

Ministry of Rural Development Annual Report 2024-25

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Chapter 1 - Mission Antyodaya

In New India Strategy @75

- The Prime Minister focused on building ‘a **development state**’ by identifying challenges and promoting balanced growth across all regions and sectors.
- A ‘**development state**’ means ensuring **growth with inclusion**, making **evidence-based policies**, and improving overall welfare.
- Mission Antyodaya is introduced to identify **Gram Panchayat-level development priorities** in line with Constitution sectors.
- Under the **11th Schedule of the Indian Constitution**, **Gram Panchayats (GPs)** are required to deliver **effective and time-bound public services**.
- It focuses on **twenty-nine sectors**, promoting economic empowerment and social justice in rural areas.
- **Mission Antyodaya was announced in the Union Budget, 2017-18** to support this vision.

Key features of the Mission Antyodaya:

- Mission Antyodaya is an **accountability and convergence framework** for improving rural lives and livelihoods using **measurable outcomes**.
- It tracks the use of funds and efforts at the village level to ensure **sustainable and inclusive growth**.
- Key features of the Mission Antyodaya are as under:
 - It **seeks convergence of various Government Schemes with Gram Panchayats** as the main unit for planning.
 - **Encourages partnerships** - Promotes collaboration with **professionals, institutions, and enterprises** to speed up rural transformation and improve livelihoods.
 - **Conducting Survey to assess measurable outcomes** - Surveys are conducted to **measure progress** in rural development and ensure results are visible and trackable.
 - **Supporting the process of participatory planning for Gram Panchayat Development Plan (GPDP)** - Focuses on **community participation** to improve service delivery, increase local governance, and build **people’s institutions and groups**.

Convergence and Mission Antyodaya:

- Mission Antyodaya uses a **convergence-saturation approach**, tackling both **geographical and individual aspects of deprivation and poverty**.
- This approach brings together activities from **different welfare domains** under one framework.
- The framework highlights the importance of Mission Antyodaya for **deprived households** based on **Socio Economic and Caste Census (SECC)-2011**.
- The Mission Antyodaya Survey (MA Survey) database gives **geographical deprivation data** and **identifies Self-Help Groups (SHGs)**.
- **DAY-NRLM** is a **key enabler** for Mission Antyodaya, using the strength of SHGs for community mobilization.
- SHGs help prepare **Village Poverty Reduction Plans (VPRPs)**, which guide the **Gram Panchayat Development Plans (GPDPs)** with a strong focus on **poverty reduction**.
- The data collected through the **Mission Antyodaya Survey** is also useful for other development programs. For example:
 - **Gram Panchayats selected under the Saansad Adarsh Gram Yojana (SAGY)** can use Mission Antyodaya data to prepare their **Village Development Plans (VDPs)**.
 - They can also use this data to **monitor development progress** and address gaps effectively.

Mission Antyodaya and Local Level Planning:

- Mission Antyodaya helps in **identifying development gaps across geography**.

- It encourages **Local Self Governments (LSGs)** to address these gaps in a **time-bound manner** by **converging government schemes** under a **saturation mode**.
- The gaps identified are used by **Gram Panchayats (GPs)** to prepare effective Gram Panchayat Development Plans (GPDPs).
- The **Framework for Implementation** presents Mission Antyodaya as a **State-led initiative** with a focus on **rural transformation**.
- Data from the **MA Survey** supports **SHGs in preparing Village Poverty Reduction Plans (VPRPs)**.
- **GPs under Saansad Adarsh Gram Yojana (SAGY)** can use MA Survey data for **preparing Village Development Plans (VDPs)** and for monitoring.
- This planning aligns with the government's aim of **evidence-based planning**, empowering Panchayati Raj Institutions in data-backed governance.

Coverage under Mission Antyodaya Survey:

- In **2017**, the survey covered **47 parameters across 5 subjects**.
- In **2019**, this expanded to **143 parameters** to include all **29 subjects listed under the 11th Schedule of the Constitution**.
- The **2020 MA Survey** also covered 143 parameters and added a key new feature: **Geo-referencing of physical assets** (i.e., capturing the **location of assets**).
- **Indicators for 39 physical assets** were included in the 2020 survey.
- Due to the **COVID-19 pandemic**, surveys for **2021 and 2022 could not be conducted**.
- These surveys help in identifying area-specific challenges and support data-driven planning and resource allocation.
- The collected data is used for **ranking Gram Panchayats** using **scores and a composite index**.

Digital Initiatives in the Mission Antyodaya Survey

- **Use of Technology in MA Survey 2023**
 - The Mission Antyodaya (MA) Survey 2023 was carried out using a mobile-based application, which made the data collection process faster, more efficient, and transparent.
 - The survey covered 2,68,214 Gram Panchayats (GPs) and 6,57,574 villages.
 - It assessed performance on 182 development indicators across 216 data points.
 - These indicators spanned 21 sectors and were collected from the functional areas of 26 Ministries and Departments, including the Ministry of Panchayati Raj.
 - This use of digital tools allowed for real-time data collection and geo-tagging, making the survey more reliable and impactful for local planning.
- **Geo-Referencing of Physical Assets**
 - During the Mission Antyodaya Survey 2022–23, one major digital upgrade was the introduction of geo-referencing.
 - A total of 47 physical asset indicators (e.g., roads, buildings, water tanks, schools, etc.) were selected for geo-tagging.
 - Geo-referencing means capturing the exact GPS location of these assets, so they can be tracked digitally.
 - This ensures transparency and helps monitor the creation and use of public infrastructure in rural areas.

Chapter 2 – Rural Employment

Overlooked this in scheme

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

- The **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)** was officially notified on **September 7, 2005**.
- **Mandate of the Act** - The main purpose of MGNREGA is to **provide at least 100 days of guaranteed wage employment** in a financial year to every **rural household** whose **adult members are willing to do unskilled manual work**.
- **Objectives of MGNREGA** - The Act has three core objectives:
 - **Guaranteed Employment:**
To provide at least 100 days of unskilled manual work to every rural household that demands it, helping them earn income through meaningful jobs. The work also results in the creation of useful and durable community assets like ponds, roads, and canals.
 - **Strengthening Livelihoods:**
To improve the resource base of poor households, helping them achieve long-term livelihood security.
 - **Promoting Social Inclusion:**
To ensure that marginalized groups like Scheduled Castes (SCs), Scheduled Tribes (STs), women, and landless laborers are proactively included in rural development efforts.
 - Thus, MGNREGA is not just an employment scheme—it **also acts as a tool for inclusive rural development, providing social protection, livelihood security, and democratic empowerment**.
- **Coverage and Expansion Timeline**
 - The Act was initially launched in 200 districts on February 2, 2006.
 - Today, **MGNREGA covers the entire rural India, except** districts that have a **100% urban population**.
- **Performance during the Financial Year (FY) 2024-25 (till 31.12.2024)**
 - **Employment and Participation**
 - ✓ **Employment Provided:**
In the current financial year (2024–25), **5.11 crore rural** households have been given wage employment under MGNREGA. **A total of 211.41 crore person-days** of employment have been generated till 31st December 2024.
 - ✓ **Marginalized Group Participation:**
 - **SC/ST participation: 36.92%**
 - **Women's participation: 57.94%**
 - ✓ These high numbers show that MGNREGA is self-targeting and inclusive, reaching the poor and vulnerable groups effectively.
 - ✓ **Financial Inclusion of the Poor** Wage is being **disbursed to over 12.89 crore banks** and post office accounts of active Mahatma Gandhi NREGA beneficiaries.

