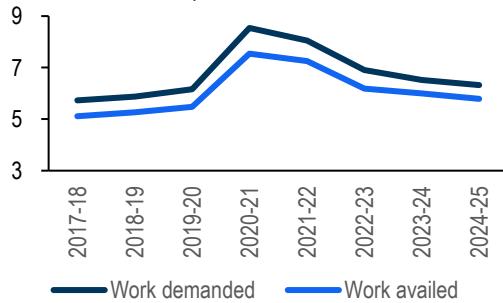
Figure 3: Average days of employment provided per household and households availing 100 days of work



Sources: MGNREGA Dashboard, on February 4, 2026; PRS.

In 2020-21, average days of employment increased to 52 days per household due to the COVID-19 pandemic. Employment generation moderated in the subsequent years, recording 50 days per household in 2024-25. On an average, seven crore households demanded work between 2017-25, of which six crore households (90%) could avail work (see figure 4).

Figure 4: Work demanded and work availed (households in crore)



Note: Data for 2025-26 till December 2025.

Sources: MGNREGA Dashboard, on December 29, 2025; PRS.

The Standing Committee on Rural Development (2024) noted that the scheme helps in providing support to the rural population during times of distress such as the COVID-19 pandemic.⁷ The Economic Survey (2023-24) observed that work demanded under MGNREGS cannot be taken as a real indicator of rural distress.¹⁰ As per the Survey, 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, and meetings at the Gram Panchayat, block and district levels. The Survey noted that states with higher institutional capacities, plan and execute the scheme more efficiently than states with lower capacities.

Wages under the scheme

Under MGNREGA, the Ministry of Rural Development notifies daily wage rates for MGNREGS workers for different states every financial year.¹¹ Over the past years, actual wage paid to workers has often been lower than the notified rate. In 2025-26, (as of December 2025), out of 31 states and Union Territories, the wages received by workers were below the notified wage rate in 20 states and UT.¹²

Table 3: Notified daily wage rate and average wage paid in select states in 2025 (in Rs)

State	Notified wage rate	Average wage paid
Andhra Pradesh	307	268
Chhattisgarh	261	245
Gujarat	288	264
Karnataka	370	342
Rajasthan	281	221
Tamil Nadu	336	268
Telangana	307	259

Sources: MGNREGA Dashboard, Ministry of Rural Development, as accessed on February 4, 2026; PRS.

Wages under MGNREGS vary across states as they are linked to the Consumer Price Index for Agriculture Labourers (CPI-AL) for the state.²⁷ CPI-AL tracks the change in prices of goods and services consumed by households whose primary income comes from agrarian labour.¹³ The Standing Committee on Rural Development (2024) noted that given the rising cost of living, wages under MGNREGS are inadequate.⁷ As per the Committee, the year 2009-10 is used as the base year for calculation of wage rates. It recommended that the Ministry consider revising the base so that wages would account for prevailing inflationary trends. While reviewing the scheme in 2025, the Standing Committee had reiterated the recommendation.²²

Under the VB-G Ram G Act, the central government will notify wage rates for workers across states, similar to the existing system under MGNREGA.

Unemployment allowance payment

Under MGNREGA, a person demanding work was entitled to an unemployment allowance if work was not provided to them on demand within 15 days.¹⁴ State governments are responsible for specifying the rate of unemployment allowance, and making the necessary budgetary provisions.¹⁴ VB-G RAM G has similar provisions. However, between 2019-25, against the total unemployment allowance due, about 8% had been paid.¹⁵

In 2025-26, only 2% of due unemployment allowance had been paid as of February 2026.¹⁶ Of the 14 states that had allowance due in 2025-26, Assam, Jharkhand

and Uttar Pradesh accounted for all allowance paid.

Table 4: 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	61,40,016	4,62,646	8%
2021-22	1,70,42,459	6,70,454	4%
2022-23	89,92,628	10,49,600	12%
2023-24	21,97,678	3,21,552	15%
2024-25	23,40,635	6,75,490	29%
2025-26	6,44,284	9,965	2%

Sources: MGNREGA Dashboard, Ministry of Rural Development, as accessed on February 4, 2026; PRS.

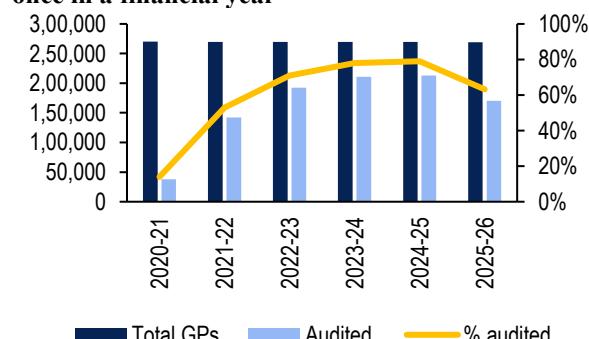
In 2023-24, the Economic Survey observed that the institutional capacity of states affects their ability to register and respond to demand for work under MGNREGS.¹⁰ Inadequate capacity may result in demand not being registered in real time, which may, affect the payment of unemployment allowance by states. Despite statutory provisions, states released Rs 7.8 lakh in 2023 and Rs 90,000 in 2024 towards unemployment allowance.¹⁰

The Standing Committee on Rural Development and Panchayati Raj (2022) observed the delay and irregularities in payment of allowances.¹⁷ It had urged the Department to ensure proper payment of allowances as the nodal agency. The Ministry had noted that it issues circulars, advisories, and conducts regular monitoring in states through visits by central teams.¹⁷

Inadequate capacity for social audits

As per MGNREGA, Gram Sabha is responsible for ensuring accountability by monitoring work under the scheme within a Gram Panchayat (GP).¹⁸ Monitoring is conducted 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.¹⁸ All records related to beneficiaries and work undertaken in the scheme are verified during the audit. As of December 2025, only 63% of the 2.7 lakh GPs (1.7 lakh) had conducted at least one social audit in 2025-26.¹⁹

Figure 5: GPs which completed social audits at least once in a financial year



Note: Data for 2025-26 till December 2025.