Strengthening Mahatma Gandhi NREGA: Key Initiatives

- **GeoMGNREGA (Launched FY 2016–17)**
 - Major reform using **space technology** for **geo-tagging NREGA assets**.
 - **6.19 crore+ assets** geo-tagged and publicly accessible.
 - Improves **planning, monitoring, and transparency**.
 - Uses GIS & Remote Sensing (RS) for asset visualization and spatial analysis.
 - **JANMANREGA Mobile App (Launched in FY 2017–18)**
 - ✓ Android-based app for public feedback and transparency in implementation.
- **GeoMGNREGA Phase II (Started on 1st Nov 2017)**
 - **Three-stage geo-tagging** of works:

- ✓ Before start (location)
 - ✓ During commencement
 - ✓ After completion
- Includes **2 high-quality photos** at each stage.
- **GIS-Based Planning of Natural Resource Management (NRM) Works**
 - Uses GIS & RS tools for scientific, community-based planning.
 - Enables asset creation with higher impact on the ground.
 - Helps with monitoring, spatial information dissemination, and watershed planning.
 - **Key Achievements:**
 - ✓ **GIS-based watershed development** plans prepared for **2.65 lakh Gram Panchayats** (as of 31 Dec 2024).
 - ✓ Planning done in saturation mode for **3-year cycles**.
- **Mission Water Conservation (MWC) – Key Highlights**
 - **Launched in FY 2016–17**
 - Designed to **integrate efforts** of:
 - ✓ **Mahatma Gandhi NREGA**
 - ✓ **PMKSY (Pradhan Mantri Krishi Sinchayee Yojana)**
 - ✓ **IWMP (Integrated Watershed Management Programme)**
 - ✓ **CAD&WM (Command Area Development & Water Management)**
 - **Goals and Planning**
 - ✓ **Align all Natural Resource Management (NRM) works with the District Irrigation Plan under PMKSY.**
 - ✓ **States/UTs directed to spend at least 65% of total funds on NRM activities in water-stressed blocks.**
 - **FY 2024–25 Progress (as of 31.12.2024)**
 - ✓ **Total MWC Blocks: 1,456**
 - ✓ **Ongoing Works: 2,28,227**
 - ✓ **Completed Works: 1,77,447**
 - ✓ **Total Expenditure: ₹5,10,882.32 lakh**
- **National Electronic Fund Management System (NeFMS) / Direct Benefit Transfer (DBT)**
 - Launched: 1st January 2016
 - Purpose: To **streamline wage fund flow** and ensure **direct credit** to beneficiaries.
 - **Current Coverage:**
 - ✓ **27 States and 3 Union Territories** are using NeFMS.
 - ✓ About **99% of wage payments** now go **directly to workers' bank accounts** via DBT.
 - **Aadhaar Seeding Progress:**
 - ✓ FY 2013–14: Only **37%** of active workers were Aadhaar-seeded.
 - ✓ FY 2024–25: Increased to **99.40%**
(i.e., **13.23 crore out of 13.31 crore** active workers) (as on 31.12.2024)
 - **SECURE (Software for Estimate Calculation Using Rural Rates for Employment)**
 - ✓ Purpose:
 - Online tool for **estimate preparation and approval** of NREGA works.
 - Uses **state/district/block-level standard rates** and specifications.
 - Enables **online Technical Sanction (TS)** and **Administrative Sanction (AS)**.
 - ✓ Coverage:
 - Implemented in **28 States** and **4 Union Territories**
 - Covers **703 districts** across India.
 - ✓ Integration with Other Platforms:
 - Linked with **NREGASoft** via web services.
 - Approved works are sent to the **Bhuvan portal** for **geo-tagging**.

- **Good Governance Initiatives under Mahatma Gandhi NREGA**
 - **Job Card (JC) Design, Verification & Update**
 - ✓ Regular verification helps remove bogus and duplicate cards.
 - ✓ Updates account for migration, death, or change in worker status.
 - **Case Records / Work Files**
 - ✓ Ensures transparency, monitoring, and audits.
 - **Maintenance of 7 Registers**
 - ✓ Earlier: **22 registers** maintained per Gram Panchayat (GP).
 - ✓ Now: **Reduced to 7 simplified registers** for better efficiency.
 - ✓ Implemented in **2.68 lakh GPs**.
 - **Social Audit System**
 - ✓ Strengthened in collaboration with **Comptroller & Auditor General (C&AG)**.
 - ✓ **Social Audit Units (SAUs)** established in **27 States and 1 Union Territory**
 - **Ombudsperson Mechanism**
 - ✓ As per Section 30, Schedule 1 of the Act: **One Ombudsperson per district** to handle grievances, conduct enquiries, and pass awards.
- **Skill Development under Mahatma Gandhi NREGA**
 - **Barefoot Technicians (BFTs)**
 - ✓ Purpose: Train selected MGNREGA workers in:
 - ✓ **Identification, estimation, and record measurement** of works.
- **E-Saksham & Yuktdhara Portal**
 - **E-Saksham:** Capacity building and training programme to improve **GIS-based planning** of Natural Resource Management (NRM) works.
 - **Yuktdhara Portal:** Enables **Gram Panchayat level planning** of MGNREGA activities.
- **Project UNNATI (Launched December 2019)**
 - **Objective:** Provide skill training to **1 adult member (age 18–45 years)** from households who have completed **100 days of MGNREGA work** (from FY 2018–19 onwards).
 - The Project intends to improve the livelihoods of Mahatma Gandhi NREGA workers by providing a **skill either for Self-employment or Wage employment**.
 - A total of **2,00,000 beneficiaries** to be trained till March 2025 with an estimated financial expenditure of **Rs.307.34 Crore**
 - **Coverage:** 26 States and 2 Union Territories
 - **Stipend:**
 - ✓ **Duration:** Paid for a maximum of **100 days**.
 - ✓ **Per Household Limit:** Only **one training program per household** is eligible.
 - ✓ **Wage Rate:** Stipend is based on the **prevailing MGNREGA wage rate** in the respective State/UT.
 - ✓ **Eligibility for Stipend:** Candidate must attend **at least 75% of training classes** or meet the **course attendance requirement** (whichever is higher). **Attendance is calculated fortnightly**.
- **Cluster Facilitation Project (CFP)**
 - **Launched:** 1st April 2020
 - **Objective:** Ensure effective **planning, coordination, and monitoring** of Mahatma Gandhi NREGS.
 - **Coverage:**
 - ✓ **231 blocks in 108 Aspirational Districts**
 - ✓ **46 blocks** in other backward areas

✓ Spread across **25 States**

- **Area Officer App**

- **Launched on:** 21st May 2021
- **Purpose:** Enable **real-time, evidence-based field inspections** of Rural Development (RD) schemes.
- **Key Features:**
 - ✓ Allows State/UT officials to record:
 - **Field visit findings**
 - **Time-stamped and geo-tagged photographs**

- **National Mobile Monitoring System (NMMS)**

- **Started in:** FY 2021–22
- **Purpose:** Enhance **transparency, accountability, and citizen oversight** of Mahatma Gandhi NREGS.
- **Implementation Guidelines:**
 - ✓ **Real-time attendance** must be captured at the worksite using the **NMMS App**.
 - ✓ Required for **all works, except** Individual Beneficiary Schemes/Projects.

- **Yuktdhara Portal**

- **Developed by:** NRSC–ISRO with support from Ministry of Rural Development (MoRD)
- **Purpose:** Indigenous **GIS-based planning tool** for Mahatma Gandhi NREGS activities at the **Gram Panchayat level**.
- **Key Feature:** Supports **Ridge to Valley approach** for holistic watershed planning.
- The **Annual Action Plan for FY2025-26** for identified **Gram Panchayats for Phase-I (wherein 1 Gram Panchayat per Block is identified by each State & UT)** will be prepared using **Yuktdhara Portal**.
- **More than 7100 Gram Panchayats** plans will be prepared using Yuktdhara Portal by 31st March 2025.