Sources: Social audit calendar vs audits completed, MGNREGA Dashboard, MoRD, as accessed on January 15, 2026; PRS.

The Devolution Index Report (2024) by the Ministry of Panchayati Raj noted that in most states, panchayat offices have less than the sanctioned number of staff.²⁰ The report mentions that one Panchayat Secretary on an average manages 17 GPs in a state. Such capacity issues lead to inability of GPs to conduct regular activities such as social audits.²⁰

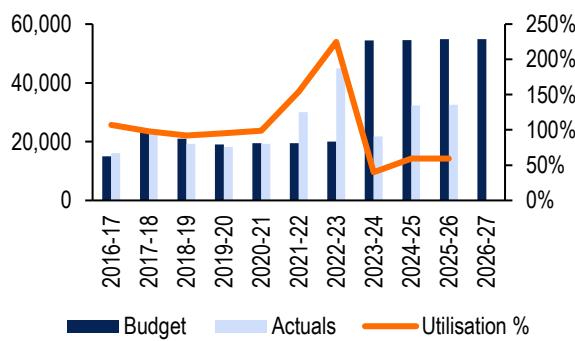
Pradhan Mantri Awas Yojana (Gramin)

PMAY (G) was launched in 2016 by subsuming the Indira Awaas Yojana 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.²¹ The scheme targeted to build one crore houses in phase I (2016-19) and 1.95 crore houses in phase II (2019-22).²¹ Of these 2.95 crore houses, about two crore households were selected from the SECC based permanent wait list and the rest were selected based on the Awaas+ survey of 2018.²² The Awaas+ survey was conducted to identify eligible households left out under the 2011 SECC survey.²³

By 2022, a total of 2.10 crore houses had been completed under both the phases.²⁴ To meet the targets, the programme was extended till March 2024.²⁴ In August 2024, the Union Cabinet approved extension of the scheme till 2028-29.²⁵ These targets aimed to (i) complete pending houses from earlier phases, and (ii) construct an additional two crore rural houses.

For 2026-27, the scheme has been allocated Rs 54,917 crore, an increase of 69% over the revised estimates of 2025-26. In 2025-26, Rs 32,500 crore has been spent, which is 41% lower than the budget estimate. The scheme has been witnessing under-utilisation since 2023-24, after a few years of over-spending.

Figure 6: Fund allocated for PMAY (G) (in Rs crore)



Note: Revised estimates of 2025-26 is taken as actuals.

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

Delay in house completion

Against the cumulative target of 4.15 crore houses (all phases), a total of 2.89 crore (70%) houses have been completed as of December 2025.²⁶ (See Table 15 in Annexure for houses completed against targets for last three years).

Table 5: 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%
Extended targets	2022-23	23	57	244%
	2023-24	9	21	239%
	2024-25	84	13	16%
	2025-26	35	22	63%

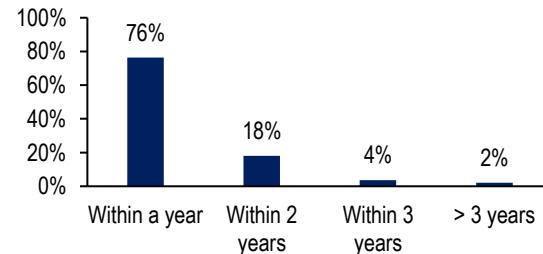
Note: Houses completed in a year includes all houses completed irrespective of their sanctioning year.

Sources: PMAY (G) dashboard, as accessed on February 4, 2026; PRS.

The Ministry has given several reasons for delay in completion, including: (i) Covid-19 induced restrictions, (ii) unwillingness of beneficiaries, (iii) delay in landless beneficiaries getting allotted land, (iv) disputed succession, and (v) permanent migration.²² 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. The Standing Committee on Rural Development and Panchayati Raj (2023) recommended that the Ministry coordinate with state governments to ensure land for these beneficiaries and explore solutions like multi-storey housing.²⁷ Assam, Bihar, Maharashtra, and Odisha have schemes that provide financial assistance for land to landless beneficiaries.²²

As of December 2025, on average it took 297 days to complete construction of a house under the scheme. Majority of houses (77%) were completed within a year.²⁸ Across 12 states and UTs, primarily in North Eastern and Hilly States, the average completion time was over a year (see Table 16 in annexure for state-wise average days taken for completion).

Figure 7: Average completion time of houses under PMAY G



Sources: PMAY-G Dashboard as accessed on February 4, 2026, Ministry of Rural Development; PRS

Financial assistance and implementation

Under the scheme, beneficiaries living in plains receive Rs 1.2 lakh, and those living in hilly areas receive Rs 1.3 lakh as per unit assistance.²⁷ The amount is transferred in three to four instalments which are linked to different stages of construction of the house. If a beneficiary wants to spend more than the amount provided through the scheme, they can avail home

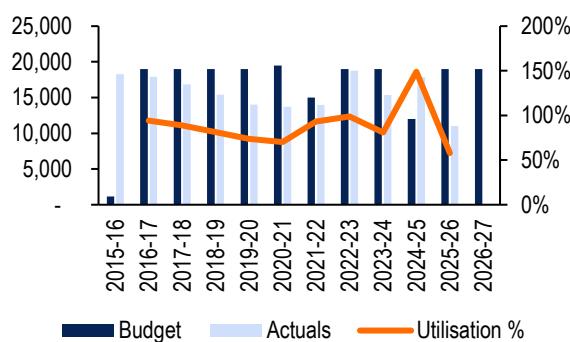
loans from financial institutions for up to Rs 70,000 with an interest subsidy of 3%.²¹

The Standing Committee on Rural Development and Panchayati Raj (2025) recommended that given the rising construction costs and inflationary pressures, the financial assistance provided under the scheme should be increased to four lakh rupees.²² It observed that the enhanced assistance will help beneficiaries build quality housing that is durable and safe.

Pradhan Mantri Gram Sadak Yojana

The government had launched the Pradhan Mantri Gram Sadak Yojana (PMGSY) in 2000 to provide all weather road connectivity to eligible rural habitations.²³ In 2026-27, it has been allocated Rs 19,000 crore, 73% higher than the revised estimates for 2025-26.

Figure 8: Fund allocated and utilised under PMGSY (in Rs crore)



Note: Revised estimates of 2025-26 is taken as actuals.

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

Table 6: Length of road sanctioned and completed under different verticals of PMGSY (in km)

Vertical	Sanctioned	Completed	Completion Rate
PMGSY I	6,44,735	6,25,097	97%
PMGSY II	49,795	49,086	99%
PMGSY III	1,22,388	1,02,444	84%
RCPLWEA	12,212	9,892	81%
JANMAN	7,316	1,176	16%
Total	8,36,446	7,87,695	94%

Sources: PMGSY Dashboard, MoRD, as accessed on December 28, 2025; PRS.

PMGSY has six verticals.^{30,31} The first vertical targets 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 routes that 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.³⁰ 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 2023.³² The Ministry also undertakes road construction in areas inhabited by Particularly Vulnerable Tribal Groups under PM-JANMAN.³³ In September 2024, the government launched PMGSY-IV with the objective of constructing 62,500 km of roads.³⁴ It will be

implemented between 2024-25 and 2028-29 and would connect 25,000 habitations. As per the Ministry, surveys under PMGSY-IV have identified 40,547 unconnected habitations, as of December 2025.³⁵

Pace of road construction

As of December 2025, out of the 8.3 lakh km of road sanctioned under the scheme, 94% of the roads have been completed.³⁶ The completion rate has been slow for the verticals which seek to build roads in LWE affected areas, and tribal areas. 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 related to land acquisition and management of logistics and supply of inputs, and (iii) delay caused by contractors.³⁷ The Standing Committee on Rural Development and Panchayati Raj (2025) urged the department to prioritise completion of remaining projects thorough coordination and periodic follow-up with states.²² The Committee also recommended that the road survey conducted under PMGSY-IV should take into account the latest population data as habitation distributions have changed since the last census.

Monitoring road maintenance

Under the scheme, contractors who build rural roads are responsible for maintenance for the five-year defect liability period (DLP) following completion.³⁸ After this period, the state governments are responsible for road maintenance. The Ministry monitors quality of roads through inspection during and after completion using a three-tier quality control system.³⁹ Between January and December 2025, 24% of roads inspected for maintenance work by the national quality monitors (NQMs) were found to be unsatisfactory.⁴⁰ During the same period, 16% of roads inspected for maintenance by state quality monitors (SQMs) were found to be unsatisfactory.⁴¹

Table 7: Work under the scheme found to be unsatisfactory during inspections

Level	Work status	Inspected	Unsatisfactory	%
NQM	Completed	880	199	23%
	Ongoing	984	91	9%
	Maintenance	2,017	480	24%
SQM	Completed	3,818	120	3%
	Ongoing	7,634	207	3%
	Maintenance	14,168	2,285	16%

Note: Data for period between January and December 2025.

Sources: PMGSY Dashboard accessed on December 28, 2025; PRS

The 15th Finance Commission had taken note of the inter-state disparity in maintenance of roads.⁴² It had suggested that the Ministry 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 on Rural Development and Panchayati Raj (2023) had reiterated the recommendation.²⁷ 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.⁴³ 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 8: 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

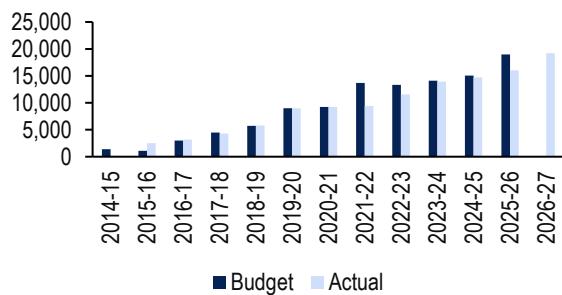
Sources: 15th Finance Commission Report, Vol III; PRS.

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.⁴⁴ 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) community investment fund of up to Rs 2.50 lakh through SHG federations.⁴⁵ Under the SHG-Bank Linking programme it facilitates credit access for SHGs through interest subvention.

In 2026-27, the scheme has been allocated Rs 19,200 crore, 20% higher than revised estimate of 2025-26.

Figure 9: Budget utilisation under NRLM (in Rs crore)



Note: Revised estimates of 2025-26 is taken as actuals.

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

Till December 2025, 92 lakh SHGs had been promoted under the programme cumulatively, with participation of over 10 crore households.⁴⁶ As of December 2025, about 44 lakh SHGs had availed loans under the scheme in the 2025-26 financial year, with a total of Rs 1,20,678 crore disbursed among them.⁴⁷

Access to credit for SHGs

NABARD's Status of Microfinance in India report (2023-24) observed that the southern and eastern regions of the country disburse higher quantum of credit to SHGs compared to other regions.⁴⁸ The report noted that the higher operational cost associated with small-ticket loans and the perception of SHGs as high-risk borrowers (due to concerns related to credit usage) might discourage financial institutions from extending

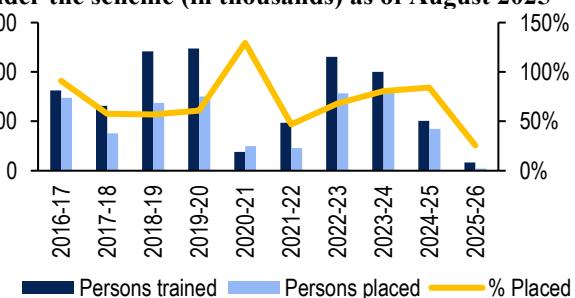
credit. It also observed that lack of adequate financial literacy and business acumen among members might prevent them from availing higher credit.⁴⁹ The Ministry has stated that it takes initiatives to sensitise bank officials and SHG members are imparted financial literacy through training and capacity building programmes.⁵⁰ In 2022, it had noted that SHGs have a loan repayment rate of about 98%.⁴⁹ The NABARD report observed that share of non-performing assets in loans outstanding for SHGs declined from 4% in 2021-22 to 2% in 2023-24.⁴⁸ It observed that the trend indicates efforts on banks' part towards improving asset quality and ensuring loan repayment.⁴⁸ Under NRLM, SHGs are also organised into village organisations and cluster level federations for better institutional and financial management.⁵⁰