- **Jaldoot App**

- **Launched on:** 27th September 2022
- **Purpose:** Measure **groundwater level** in rural areas through **open wells**.
- **Data recorded by:** Gram Rojgar Sahayak (GRS)
- Data sent to **central server** via Jaldoot mobile app

Chapter 3 – Deendayal Antyodaya Yojana –National Rural Livelihoods Mission (DAY-NRLM)

- **DAY-NRLM** is the flagship programme of the **Ministry of Rural Development (MoRD)**.
- **Aim: Alleviate rural poverty** by empowering the poor through **sustainable community-based institutions**.
- The **centrally sponsored programme** mobilized more than **10 crore** households into SHGs.
- The Mission seeks to achieve its objective through investing in four core components:
 - Social mobilization and promotion of sustainable community institutions of the rural poor
 - Financial inclusion of the rural poor
 - Sustainable livelihoods
 - Social inclusion, development and convergence

The key features of DAY-NRLM include:

- **Universal Social Mobilization:** At least **one female adult member** from each identified rural poor household is brought under Self Help Group (SHG) and its federated institutions in a time bound manner. **Special emphasis is on poorest of poor and most vulnerable communities.**
- **Identification of Beneficiaries:** The target group under DAY-NRLM is determined by a well-defined, transparent and equitable process of **participatory identification of poor (PIP)**.
 - All households identified as poor through the **PIP**, processes, including households with at least one deprivation, **as per the Socio-Economic Caste Census (SECC) 2011 data**, are presented to the Gram Sabha for vetting and subsequently approved by Gram Panchayat.
- **Funds to the community as Resources in Perpetuity:**
 - **Types of Funds Provided:**
 1. **Revolving Fund (RF)**
 2. **Community Investment Fund (CIF)**
 - ✓ Strengthens institutional and financial capacity of SHGs.
 - ✓ It helps build track record for accessing mainstream bank credit.
 3. **Additional Funds:**
 - ✓ **Vulnerability Reduction Fund:** To address **household-specific vulnerabilities**.
 - ✓ **Start-up Fund:** Supports **logistics for meetings** and **book-keeping needs** of SHGs.
- **Implementation by the Poor**
 - It is a programme **for the poor, of the poor and by the poor**.
- **Convergence Approach:** DAY-NRLM promotes strong convergence with:
 - **Other Ministry of Rural Development schemes**
 - **Central Ministries and State Government programmes**
 - **Objective:** Develop synergies to uplift the poor directly and through community institutions.
- **Linkages with Panchayati Raj Institutions (PRIs)**
 - **DAY-NRLM emphasizes formal coordination between:**
 - ✓ Community-Based Organizations (CBOs)
 - ✓ Village-level Panchayats (GPs)
- **Exit Strategy**
 - **Timeline:** DAY-NRLM plans an exit after **10 years of operation in a block**.
 - **By then, SHG federations are expected to:**
 - ✓ Run development efforts independently
 - ✓ Replace external Block-level support (BMMU) with community-led structures
 - ✓ Be supported by Cluster and Block-level federations and community professionals

Key Component: Institution & Capacity Building

- **Focus on building and strengthening:**
 - Community institutions (like SHGs and federations)
 - Their capacity to access financial, technical, and marketing resources
 - **Community Funds:**
 1. **Revolving Fund (RF)**
 - ✓ **Amount: ₹20,000–₹30,000 per SHG.** A revolving fund of (Rs.20,000 to 30,000) is provided to SHGs as an incentive to inculcate the habit of thrift
 2. **Community Investment Fund (CIF)**
 - ✓ Routed via primary and secondary federations to SHGs
 3. **Vulnerability Reduction Fund (VRF)** - Sub-component of CIF. For supporting the inclusion of very poor communities.
 - ✓ **CIF and VRF** are disbursed against **Micro Credit Plans (MCP)/ Vulnerable Reduction Plans (VRPs)** developed by the community institutions.
- **Financial Inclusion**
 - **SHG-Bank Linkage:** Ensure universal access to affordable, reliable, and cost-effective financial services for the rural poor.
 - **Two-Sided Approach to Financial Inclusion**
 1. **Demand Side:**
 - ✓ Promotes financial literacy among SHG members.
 - ✓ Provides catalytic capital to SHGs and federations to strengthen creditworthiness.
 2. **Supply Side:**
 - ✓ Coordinates with financial sector to expand rural banking access.
 - ✓ Encourages:
 - ✓ Use of digital financial technologies
 - ✓ Deployment of Business Correspondents
 - ✓ Engagement of community-level facilitators
 - DAY-NRLM has also been instrumental in providing the last mile delivery of financial services in remote rural areas.
 - ✓ **BC Sakhi Initiative (Banking Correspondent Sakhi)** -Provide last-mile delivery of financial services in remote rural areas.
- **Interest Subvention under DAY-NRLM**
 - **Objective:** Provide **low-interest, affordable credit** to rural women SHGs in multiple doses to ensure economic viability.
 - **Eligibility:** All women SHGs from the DAY-NRLM target group in rural areas are eligible.
 - **Interest Subvention Details for FY 2024–25:**

Loan Amount	Bank Lending Rate	Subvention Rate to Bank
Up to ₹3 lakh	7% per annum	4.5% per annum
₹3 lakh – ₹5 lakh	Lower of: <ul style="list-style-type: none"> ✓ 1-year MCLR ✓ External benchmark lending rate ✓ 10% per annum 	5% per annum

- **Note:** Interest Subvention is only applicable while the loan account remains in 'standard' category.
- **Financial Literacy**
 - DAY NRLM has trained and deployed many cadres called '**Financial Literacy Community Resource Persons (FL-CRPs)**' to carry out financial literacy camps at village level.

- **Launch of DEA Fund**
 - RBI has released fund to **20 SRLMs** after successful implementation of pilot programme. RBI provides substantial amount i.e. **Rs. 50,000 per** awareness camp.
 - This amount is of great help in strengthening **SAKSHAM Centers (One Stop solution for financial services)**.
- **Livelihoods**
 - **Farm Livelihoods**
 - ✓ Under DAY-NRLM, farm-based livelihood initiatives aim to promote sustainable agriculture, improved livestock management, and Non-Timber Forest Products (NTFPs).
 - ✓ Support mechanisms include: **Community Livelihoods Resource Persons like KrishiSakhi, PashuSakhi, and Van Sakhi. Custom Hiring Centres (CHCs)** at the village level for providing farm tools and services at nominal cost to small and marginal farmers
 - **Non-Farm Livelihoods**
 - ✓ Non-farm initiatives are primarily driven through components of the Start-up Village Entrepreneurship Programme (SVEP).
- **Sub-Schemes**
 - **Mahila Kisan Sashaktikaran Pariyojana (MKSP)**
 - ✓ Launched in 2010–11
 - **Start-up Village Entrepreneurship Programme (SVEP)**
 - ✓ **Offers full-block coverage of entrepreneurship services to rural micro-entrepreneurs.**
 - **National Rural Economic Transformation Project (NRETP)**
 - ✓ Successor to **National Rural Livelihoods Project (NRLP) (July 2011 – June 2018)**, which validated DAY-NRLM models in 13 high-poverty states
 - ✓ Declared effective on **24th April 2019**, closed on 30th June 2024
 - ✓ **Total project outlay: USD 500 million**
 - USD 250 million from the World Bank
 - USD 250 million from the Government of India

Implementation Strategy

- **DAY-NRLM follows a phased yet intensive implementation approach, targeting selected rural blocks each year to cover all eligible households by 2024–25.**
- **All 28 States and 6 Union Territories have successfully transitioned from SGSY to NRLM.**
- **The Mission is implemented in identified rural blocks across these regions.**
- **Institutional Setup**
 - To ensure effective on-ground implementation, specialized bodies have been established:
 - **State Rural Livelihoods Missions (SRLMs) as Special Purpose Vehicles**
- **Dedicated support units at every level:**
 - **State Mission Management Unit (SMMU)**
 - **District Mission Management Unit (DMMU)**
 - **Block Mission Management Unit (BMMU)**
 - Each unit is supported by multi-disciplinary professional teams.
- **At the national level:**
 - The **National Rural Livelihoods Promotion Society (NRLPS)** under MoRD provides technical assistance to SRLMs.
 - The **National Mission Management Unit (NMMU)**, staffed with expert professionals, supports state missions.
- **Block-Level Implementation Strategy**
 - Each block undergoes a **10-year implementation cycle** to ensure long-term sustainability:
 - A typical block covers approximately **13,500 mobilisable poor households (representing 90% of total poor) across 100–120 villages.**