In 2019, an assessment study on the programme conducted under the Ministry 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.⁵¹ The study noted that participation in SHG institutions had a positive impact on household income, savings, and women's labour force participation.⁵¹

Deendayal Upadhyay Grameen Kausala Yojana

Under NRLM, financial support is provided for the Deendayal Upadhyay Grameen Kausala Yojana. It aims to provide placement-linked skill training to young people from poor households in rural areas. Of the 2,369 training centres created under the programme, as of March 2025, 629 (26%) were operational.²² Between 2016 and August 2025, of the 14.7 lakh people trained under the programme, 10.2 lakh (69%) had been placed with jobs.⁵² As per scheme guidelines, minimum 70% of trained candidates should be placed.⁵³

Figure 10: Number of persons trained and placed under the scheme (in thousands) as of August 2025



Note: In 2020 and 2021, training centres were closed due to pandemic. Data for 2025-26 is till August 2025.

Sources: Standing Committee Report (2025), Lok Sabha Questions; PRS.

The International Labour Organisation in a report on employment (2020) observed that due to poor quality of school education, many trainees enter skill centres with low foundational skills.⁵⁴ The report noted that training providers often lack the latest equipment and training methods.⁵⁴ 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.⁵⁵

Rural Self-employment Training Institutes

Under this programme, the Ministry aims to establish Rural Self-employment Training Institutes (RSETIs) in all districts of the country to provide rural youth training for self-employment and entrepreneurship.⁵⁶ These institutes are established in collaboration with the public sector, cooperatives, and private sector banks in their respective districts. As of December 2025, 625 RSETIs were functional across 612 districts in the country.⁵⁷ As per the Ministry, between 2020 and 2025 (October), a total of 23.6 lakh candidates have been trained under the programme.⁵⁷ Of them, 74% (17.5 lakh) were self-employed and about 2% (34,798) have found wage employment.⁵⁷

Figure 11: Youth trained in RSETIs and self-employed (in thousands)



Note: Data as of December 2025

Sources: Unstarred Question no 2,367, Rajya Sabha, December 19, 2025; PRS.

An impact evaluation study on RSETIs conducted under the Ministry noted that majority of candidates get enrolled to establish their own enterprises and about 80% are women.⁵⁸ The study recommended that these institutes should have permanent campus and mandated facilities.⁵⁸ It also recommended that the institute should offer courses more relevant to women, mandate training for instructors, and help trained candidates secure loans.⁵⁸ The Ministry has enhanced infrastructure grant for RSETIs from rupees one to two crore.⁵⁷ It has introduced refresher training programmes for faculties and has extended credit-linkage support to 50% of trained candidates.⁵⁷

National Social Assistance Programme

Table 9: Fund allocation under NSAP (in Rs crore)

Scheme	Allocation
Old age pension scheme	6,905
National family benefit scheme	400
Widow pension scheme	2,027
Disability pension scheme	290
Annapurna scheme	10

Sources: Demands for Grants of the Department of Rural Development 2026-27; PRS.

The National Social Assistance Programme was introduced in 1995, to extend support to citizens who are destitute, aged, sick, or disabled.⁵⁹ 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 9,671 crore in 2026-27, which is a 5% increase from the revised allocation for previous fiscal. Fund allocation for schemes under NSAP are as follows (see table 9).

Table 10: 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	6,844	71%
2025-26	9,652	6,460	67%

Notes: Revised estimates of 2025-26 is taken as actuals.

Sources: 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.⁶⁰ To enhance the assistance amount, States and UTs have added to the amount provided by the centre from their own resources.⁶¹ This ranges from Rs 50 to Rs 3,200.

The 15th Finance Commission 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 also urged the states to conduct annual audits to verify and update the list of beneficiaries.⁶²

While reviewing the scheme, the Public Accounts Committee (2025) noted inadequate beneficiary coverage under the scheme.⁶³ It recommended the Ministry to address discrepancies in beneficiary allocation.⁶³ The Ministry has noted that it's the responsibility of the state to identify and update the list of beneficiaries. The Committee has further recommended the Ministry to conduct an independent evaluation of the scheme with a specific focus on beneficiary inclusion and exclusion.⁶³

In 2023, a CAG audit of the scheme found delay in disbursement of funds in several states.⁶⁴ 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 11: 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

Sources: 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.⁶⁵

Overview of Finances

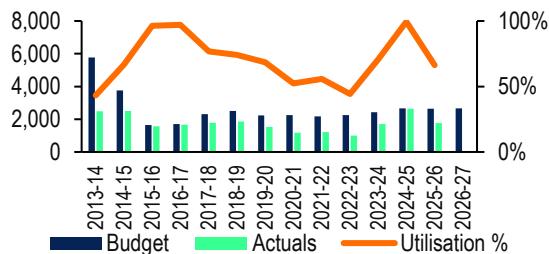
Table 12: Budgetary Allocation to the Department of Land Resources (in Rs crore)

Heads	24-25	25-26 RE	26-27 BE	% change
PMKSY-WDC	2,491	1,500	2,500	67%
DILRMP	137	230	125	-46%
Secretariat	25	28	29	4%
Total	2,653	1,758	2,654	51%

Note: BE is budget estimate, RE is revised estimate; % change refers to the % increase of 2026-27 BE over 2025-26 RE; PMKSY-WDC for Pradhan Mantri Krishi Sinchay Yojana – Watershed Development Component and DILRMP for Digital India Land Records Modernisation Programme.

Sources: Demands for Grants of the Department of Land Resources, 2026-27; PRS.

In 2026-27, the department has been allocated Rs 2,654 crore, which is 67% 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.

Figure 12: Utilisation of budgetary allocation by the Department of Land Resources (in Rs crore)

Note: Revised estimates of 2025-26 is taken as actuals.

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

Major schemes under the department

The department implements two major schemes: the Pradhan Mantri Krishi Sinchay Yojana – Watershed Development Component (PMKSY-WDC) and the Digital India Land Records Modernisation Programme (DILRMP). The National Land Record Modernisation Programme was revamped as DILRMP in 2016 to modernise the management of land records.⁶⁶ The scheme seeks 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.⁶⁷ In 2025-26, the PMKSY-WDC accounts for 94% of the Department's allocation.

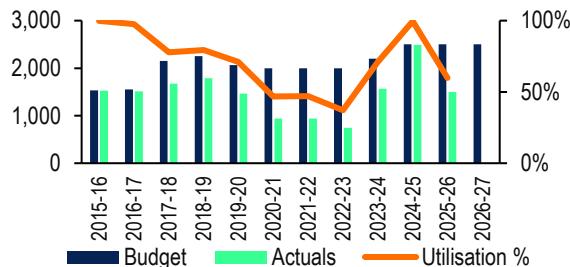
Key Issues and Analysis

Unspent balances

The Standing Committee on Rural Development and Panchayati Raj (2025) noted reduction in overall budgetary allocation of the department year on year.⁶⁸ To increase coverage and benefit to beneficiaries, the committee urged the Ministry to increase the department's budgetary support.

Pradhan Mantri Krishi Sinchay Yojana – Watershed Development Component

Expenditure on PMKSY-WDC is estimated to be Rs 2,500 crore in 2026-27, a 67% 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 2025-26, the revised estimate is 40% of budget estimate.

Figure 13: Budgetary allocation and fund utilisation under PMKSY – WDC (In Rs crore)

Note: Revised estimates of 2025-26 is taken as actuals.

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

Incomplete projects under PMKSY-WDC

Table 13: Target and achievement for various components under PMKSY-WDC for FY 2024-25

Activities (unit)	Target	Achievement	% achieved
Area brought under afforestation, agriculture (ha)	17,157	8,907	52%
Area brought under horticulture (ha)	29,023	11,186	39%
Area covered under soil and moisture conservation (ha)	1,41,429	56,871	40%
Water harvesting structures new created (no)	56,915	22,808	40%
Water harvesting structures renovated (no)	13,039	1,466	11%

Sources: PMKSY-WDC 2.0 MIS, as accessed on January 28, 2026; PRS.

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

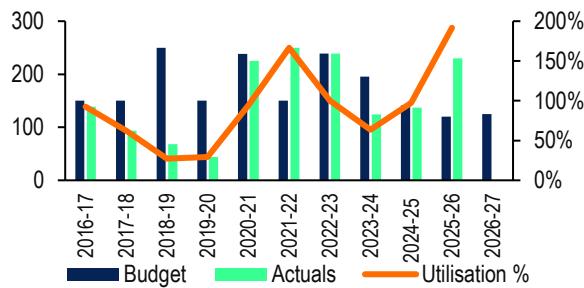
and was expected to continue till 2025-26. WDC has several components meant for improving use of degraded land. These include afforestation, horticulture and construction of water harvesting structures. The rate of work and achievement of targets varies across all these segments (see table 13).⁶⁹

Digital India Land Records Modernisation Programme

DILRMP has been allocated Rs 125 crore in 2026-27, which is 46% 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.⁷¹ 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 14: Budgetary allocation and fund utilisation under DILRMP (Rs in crore)



Note: Revised estimates of 2025-26 is taken as actuals.

Sources: 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.⁷⁰ The official records need to be updated to reflect the ground reality.⁷¹ 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 on Rural Development and Panchayati Raj (2024) noted that effective implementation of the scheme can help in resolution of disputes related to land records.⁷² 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.⁷³

Table 14: Progress of activities under DILRMP

Activity	Achievement
Computerisation of record of rights	100%
Computerisation of sub-registrar offices	100%
Computerisation of revenue courts	93%
Digitisation of cadastral maps	97%
Survey or resurvey completed	15%

Sources: DILRMP MIS, as accessed on January 28, 2026; PRS.

Annexure**Table 15: Proportion of houses completed against cumulative target under PMAY-Gramin (as of January 2026)**

	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;

Sources: PMAY-G Dashboard, as on January 31, 2026; PRS.

Table 16: State-wise average days taken for completion (as of January 2026)

State	Average Completion Time (in days)	State	Average Completion Time (in days)
Arunachal Pradesh	276	Punjab	305
Assam	313	Rajasthan	311
Bihar	351	Sikkim	358
Chhattisgarh	327	Tamil Nadu	370
Goa	630	Tripura	281
Gujarat	316	Uttar Pradesh	195
Haryana	434	Uttarakhand	223
Himachal Pradesh	303	West Bengal	276
Jammu and Kashmir	464	Andaman and Nicobar	371
Jharkhand	367	Dadra and Nagar Haveli	708
Kerala	348	Daman and Diu	326
Madhya Pradesh	265	Lakshadweep	786
Maharashtra	356	Puducherry	-
Manipur	473	Andhra Pradesh	179
Meghalaya	448	Karnataka	72
Mizoram	468	Telangana	-
Nagaland	492	Ladakh	120
Odisha	283	Average	297

Sources: PMAY-G Dashboard, as on January 31, 2026; PRS.

¹ About the Ministry, Ministry of Rural Development, as accessed on February 4, 2025, <https://www.dord.gov.in/department>.

² About the Department, Department of Land Resources, as accessed on February 4, 2024, <https://dolr.gov.in/about-department/history-background/>.

³ Demand No. 87, Department of Rural Development, Ministry of Rural Development, Union Budget 2022-23, <https://www.indiabudget.gov.in/budget2022-23/doc/eb/sbe87.pdf>.

⁴ The Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) VB-G RAM G Bill, 2025, <https://prsindia.org/billtrack/the-viksit-bharat-%E2%80%93-guarantee-for-rozgar-and-ajeevika-mission-gramin-vb-%E2%80%93-g-ram-g-bill-2025>.

⁵ The National Rural Employment Guarantee Act, 2005, Ministry of Law, Ministry of Rural Development, https://nregaplus.nic.in/Netnrega/Data/Library/Books/1_MGNREGA_Act.pdf.