- These are grouped into **4 clusters of 30 villages each**.
- **The first phase focuses on:**
 - Social mobilization into Self-Help Groups (SHGs) and Federations (Village, Cluster, and Block levels)
 - Launch of interventions in health, nutrition, and inclusion of vulnerable groups like Persons with Disabilities (PwDs), elderly, and single women
 - Planned fund flow to these institutions during the initial 4–5 years
- **The final 4 years are for:**
 - Maintenance and phased withdrawal
 - Promoting self-reliance and sustainability of community institutions
 - Current Reach and Achievement
 - DAY-NRLM is actively operating in **7,143 blocks across 745 districts**
 - As of December 2024, it has mobilized **10.054 crore households**
 - This achievement represents **100%** of the target for household mobilization

Progress of NRLM During FY 2024-25

- **Improved Targeting of Households**
 - To ensure **maximum coverage and saturation**, DAY-NRLM uses both the **SECC** (Socio-Economic Caste Census) target and the **Participatory Identification of Poor (PIP)** process. In FY 2024–25, additional criteria have been introduced:
 - In **6 North-Eastern States, Jammu & Kashmir, and Ladakh**, the mobilization target is **two-thirds of total rural households**
 - In **all other states and UTs**, the target is **13% above the SECC baseline**
- **As of December 2024:**
 - DAY-NRLM has a footprint in **28 States** and **6 Union Territories**
 - The programme is operational in **7,143 blocks across 745 districts**
 - A total of **10.05 crore rural households** have been mobilized
 - **90.90 lakh Self-Help Groups (SHGs)** have been formed
 - These SHGs are federated into **5.04 lakh Village Organizations (VOs)** and further into **32,439 Cluster Level Federations (CLFs)**
- **Financial Support to SHGs (Cumulative till Dec 2024)**
 - **54.46 lakh SHGs** have received **Revolving Fund (RF)** worth **₹8,60,093.04 lakh**
 - **58 lakh SHGs** have received **Community Investment Fund (CIF)** worth **₹40,68,363.96 lakh**

Mission Implementation Status

- **Implementation Support**
 - All **States and UTs** have made significant progress in establishing implementation structures at **state, district, and block levels**.
 - SRLMs are now adopting a **customized Model HR Manual (2024)** circulated on **14th October 2024**, with the deadline for adoption or incorporation into the **FY 2025–26 Annual Action Plan** set as **31st December 2024**.
 - **44,813 staff** are currently supporting implementation activities.
- **Performance Management System (PMS)**
 - A **360-degree PMS** has been developed for performance appraisal.
 - Inputs are taken from the **individual professional, community, team**, and the **reporting officer**.
 - A training film on PMS has been created and shared with state missions.
- **Workplace Safety and Grievance Redressal**
 - All states have been advised to constitute:
 - ✓ **Internal Complaints Committees**, aligned with the **Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013**
 - ✓ **Grievance Redressal Mechanisms: Most State Missions and the NRLPS** have already constituted these committees.

Institution Building

- **As of FY 2024–25, DAY-NRLM has reached:**
 - **745 districts and 7,143 blocks**
 - **Mobilized 1,000.05 lakh households**
 - **Formed 90.90 lakh SHGs, 5.09 lakh Village Organizations (VOs), and 32,429 Cluster Level Federations (CLFs)**
- **To strengthen SHGs and their federations, the following key initiatives were taken:**
 - **Rollout of SOP for Primary & Secondary Federations**
 - ✓ Standard Operating Procedures (SOPs) were developed with support from **SRLMs, NIRD&PR, and institutional resource pools**
 - ✓ SOPs guide on governance, legal compliance, service offerings, systems development, and federation structures
 - **Model CLF (MCLF) Development**
 - ✓ Focus on building **member-owned, member-managed, and financially sustainable CLFs**
 - ✓ Launched in **13 NRETP states (2018–19)** and scaled to **31 SRLMs by 2024–25**
 - ✓ **Community Managed Training Centres set up in 290 MCLFs**
 - ✓ **Master SRPs (State Resource Persons):** 128 trained on governance, leadership, HR, and sub-committees. They are leading Training of Trainers (ToT) at state level using a cascade model (1 SRP: 3 MCLFs).
 - **Deployment of Resource Persons**
 - ✓ To strengthen the resource pool at NMMU level, **NIRD-PR** has made provision to empanel National **Community Resource Person (NCRPs)** to provide handholding support to SRLMs as per the guideline from MoRD.
 - ✓ The Mission has developed and deployed a wide range of **social capital resources** viz., master trainers, community resource persons (CRPs) of different functional themes, bookkeepers, master bookkeepers, internal PRPs etc.
 - **Prioritizing Social Inclusion**
 - ✓ Efforts have been made for mobilizing marginalized households, **Particularly Vulnerable Tribal Groups (PVTGs), single women and women-heads of households, trafficked survivors, the disabled, the elderly, the landless, the migrant labour and people living in isolated and remote villages and left-out households** as per the Socio Economic and Caste Census (SECC) 2011.
 - ✓ To support the SRLMs, a detailed and easy to learn and practice Manual has been developed and shared. Specialized projects under innovation funds were undertaken by **Jharkhand, Bihar, Chhattisgarh, Uttar Pradesh, Kerala**.

Capacity Building

- **Development of Training Modules for CLFs**
 - To enhance the **organizational development** of **Community-Based Organizations (CBOs)**, DAY-NRLM has developed training modules focusing on:
 - ✓ Governance
 - ✓ Operations
 - ✓ Human Resources (HR)
 - ✓ Finance
 - ✓ Visioning
 - ✓ Annual Action Plan (AAP)
 - ✓ Business Development Plan (BDP)

- **Capacity Building Architecture**
 - DAY-NRLM has implemented a four-tier capacity building system, establishing resource pools at:
 - ✓ National
 - ✓ State
 - ✓ District
 - ✓ Block/Sub-block levels
- **Establishment of Community Managed Training Centers (CMTCs)**
 - To provide **safe, accessible training venues** for **Self-Help Group (SHG) members**, DAY-NRLM has approved the setup of **550 CMTCs by 2026**.
 - **Infrastructure Support:**
 - ✓ Each CMTC receives **₹8.5 lakh** as **Infrastructure Fund** to equip:
 - ✓ **Basic office setup**
 - ✓ **Kitchen facilities**
 - ✓ **Dormitory space for 30–60 participants**
 - **Progress in FY 2024–25:**
 - ✓ Target: **350 CMTCs** to be established in the year
 - ✓ Status till December 2024: **Over 200 CMTCs** have been **inaugurated and are operational**