⁶ MGNREGA Operational Guidelines 2013, Ministry of Rural Development, <https://drdashmla.nic.in/guideline/nrega.pdf>.

⁷ Rural Employment through Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) – An insight into wage rates and other matters relating thereto, Thirty Seventh Report of Standing Committee on Rural Development and Panchayati Raj (2023-24), February 2024, https://sansad.in/getFile/lsscommittee/Rural%20Development%20and%20Panchayati%20Raj/17_Rural_Development_and_Panchayati_Raj_37.pdf?source=loksabhadocs.

⁸ Statement R7 Financial Statement for various years, NREGA dashboard, https://mnregaweb4.nic.in/netnrega/Citizen_html/financialstatement.aspx?lflag=eng&fin_year=2024-2025&source=national&labels=labels&Digest=O57D2k1AxQj89t4Y5xNiBg.

⁹ Employment generated during the year MGNREGA Dashboard, Ministry of Rural Development, as accessed on February 4, 2026, https://nreganarep.nic.in/netnrega/citizen_html/demregister.aspx?lflag=eng&fin_year=2024-2025&source=national&labels=labels&Digest=O57D2k1AxQj89t4Y5xNiBg.

¹⁰ Economic Survey 2023-24, Ministry of Finance, <https://www.indiabudget.gov.in/economicsurvey/doc/echapter.pdf>.

¹¹ State-wise wage rate for unskilled manual workers, Ministry of Rural Development, March 27, 2024, https://nregaplus.nic.in/netnrega/writereaddata/Circulars/2476Wage_Rate_notification_FY_2024-25.pdf.

¹² Average Wage Paid in Rs, MGNRE Dashboard, Ministry of Rural Development, https://mnregaweb4.nic.in/netnrega/avg_wage_paid.aspx?fin_year=2022-2023&source=national&Digest=tcKvOx2xp47V1TJeb2KhXQ

¹³ National Consumer Price Index Numbers, Ministry of Statistics and Programme Implementation, <https://mospi.gov.in/112-national-consumer-price-index-numbers>

¹⁴ The Mahatma Gandhi National Rural Employment Guarantee Act, 2005, https://www.indiacode.nic.in/bitstream/123456789/6930/1/the_mahatma_gandhi_national_rural_employment_guarantee_act%2C_2005.pdf.

¹⁵ Unemployment Allowance in Financial Year 2023-24, MGNREGA Dashboard, Ministry of Rural Development, as accessed on August 12, 2024, https://mnregaweb4.nic.in/netnrega/state_html/unempall_new.aspx?fin_year=2023-2024&source=national&Digest=akdjO9VfTrWA9tZ+TJ0C7A.

¹⁶ R 19.1 Unemployment Allowance in Financial Year 2024-25, NREGA Reports, Ministry of Rural Development, as accessed on January 22, 2025, https://mnregaweb4.nic.in/netnrega/state_html/unempall_new.aspx?fin_year=2024-2025&source=national&Digest=A5biDOMxWUsweilNVvFwg.

¹⁷ Twenty Fifth Report of the Standing Committee on Rural Development and Panchayati Raj, Lok Sabha, August 3, 2022, https://sansad.in/getFile/lsscommittee/Rural%20Development%20and%20Panchayati%20Raj/17_Rural_Development_and_Panchayati_Raj_25.pdf?source=loksabhadocs.

¹⁸ MGNREGS Annual Master Circular 2024-25, Ministry of Rural Development, https://nregaplus.nic.in/netnrega/writereaddata/Circulars/AMC_2024-25-English.pdf.

¹⁹ R.9.1.3 Social Audit Calendar vs Audits Completed, NREGA Dashboard, Ministry of Rural Development, as accessed on January 22, 2025, <https://nreganarep.nic.in/netnrega/MISreport4.aspx>.

²⁰ Status of Devolution to Panchayats, Ministry of Panchayati Raj, 2024, <https://static.pib.gov.in/WriteReadData/specificevents/documents/2025/feb/doc2025213501601.pdf>.

²¹ Overview of Pradhan Mantri Awas Yojana – Gramin (PMAY-G), Ministry of Rural Development, <https://rural.gov.in/sites/default/files/Overview%20of%20PMAY-G.pdf>.

²² 19th report of Standing Committee on Rural Development, 2024-25, August 11, 2025, Lok Sabha, https://sansad.in/getFile/lsscommittee/Rural%20Development%20and%20Panchayati%20Raj/18_Rural_Development_and_Panchayati_Raj_19.pdf?source=loksabhadocs.

²³ Awas Plus Scheme, Ministry of Rural Development, Press Information Bureau, March 12, 2023, <https://www.pib.gov.in/PressReleasePage.aspx?PRID=1906802®=3&lang=2>.

²⁴ Houses for all under Pradhan Mantri Awas Yojana – Gramin, Press Information Bureau, Ministry of Rural Development, December 13, 2022, <https://pib.gov.in/PressReleasePage.aspx?PRID=1883183>.

²⁵ Cabinet approves implementation of the Pradhan Mantri Awas Yojana – Gramin (PMAY-G) during FY 2024-25 to 2028-29, Ministry of Rural Development, PIB, August 9, 2024, <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2043921>.

²⁶ PMAY (G) Dashboard, Ministry of Rural Development, as accessed on December 27, 2025, <https://pmayg.nic.in/netiay/PBIDashboard/PMAYGDashboard.aspx>

²⁷ Thirty Three Report of the Standing Committee on Rural Development and Panchayati Raj (2022-23), July, 2023, https://sansad.in/getFile/lsscommittee/Rural%20Development%20and%20Panchayati%20Raj/17_Rural_Development_and_Panchayati_Raj_33.pdf?source=loksabhadocs.

²⁸ Average Completion time of houses sanctioned under PMAY – G, Ministry of Rural Development, as accessed on December 27, 2025, <https://rreporting.nic.in/netiay/DataAnalytics/AverageCompletionTimeADReport.aspx>.