Financial Inclusion – Progress

- **SHG Bank Linkage**
 - **Rs. 9.85 lakhs crores** have been accessed by SHGs from the banking system since inception of the scheme in **April 2013**.
- Other key interventions under Financial Inclusion during the year include :
 - **Community Based Repayment Mechanism (CBRM)**
 - ✓ Community Based Repayment Mechanism (CBRM) has also been institutionalized in more **than 62,941 bank branches**. **Bank Sakhi** is part of the **CBRM** who acts as a link between the Banker and SHGs.
 - **Alternate Credit Delivery Channels**
 - ✓ Over **1,37,112 such BC Sakhi** have been positioned across **27 states** up to **November 2024**. With the government's push on promoting of less-cash transactions, efforts on familiarizing and training SHG members on cashless modes of transaction has picked up.
 - **Dual Authentication**
 - ✓ Dual Authentications with the Banks allow SHGs to make transactions at BC level and all public sector Banks and 19 RRBs have enabled dual authentications at BC level and other banks are in the process of implementing this.
 - ✓ **National Payment Corporation of India (NPCI)** is also in the process of the roll out process of **OFF US dual authentication** system enabling the SHGs to transact at any BC point.
- **Credit facilities to SHG members**
 - To facilitate women SHG members to graduate to entrepreneurs, banks may consider **extending loans up to ₹10 lakh** to individual members of select matured well performing SHGs (SHGs which are more than **2 years old** and have accessed at least one dose of bank loan with timely repayment) as per their lending policy.
 - **One woman** in every SHG under DAY NRLM may be provided a **loan up to ₹ 1 lakh** under the **MUDRA Scheme**, if she is otherwise eligible.
 - Banks are advised to provide minimum **OD facility of ₹5000** to every woman SHG member having PMJDY account in accordance with the guidelines issued by Indian Banks' Association (IBA).
- **Individual Women-led enterprises would be provided the following benefits**
 - Actual credit guarantee fees will be reimbursed to banks/ lending institutions for providing loans to individual women SHG members under DAY-NRLM for **loans up to ₹ 5 Lakh** for a maximum period of **5 years**.
 - Women entrepreneurs making **prompt repayment of credit** to financial institutions will be provided **2% interest subvention** to incentivize good repayment behaviour.
 - Interest subvention will be provided to SHGs on loan outstanding up to **₹1.5 lakh per borrower**.

- Interest subvention will be provided to individual women entrepreneur up to a maximum duration **of 3 years.**
- The above benefits will be provided to an **Individual only once.**
- **Financial Literacy**
 - Mission has prepared well defined strategy and implementation plan to carry out financial literacy at scale.
 - The process starts with training of master trainer at **National Academy of RUDSETI (NAR), Bangalore** followed by training **of FL CRP at RSETI level and then field level training** of SHGs at village level.
- **Enterprise Financing**
 - Several Banks have formulated special schemes for financing individual women SHG member and SRLMs seek co-operation from the leading banks in the concerned to promote **LakhpatiDidis.**
 - Most of the States have taken the initiative of providing training to the financial counsellors i.e. **VittaSakhis and Mentors** who will extend support to individual women SHG member in getting finance from the banks.
- **Innovation**
 - **Business Correspondent model (BC)** has evolved as a crucial vehicle for providing banking services beyond the brick-and mortar bank branches.
 - Known as **BC Sakhi, 1,37,112** Business Correspondents are currently providing financial services not only to SHGs and their members but also to the rural households.
 - These **BC Sakhi** deliver doorstep financial services using micro-ATMs/ laptops enabled with biometric identification of customers.
 - The Mission is in the process of having a pool of trained and IIBF certified **1.50 lakhs** such B C Sakhi **by 2024-25** with the concept of **“One BC one GP”** under which one **B C Sakhi** is proposed to be engaged in **every Gram Panchayat** to provide banking services in the rural areas.

Chapter 4 - Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

- To align rural skilling efforts with global standards, the Ministry of Rural Development (MoRD) revamped its placement-linked skill development initiative as **DDU-GKY on 25th September 2014**. This upgrade was based on over **15 years** of experience in implementing skill development programs.
 - Originated from **Swarnjayanti Gram Swarozgar Yojana (SGSY)** in April 1999 as a wage and self-employment program.
 - Redesigned as **Aajeevika Skills in September 2013**, with:
 - ✓ Focus on **placement-driven wage employment** for rural youth (18–35 years)
 - ✓ Mandatory **minimum 70% placement**
 - ✓ Minimum **wage-based salary**
 - ✓ Emphasis on **retention and career progression**

Placement and Funding Norms

- **Mandatory placement for at least 70%** of trained candidates
- Funding pattern:
 - **60:40** between **Central and State Governments (for most states)**
 - **90:10** for **North-Eastern and Himalayan States**
 - **100% central funding** under **Himayat Scheme** for **Jammu & Kashmir**

Mission of DAY-NRLM

- **To reduce poverty** by enabling **poor households** to access **gainful self-employment** and **skilled wage employment** opportunities, leading to **sustainable improvements** in their livelihoods through the development of **strong grassroots institutions of the poor**.

Key Features of DDU-GKY

- **Core Attributes**
 - A market-led, **placement-linked skill training program** for rural youth
 - Implemented in a **Public-Private Partnership (PPP)** model
 - **Mandatory 70% assured placement** for trained candidates
 - Salary provided as per minimum wages or above
 - Offers post-placement support and career progression assistance to candidates and training partners
 - Preference given to training partners with capacity for overseas or captive placement
- **Eligibility Criteria**
 - Focused on **rural youth from poor families** in the **15–35 years** age group, specifically those from:
 - **MGNREGA households** (with **15+ days of work** completed)
 - **Rashtriya Swasthya Bima Yojna (RSBY)** card holders
 - **Antyodaya Anna Yojana** card holders
 - **BPL PDS card** households
 - **NRLM-SHG** households
 - Households included under **auto-inclusion parameters of SECC 2011**
- **Social Inclusion Mandate**
 - Mandatory reservation in training and placement:
 - **Scheduled Castes/Scheduled Tribes (SC/ST) – 50%**
 - **Minorities – 15%**
 - **Women – 33%**
- **Special Initiatives**
 - **Himayat – Jammu & Kashmir**

- ✓ Launched on **21st August 2011** in **Srinagar**
- ✓ Targets **1 lakh youth** in Jammu & Kashmir for training and placement over **5 years**
- ✓ **100% Central Government funding**
- **Roshni – Left-Wing Extremism (LWE) Districts**
 - ✓ Launched on **10th June 2013** by MoRD
 - ✓ Aims to provide skill training and placements for **rural youth** in **27 most-affected LWE districts** across **9 States**
- **SAGARMALA Partnership**
 - ✓ Collaboration with the **Ministry of Shipping**
 - ✓ Enables **skill training in coastal and port areas** under the **SAGARMALA** initiative

Nationwide Implementation

- **DDU-GKY is applicable across the entire country**
- As of **30th November 2024**, the scheme is operational in:
 - **27 States**
 - **4 Union Territories**
 - **2369 Training Centres**, of which **764 are operational**
 - In partnership with **449 Project Implementing Agencies (PIAs)**
 - Running **590 Projects**
 - Across **57 skill sectors**
 - Covering over **807 job roles**

Implementation Architecture:

- **Three-Tier Implementation Model**
 - **National Unit (NU) at MoRD:**
 - ✓ Policymaking
 - ✓ Technical support
 - ✓ Funding and facilitation
 - **State Skill Missions (SSMs):**
 - ✓ Provide co-funding
 - ✓ Handle state-level implementation
 - **Project Implementing Agencies (PIAs):**
 - ✓ Carry out skilling and placement projects
- All States have now attained **Action Plan State (APS)** status — meaning they can independently plan and execute DDU-GKY projects based on **approved Action Plans from MoRD**.

Programmatic Funding

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

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

Key Performance Highlights

Category	Sub-Category / Region	Candidates Trained	Candidates Placed	Funds Released (₹ Crore)	Additional Info
Overall (Cumulative)	All India	16,97,704	11,06,612	–	–
Geographic Focus	Northeastern States	1,24,742	74,652	–	–
Special Initiative	Himayat (J&K, since 2011)	1,07,689	71,316	–	Youth-specific
Special Initiative	Roshni (LWE Areas, since 2013)	85,438	53,000	–	Extremism-affected areas
Category-wise (Cumulative)	Women	8,71,343	–	–	–
	Scheduled Castes (SC)	5,38,258	–	–	–
	Scheduled Tribes (ST)	2,96,289	–	–	–
	Minorities	2,78,001	–	–	–
FY 2023–24	PAN India (till 31 March 2024)	1,99,524	1,57,456	₹233.87	Target: 3.00 lakh trained
FY 2024–25	PAN India (till 31 Dec 2024)	69,086	53,810	₹213.34	Continuing progress
Implementation Status	PIAs Involved	–	–	–	449 PIAs active
	Ongoing Projects	–	–	–	590 total projects
	Training Centres	–	–	–	2,369 centres (764 operational)

- **Digital Systems & Financial Monitoring**
 - **KAUSHAL BHARAT/KAUSHAL PRAGATI (MPR)**: Hosts all state project details
 - **PFMS (Public Financial Management System)**:
 - ✓ Fully implemented for **financial monitoring**
 - ✓ **All states registered on PFMS**
- **KAUSHAL PANJEE** system has been upgraded with new features like candidate's dashboards to edit, update profile, employer registration etc.

Rural Self Employment and Training Institutes (RSETIs)

- **Objective and Function**
 - RSETIs aim to provide **short-term residential skill training** to rural youth from poor households to help them:
 - **Access bank credit**
 - **Start micro-enterprises**
 - Or seek **salaried/wage employment** (for a smaller proportion)
- Training is followed by **long-term handholding support**, usually up to **2 years**. Some RSETIs also conduct **off-site training** depending on local feasibility.
- **Performance and Reach (as on 31st Dec 2024)**
 - Total Youth Trained in FY 2024–25 (till Dec): **4,71,968**
 - **Total Youth Trained (Since Inception): 54.03 lakh**
 - Total Youth Settled (Since Inception): **38.76 lakh**
 - Total Functional RSETIs: **605**

- **Training Program Overview**
 - RSETIs offer skilling in **64 vocations** across 4 major sectors:
 - ✓ Agriculture
 - ✓ Processing
 - ✓ Product Manufacturing
 - ✓ General Entrepreneurship Development
- **Candidate Eligibility**
 - **Unemployed rural youth aged 18–45 years**, regardless of caste, religion, gender, or economic status
 - Must possess - **Aptitude for self-/wage employment** and **Basic knowledge** in the chosen vocational field
 - **Priority is given** to youth from **poor families**, especially **BPL** and **SECC-listed** households
- **Key Support Mechanisms & Performance**
 - ASARE (**Association of Successful Alumni of RUDSETI Trained Entrepreneurs**) offers:
 - ✓ Ongoing guidance and support **to entrepreneurs**
 - ✓ **A platform for problem-solving, networking, and skill upgradation**
 - **Alumni associations are already functional in many RSETIs, and expansion is underway across others.**
 - **Support from Central & State Governments**
 - ✓ **Sponsor Banks with Lead Bank responsibility receive:** A grant of **₹2.00 crore** per district for constructing the first RSETI. Disbursed in two equal instalments of **₹1.00 crore**. MoRD reimburses training costs for BPL/SECC-compliant rural youth.
 - ✓ **State Governments provide:** Land free of cost, with minimal registration expenses and **mobilization** support for trainees.
- **Northeastern States Coverage**
 - **Total Functional RSETIs: 43**
 - Operating in **8 North-Eastern States - Arunachal Pradesh, Assam, Mizoram, Sikkim, Meghalaya, Nagaland, Tripura, Manipur**

Chapter 5 – Pradhan Mantri Gram Sadak Yojana (PMGSY)

Objective

- The Government of India implements PMGSY as a Centrally Sponsored Scheme under its poverty reduction strategy. The aim is to provide **all-weather road connectivity** to **eligible unconnected habitations** based on population norms as per **Census 2001**:
- Plain areas:** Habitations with **population ≥ 500**
- Special Category States/UTs, Desert Areas, Scheduled V Tribal Areas, and Selected Tribal & Backward Districts:** Habitations with **population ≥ 250**
- Progress Till 31st December 2024**

Habitation Connectivity Status under PMGSY

Category	
Total Eligible Habitations Identified	1,78,184
Covered by States from Own Resources	16,086
Dropped / Found Not Feasible	4,920
Sanctioned under PMGSY	1,57,146
Habitations Already Covered	1,56,696
Habitations Remaining to be Saturated	413

- Coverage in Left-Wing Extremism Affected Areas (100–249 Population)
 - ✓ **Habitations Sanctioned for Connectivity: 6,245**
 - ✓ **Habitations Saturated: 6,048**
- Road Length Achievement**
 - Total Road Length Sanctioned** (PMGSY-I: New Connectivity & Upgradation): **6,44,872 km**
 - Total Road Length Completed** (as of 31st Dec 2024): **6,24,609 km**

PMGSY-II (Launched 2013)

- PMGSY-II was launched to **consolidate and upgrade** the existing rural road network, aiming to improve **transport efficiency** and facilitate **socio-economic development**.
- Progress as on 31st December 2024:**
 - Total Road Length Targeted:** 50,000 km
 - ✓ **Sanctioned:** 49,794 km
 - ✓ **Completed:** 49,026 km

PMGSY-III (Approved July 2019)

- PMGSY-III focuses on **consolidation of 1,25,000 km** of rural roads by connecting:
- Habitations**
 - Gramin Agricultural Markets
 - Higher Secondary Schools
 - Hospitals
- Progress as of 31st December 2024:**
 - Total Road Length Sanctioned: 1,21,896 km
 - Completed: 87,696 km
 - Coverage: 30 States

RCPLWEA – Road Connectivity Project for Left Wing Extremism Areas (Launched 2016)

- Approved by **Cabinet Committee on Economic Affairs (CCEA)** to enhance **road connectivity** in:
 - **44 worst-affected LWE districts** and some adjoining districts in states - **Andhra Pradesh, Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Telangana, Uttar Pradesh**
- **Progress as on 31st December 2024:**
 - Total Roads Sanctioned: 1,347 roads covering 12,227 km
 - Road Length Completed: 9,332 km

Vibrant Village Programme (VVP)

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

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

- Announced in: **Budget 2023–24**
- Mission Launch Date: **15th November 2023 (on Janjatiya Gaurav Divas)**
- **Mission Objective:** To improve the socio-economic conditions of Particularly Vulnerable Tribal Groups (PVTGs) and saturate their families and habitations with basic and essential services.
- **Key Focus Areas**
 - The mission aims to saturate PVTG areas with the following:
 - Safe housing
 - Clean drinking water and sanitation
 - Access to education
 - Health and nutrition services
 - Road and telecom connectivity
 - Sustainable livelihood opportunities
- **Total Financial Outlay: ₹24,104 crore**
 - Interventions Covered: 11 critical areas
 - Line Ministries/Departments Involved: 9
- **Road Connectivity Component**
 - Road Length Targeted: 8,000 km
 - Cost Norm: ₹1.00 crore per km
 - Completion Timeline: FY 2025–26

Pradhan Mantri Gram Sadak Yojana – IV (PMGSY-IV)

- **Objective**
 - To provide **all-weather road connectivity** to eligible unconnected habitations based on 2011 Census population thresholds:
 - ✓ 500+ population in plain areas
 - ✓ 250+ population in: Northeastern States, Hilly States/UTs and special category areas (e.g., Tribal Schedule V, Aspirational Districts, Desert Areas)
 - ✓ 100+ population in LWE-affected districts
- **Implementation Timeline**
 - **FY 2024–25 to 2028–29**
- **Financial Outlay**
 - Total allocation: **₹70,125 crore**
- **Targets**
 - **25,000 habitations** to be connected
 - **62,500 km** of all-weather roads to be constructed
- **Digital Monitoring: Gram Sadak Survey App**
 - App Launched: **08 October 2024** by Hon'ble Minister of Rural Development
 - Designed for **digital mapping and verification of unconnected habitations**