²⁹ Pradhan Mantri Gram Sadak Yojana Programme Guidelines, Ministry of Rural Development, January, 2015, https://pmgsy.nic.in/sites/default/files/pdf/PMGSY_E_J_2015.pdf.

³⁰ Programme Guidelines, Pradhan Mantri Gram Sadak Yojana - II, https://pmgsy.nic.in/sites/default/files/pdf/PMGSY_Guidelines_Final.pdf.

³¹ Programme Guidelines, Pradhan Mantri Gram Sadak Yojana – III, https://pmgsy.nic.in/sites/default/files/PMGSY_III_guidelines.pdf

³² PMGSY Programme Guidelines for Road Connectivity Project for Left Wing Extremism Affected Area, Ministry of Rural Development, January, 2017, <https://pmgsy.nic.in/sites/default/files/RCPLWEA22feb17.pdf>.

³³ Beneficiaries under PM-JANMAN, Unstarred question no 623, Ministry of Tribal Affairs, Rajya Sabha, February 7, 2024, <https://sansad.in/getFile/annex/263/AU623.pdf?source=pqars>.

³⁴ Cabinet approves implementation of the Pradhan Mantri Gram Sadak Yojana - IV (PMGSY-IV) during FY 2024-25 to 2028-29, Press Information Bureau, September 11, 2024, <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2053894>.

³⁵ Implementation of PMGSY IV, Unstarred Question no 2378, Ministry of Rural Development, Rajya Sabha, December 19, 2025, https://sansad.in/getFile/annex/269/AU2378_36y523.pdf?source=pqars.

³⁶ PMGSY Dashboard, Ministry of Rural Development, as of December 28, 2025, <https://app.powerbi.com/view?r=eyJrJljojZTA2NzM0ZjAtNjhMMS00ZWE1LW1zMTUtY2Y3MjRjZTk5ZWQyliwidCl6ljlizjc5NjA5LWU0ZTg1NDdhZC1hYTUzLTi0NjQ2MTg1NTM4YyJ9&pageName=ReportSection6c3e4a4e09e5c16ec50c>.

³⁷ Thirty Sixth Report on Action Taken on the Report on Pradhan Mantri Gram Sadak Yojana, Standing Committee on Rural Development and Panchayati Raj (2023-24), Ministry of Rural Development, https://sansad.in/getFile/isscommittee/Rural%20Development%20and%20Panchayati%20Raj/17_Rural_Development_and_Panchayati_Raj_36.pdf?source=loksabhadocs.

³⁸ Maintenance of Roads under Pradhan Mantri Gram Sadak Yojana, Ministry of Rural Development, Press Information Bureau, February 6, 2024, <https://rural.gov.in/en/press-release/maintenance-roads-under-pradhan-mantri-gram-sadak-yojana>.

³⁹ Quality Control, monitoring and evaluation, Performance Audit of Pradhan Mantri Gram Sadak Yojana, Comptroller and Auditor General of India, 2016, https://cag.gov.in/uploads/download_audit_report/2016/Chapter_6_Quality_Control,_Monitoring_and_Evaluation.pdf.

⁴⁰ Pradhan Mantri Gram Sadak Yojana, NQM, Regarded Grading Abstract, as of December 28, 2025, <https://pmgsy.dord.gov.in/#>.

⁴¹ Pradhan Mantri Gram Sadak Yojana, SQM, Regarded Grading Abstract, as of December 28, 2025, <https://pmgsy.dord.gov.in/#>.

⁴² Report of the Fifteenth Finance Commission, Volume III, <https://fincomindia.nic.in/asset/doc/commission-reports/XVFC-Vol-III-Union.pdf>.

⁴³ Programme Guidelines (PMGSY-III), Ministry of Rural Development, October, 2019, https://www.pmgSY.nic.in/sites/default/files/PMGSY_III_guidelines.pdf.

⁴⁴ Introduction, Deendayal Antyodaya Yojana-National Rural Livelihood Mission, Ministry of Rural Development, accessed on June 15, 2024, <https://aajeevika.gov.in/about/introduction>.

⁴⁵ Bank Credit to Women SHGs, Unstarred Question No 3025, Ministry of Rural Development, Rajya Sabha, December 20, 2024, https://sansad.in/getFile/annex/266/AU3025_UtFvZ3.pdf?source=pqars.

⁴⁶ Dashboard, National Rural Livelihoods Mission, Ministry of Rural Development, as accessed on December 28, 2025, <https://nrml.gov.in/dashboardForOuter.do?methodName=dashboard>.

⁴⁷ Progress under NRLM, NRLM Dashboard, Ministry of Rural Development, as accessed on December 28, 2024, <https://preprodmis.lokos.in/dashboardForOuter.do?methodName=dashboard>.

⁴⁸ Status of Microfinance In India 2023-24, National Bank for Agriculture and Rural Development, <https://www.nabard.org/auth/writereaddata/tender/0808244223NABARD-SOMFI%20%20%20%20%20%20%20%20%2020232024%20%20%20%20%20%2030072024.pdf>.

⁴⁹ The loan repayment rate by SHGs to Banks is 97.71 percent, Ministry of Rural Development, Press Information Bureau, December 22, 2022, [https://rural.gov.in/en/press-release/loan-repayment-rate-shgs-banks-9771-percent#:~:text=1%2C68%2C920.11%20Cres,-,The%20Loan%20repayment%20rate%20by%20SHGs%20to%20Banks%20is%2097.71.Mission%20\(DAY%2DNRLM\)](https://rural.gov.in/en/press-release/loan-repayment-rate-shgs-banks-9771-percent#:~:text=1%2C68%2C920.11%20Cres,-,The%20Loan%20repayment%20rate%20by%20SHGs%20to%20Banks%20is%2097.71.Mission%20(DAY%2DNRLM).).

⁵⁰ National Rural Livelihoods Mission, Mission Guidelines, Ministry of Rural Development, https://rural.gov.in/sites/default/files/NRLM_Guidelines_English.pdf.

⁵¹ Outcome of SHG bank linkage project, Unstarred Question no 1,219, Ministry of Rural Development, Rajya Sabha, December 13, 2023, <https://sansad.in/getFile/annex/262/AU1219.pdf?source=pqars>.