- Enables evidence-based validation of eligibility claims made by States/UTs
- **Survey deadline:** Targeted for completion by **31 January 2025**
- **Overall Cumulative Progress of PMGSY (All Phases) - (As of 31st December 2024)**
 - Total habitations connected (250+, 500+, 1000+): **1,56,696**
 - Habitations connected in 100–249 population category: **6,068**
 - Total road length completed under all interventions: **7,70,680 km**
 - Total expenditure incurred (including State share): **₹3,30,454 crore**
- **Funding Pattern**
 - **Until 2015–16: 100% Central funding**
 - Post-2015–16: Based on recommendations of the Sub-Group of Chief Ministers:
 - ✓ **60:40** fund sharing between Centre and States
 - ✓ **90:10** fund sharing for: 8 North Eastern States and 3 Himalayan States

IT Initiatives under PMGSY

- Application of Space Technology in Rural Road Projects under **PMGSY (Use of Satellite imageries in the monitoring of PMGSY)**
 - **The project titled “Use of Geo-informatics in Rural Roads Project under PMGSY” is aimed at:**
 - ✓ Identifying and verifying **the** length of rural roads constructed **under PMGSY**
 - ✓ Tracking habitations **connected through satellite-based monitoring**
- **eMARG** (Electronic Maintenance of Rural Roads) is a **GIS-based e-Governance solution** launched to enhance and streamline **routine maintenance of PMGSY roads**.
 - Officially operational from **1st February 2019**, eMARG is designed based on **Performance-Based Maintenance Contracts (PBMC)**.
- **CPGRAMS Integration with Meri Sadak**
 - **The ‘Meri Sadak’** mobile application has been enhanced to allow citizens to register feedback or complaints specifically related to **non-PMGSY rural roads**.
 - To streamline grievance redressal, **the Meri Sadak app is now integrated with CPGRAMS (Centralized Public Grievance Redressal and Monitoring System)**.
 - **Complaints registered through Meri Sadak are** automatically forwarded to CPGRAMS **for further action**.
- **PM Gati Shakti – National Master Plan for Multi-modal Connectivity**
 - PM Gati Shakti is a **digital platform** launched by the Prime Minister to unify efforts of 16 Ministries, including Railways and Roadways, for:
 - ✓ Integrated infrastructure planning
 - ✓ Coordinated implementation of connectivity projects
 - ✓ The initiative aims to ensure:
 - ✓ Multi-modal connectivity for people, goods, and services
 - ✓ Seamless inter-modal transport integration
 - ✓ Last-mile infrastructure connectivity
 - ✓ Reduced travel time and improved logistics efficiency
 - **Out of 8,14,236 km of PMGSY roads:**
 - ✓ 7,41,238 km have been uploaded to the Gati Shakti Portal.
 - ✓ Out of 11,084 sanctioned bridges, 6,696 bridges have been geo-tagged on the portal.
 - ✓ Additionally, over 6.96 lakh infrastructure facilities across sectors like Agriculture, Education, Medical, Transport, and Administration have been mapped on the portal.
- **Gram Sadak Survey Mobile App (Launched on 08-10-2024)**
 - Launched by **Hon’ble Minister Shri Shivraj Singh Chauhan**, this mobile application was developed by **NRIDA** for digital mapping of **unconnected habitations under PMGSY-IV**.
 - **Key Features:**

- ✓ **Geo-Tagging for Habitations:** Precise mapping using **start and end point coordinates**, capturing habitation photos mid-route.
 - ✓ **Facility Mapping:** Enables capture of **geo-tagged images of schools, PHCs, banks, and gram mandis** along the route.
 - ✓ **Waypoint and Terrain Documentation:** Allows marking of **multiple waypoints** and **photo documentation** for better terrain understanding.
 - ✓ **Population Input:** Records both **Census 2011** and **State-provided current population** data.
 - ✓ **Connectivity Verification:** Includes status confirmation for **all-weather connectivity** of habitations.
 - ✓ **Land Ownership Details:** Collects land type (e.g., **State Govt., Forest, Private**) with optional remarks.
- **Gati Shakti DPR Tool**
 - Developed by **BISAG** under DPIIT's direction for **Detailed Project Report (DPR)** planning.
 - **Tool Capabilities:**
 - ✓ **3D Chainage and Profile Generation**
 - ✓ **Cutting/Filling Calculation & Land Acquisition Planning**
 - ✓ **Simulation and Situational Reports**
- **E-Form for NQM/SQM Quality Inspections**
 - A digital form solution for **National and State Quality Monitors** to inspect PMGSY road works.
 - **Features and Benefits:**
 - ✓ **Paperless, centralized tracking** of inspection data.
 - ✓ **LGD Code Submission:** Ensures alignment with **administrative coding standards**.
 - ✓ Enables **faster, more consistent monitoring** across States.
- **Quality Monitoring Mobile Application**
 - The Quality Monitoring Mobile Application has been **revamped to support inspections for both national and state-level quality monitors**. New features include capturing start and end point photographs, lab photographs, and other.
 - This application aims to **enhance transparency and accuracy in monitoring by providing visual and data-driven records** of the construction and maintenance processes
- **Dashboard for Real-Time Monitoring**
 - Dashboard serves as a **real-time monitoring tool** for all PMGSY projects, **offering higher-level management access** to up-to-date project data.
 - The **dashboard improves accountability and helps ensure that project goals** are met in a **timely** manner.

Chapter 6 – Pradhan Mantri Awaas Yojana – Gramin (PMAY – G)

Objective

- The PMAY-G scheme aims to achieve “Housing for All” in rural India by providing pucca houses with basic amenities to:
 - Houseless households
 - Households living in kutcha/dilapidated houses

Key Features of the Scheme

- Launched on **1st April 2016**
- Initial Target: **2.95 crore rural houses**
- **Revised Target (2024–29)**: Additional 2 crore houses approved by the Union Cabinet on 9th August 2024, making the total target **4.95 crore houses**
- **As of 31st December 2024**:
 - **3.32 crore houses allocated to States/UTs**
 - **3.23 crore houses sanctioned**
 - **2.68 crore houses completed**
- Total financial outlay: **₹3,06,137 crore** for the period **FY 2024–25 to FY 2028–29**

Identification of Beneficiaries

- Based on **Socio Economic Caste Census (SECC) 2011**
- **Awaas+ Survey 2018** and **Awaas+ 2024 Survey** used to identify **left-out eligible households**
- Exclusion of households with:
 - **Pucca houses** (roof/walls) or more than **2 rooms**
 - **Assets/income** as per **10 automatic exclusion criteria** (e.g., owning vehicles, earning > ₹15,000/month, paying income tax, etc.)

Unit Assistance & Financial Support

- Assistance per house:
 - **₹1.20 lakh** in plain areas
 - **₹1.30 lakh** in North-East, J&K, Ladakh, Himachal Pradesh, Uttarakhand
- **Cost-sharing ratio**:
 - **60:40** between Centre and States in plain areas
 - **90:10** for North-Eastern States, J&K, HP, Uttarakhand
 - **100%** GoI-funded in other Union Territories
- Additional support:
 - **₹12,000 for toilets (via SBM-G, MGNREGS, etc.)**
 - **90–95 person-days unskilled labor under MGNREGS**
 - **Loan facility up to ₹70,000**

Monitoring Mechanism under PMAYG

- The physical and financial progress is monitored closely both electronically viz., **MIS-AwaasSoft** and physically through visits by National Level Monitors, Area Officers of Ministry and officials of the Project Management Unit set up at the State, District and Block Level.
 - **AwaasSoft** is a bi-lingual (Hindi & English), transactional web based electronic service delivery platform to facilitate e-Governance in PMAY-G.