⁵² Starred Question no 337, Achievements Under DDU-GKY, Ministry of Rural Development, Lok Sabha, August 12, 2025, https://sansad.in/getFile/loksabhaquestions/annex/185/AS337_cOAyj5.pdf?source=pqals.

⁵³ Programme Guidelines, Deendayal Upadhyaya Grameen Kaushalya Yojana, Ministry of Rural Development, July 2016, https://rural.gov.in/sites/default/files/DDUGKY_Guidelines_English_1.pdf.

⁵⁴ State of Skills, International Labour Organisation, January 2020, https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@ed_emp/@ifp_skills/documents/genericdocument/wcms_742201.pdf.

⁵⁵ Beneficiaries under Deen Dayal Upadhyaya Grameen Kaushalya Yojana - DDU-GKY, Press Information Bureau, Ministry of Rural Development, December 17, 2024, <https://pib.gov.in/PressReleasePage.aspx?PRID=208524#:~:text=Based%20on%20the%20implementation%20experiences,unit%20for%20training%20and%20placement>.

⁵⁶ Establishment of RSETI, Unstarred Question no 3985, Ministry of Rural Development, Rajya Sabha, April 4, 2025, https://sansad.in/getFile/annex/267/AU3985_doKUg4.pdf?source=pqars.

⁵⁷ Achievements of RSETIS, Unstarred Question No 2367, Ministry of Rural Development, Rajya Sabha, December 19, 2025, https://sansad.in/getFile/annex/269/AU2367_Jdsb5w.pdf?source=pqars.

⁵⁸ Evaluation study of rural self-employment training institutes, Ministry of Rural Development, <https://kaushal.rural.gov.in/assets/files/Evaluation-Impact-Study-of-Rural-Self-Employment-Training-Institutes.pdf>.

⁵⁹ About Us, National Social Assistance Programme, Ministry of Rural Development, accessed on July 16, 2024, <https://nsap.nic.in/circular.do?method=aboutus>.

⁶⁰ Unstarred Question No 651, Increasing Pension Under NSAP, Ministry of Rural Development, <https://sansad.in/getFile/loksabhaquestions/annex/1715/AU651.pdf?source=pqals>.

⁶¹ Thirty Third Report on Demand for Grants, Ministry of Rural Development (Department of Rural Development), Standing Committee on Rural Development and Panchayati Raj, https://sansad.in/getFile/isscommittee/Rural%20Development%20and%20Panchayati%20Raj/17_Rural_Development_and_Panchayati_Raj_33.pdf?source=loksabhadocs.

⁶² Report of the Fifteenth Finance Commission, Volume – III, <https://fincomindia.nic.in/asset/doc/commission-reports/XVFC-Vol-III-Union.pdf>.

⁶³ 35th Report of the Public Accounts Committee, Lok Sabha, December 15, 2025, https://sansad.in/getFile/isscommittee/Public%20Accounts/18_Public_Accounts_35.pdf?source=loksabhadocs.

⁶⁴ Report of the Comptroller and Auditor General of India on Performance Audit of National Social Assistance Programme, CAG, 2023, https://cag.gov.in/uploads/download_audit_report/2023/Report-No.-10-of-2023_NSAP_English_PDF-A-064d229f832dad7.55068084.pdf.

⁶⁵ “About the Department”, Department of Land Resources, accessed on July 17, 2024. <https://dolr.gov.in/en/about-us/about-department>.

⁶⁶ DILRMP, Department of Land Resources, as accessed on July 18, 2024, <https://dolr.gov.in/programmes-schemes/dilrmp-2/>.

⁶⁷ Watershed Development Component of PMKSY, Department of Land Resources, Ministry of Rural Development, as accessed on July 17, 2024, <https://dolr.gov.in/wdcpmksy/>

⁶⁸ Report no. 6, Standing Committee on Rural Development and Panchayati Raj, Demand for Grants (2025-26), Department of Land Resources, Ministry of Rural Development, March 12, 2025, https://sansad.in/getFile/lsscommittee/Rural%20Development%20and%20Panchayati%20Raj/18_Rural_Development_and_Panchayati_Raj_6.pdf?source=loksabhadocs.

⁶⁹ Report T2 – State wise, district wise and project wise details of targets, achievements and works of activities till selected financial year, 2023-24, as accessed on July 18, 2024, <https://wdcpmksy.dolr.gov.in/activityWiseUptoPlanAchievWork>

⁷⁰ Operational Guidelines of Digital India Land Records Modernisation Programme (DILRMP), Ministry of Rural Development, 2019, <https://dolr.gov.in/sites/default/files/Final%20%20Guideline%20of%20DILRMP%2002-01-2019.pdf>.

⁷¹ Annual Report 2022-23, Ministry of Land Resources, https://rural.gov.in/sites/default/files/AnnualReport2022_23_English_0.pdf.

⁷² Report no. 2, Standing Committee on Rural Development and Panchayati Raj, Demand for Grants (2024-25), Department of Land Resources, Ministry of Rural Development, December 12, 2024, https://sansad.in/getFile/lsscommittee/Rural%20Development%20and%20Panchayati%20Raj/18_Rural_Development_and_Panchayati_Raj_2.pdf?source=loksabhadocs.

⁷³ Twenty Seventh Report on Demand for Grants (2022-23) of Department of Land Resources, Standing Committee on Rural Development and Panchayati Raj, August 3, 2022, https://loksabhadocs.nic.in/lsscommittee/Rural%20Development%20and%20Panchayati%20Raj/17_Rural_Development_and_Panchayati_Raj_27.pdf.

DISCLAIMER: This document is being furnished to you for your information. You may choose to reproduce or redistribute this report for non-commercial purposes in part or in full to any other person with due acknowledgement of PRS Legislative Research (“PRS”). The opinions expressed herein are entirely those of the author(s). PRS makes every effort to use reliable and comprehensive information, but PRS does not represent that the contents of the report are accurate or complete. PRS is an independent, not-for-profit group. This document has been prepared without regard to the objectives or opinions of those who may receive it.