Women Empowerment under PMAYG

- As on **31st December 2024** a **total of 84,31,924 sanctions** has been made in the name of female beneficiaries, out of which a **total of 72,77,417 houses** has been recorded completed.
- **1,53,98,679 sanctions** have been made jointly to Wife and Husband, **out of which 1,22,74,689 have been recorded completed.**

- Out of **3,22,63,984 total houses** sanctioned, **2,38,30,603 houses i.e., 74% houses** have been sanctioned solely or jointly in the name of female.

SC/ST & Divyang Provisions

- **SC/ST Households**
 - **60% earmarked target** at national and State/UT level (subject to PWL availability)
 - Funds earmarked from 2011–12 under Special Component Plan & Tribal Sub Plan
 - Houses sanctioned (as on Dec 2024):
 - ✓ **SCs: 72.93 lakh**
 - ✓ **STs: 74.80 lakh**
- **Divyang Households**
 - Priority accorded in inter-se ranking via additional deprivation score
 - States must **ensure 5% of total beneficiaries are Divyang**
 - Support via:
 - ✓ Rural Mason Training Programme (RMT)
 - ✓ Gram Panchayat or ground-level staff
 - **Houses sanctioned: 4.41 lakh**
 - **Houses completed: 3.42 lakh**

IT & Digital Initiatives

- **Awaas+ 2024 Mobile App**
 - Launched: **17 Sept 2024 (Bhubaneswar)**
 - Purpose: Identify additional eligible rural households for PMAY-G benefits
 - **Key Features:**
 - ✓ Pre-registered surveyors
 - ✓ Face authentication & Aadhaar-based e-KYC
 - ✓ Time-stamped, geo-tagged photos of current houses & proposed sites
 - ✓ Data on housing condition, technology preference
 - ✓ **Self-survey option** for broader outreach
 - ✓ Works in both **online and offline** modes
- **Awaas Sakhi App**
 - Launched: **08 Oct 2024 (Sehore, MP)**
 - Purpose: Single-window digital access to PMAY-G information and support
 - **Key Features:**
 - ✓ 3D house designs with **AR/VR visualization**
 - ✓ Access to **7.6 lakh BIS-certified vendors** (across 679 districts)
 - ✓ Database of **~3 lakh trained rural masons**
 - ✓ Promotes **awareness, transparency, and self-reliance**
 - ✓ Empowers beneficiaries to make informed housing decisions

Chapter 7 – National Social Assistance Programme (NSAP)

Constitutional Basis

- **Article 41 of the Directive Principles of State Policy** directs the State to provide public assistance in cases like **unemployment, old age, sickness, and disability, within economic limits.**
- Social security, pensions, and assistance programs fall under **Concurrent List (Items 23 & 24) of the Seventh Schedule.**
- **Launched on: 15th August 1995** as a fully **centrally sponsored scheme** to assist destitute individuals with little or no subsistence income.

Current Components of NSAP (as of FY 2024-25)

- **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**
 - For: Persons **aged 60+** living Below Poverty Line (BPL)
 - Benefits: **₹200/month for 60–79 years, ₹500/month for 80+ years**
- **Indira Gandhi National Widow Pension Scheme (IGNWPS)**
 - For: **Widows aged 40–79**, from BPL families
 - Benefits: **₹300/month (40–79 years), ₹500/month (80+ years)**
- **Indira Gandhi National Disability Pension Scheme (IGNDPS)**
 - For: **Persons aged 18–79** with severe/multiple disabilities, from BPL families
 - Benefits: **₹300/month (18–79 years), ₹500/month (80+ years)**
- **National Family Benefit Scheme (NFBS)**
 - For: **BPL households** on the death of the primary breadwinner (18–59 years)
 - **Benefit: One-time ₹20,000**
- **Annapurna Scheme**
 - For: **Senior citizens eligible for IGNOAPS** but not receiving a pension
 - **Benefit: 10 kg free food grains/month**

Implementation:

- **During 2023-24, an amount of Rs.9491.11crore** was released to the States/UTs for the implementation of NSAP schemes.
- Out of a total allocation of **Rs.9652.00 crore** to NSAP schemes for the **year 2024-25, Rs.6499.18 crore (as on 31.12.2024)** has been released to States/ UTs for the implementation of NSAP Schemes.
- NSAP schemes are implemented by the **State Governments and Union Territories.**

NSAP-PPS: National Social Assistance Programme – Pension Payment System

- NSAP-PPS is an e-governance system **developed by NIC (National Informatics Centre).**
- It facilitates end-to-end digital transactions from beneficiary registration to pension disbursement for:
 - **Old Age Pensioners**
 - **Widows**
 - **Disabled persons**
- **State-wise Status**
 - **18 States/UTs** are fully onboarded on the NSAP-PPS Portal for pension disbursal.
 - **14 States/UTs** use their own MIS but share transaction data with NSAP-PPS via web service.
 - **4 States/UTs** do not use any MIS and have requested onboarding—currently under process.
- **Key Features & Tools**
 - **Transparency & Public Access:**
 - ✓ Complete digitized beneficiary lists available at village/Gram Panchayat level.
 - ✓ Accessible through the Gram Samvad Mobile App (developed by MoRD).
 - **Know Your Payment Tool:**

- ✓ Available on the PFMS (Public Financial Management System) platform.
- ✓ Beneficiaries can track their pension disbursement status directly into their bank accounts.
- **Migration-friendly Verification:**
 - ✓ e-Pramaan System has been successfully piloted in Telangana and Gujarat.
 - ✓ It aims to address verification challenges due to migration of pensioners.
 - ✓ Plans are underway for nationwide rollout.
- **New Citizen-Centric App – “SAMBAL”:**
 - ✓ Developed by NIC and Ministry of Rural Development.
 - ✓ Focused on delivering accessible e-governance services to:
 - ✓ Senior citizens
 - ✓ Widows
 - ✓ Persons with disabilities
 - ✓ Provides centralized access to key pension-related data and services.
- **Direct Benefit Transfer (DBT) under NSAP**
 - **NSAP pension schemes** (Old Age, Widow, Disability, and Family Benefit) were brought under the **Direct Benefit Transfer (DBT)** framework in **December 2014**.
 - The key objectives are:
 - ✓ Transparency in fund transfers
 - ✓ Quick and accurate disbursement of pensions
 - ✓ Minimizing leakages by reducing manual or cash-based payments
- **Integration with PFMS**
 - The **Public Financial Management System (PFMS)** is used as the **central platform** for processing DBT payments.
 - **NSAP-PPS** (Pension Payment System) supports States/UTs to:
 - ✓ Digitize beneficiary data
 - ✓ Enable seamless fund flow into bank/postal accounts
 - ✓ Interface directly with PFMS for real-time disbursement
- **Current Implementation Status**
 - **100% DBT coverage** achieved in **34 States/UTs**.
 - Only 2 States still partially rely on cash-based disbursement and have been advised to migrate fully to DBT.
 - States are being encouraged to adopt **monthly pension disbursement**, as some still follow **quarterly** payment models.
- **Inclusion of NFBS**
 - The **National Family Benefit Scheme (NFBS)** has also been brought under the DBT framework.
 - States/UTs have been **directed to use NSAP-PPS** for making NFBS payments and digitizing all beneficiary data.

• **Digital Transactions (Year-wise Progress)**

Financial Year	Digital Transactions (in Crores)
2022–23	22.42 Cr
2023–24	20.49 Cr
2024–25 (till 31 Dec 2024)	10.96 Cr

The trend shows **robust adoption and scaling** of DBT for pension payments across India.

- **Implementation of NSAP in Northeastern States**
 - **Coverage & Scheme Implementation**
 - ✓ **All 5 NSAP schemes** (IGNOAPS, IGNWPS, IGNDPS, NFBS, Annapurna) are **fully implemented** in all **Northeastern (NE) States**.
 - ✓ **10% of the total NSAP budget** is **earmarked** for NE States.
 - Departments responsible for implementation:

- ✓ **Assam & Meghalaya:** Rural Development Department
- ✓ **Other NE States:** Social Welfare Department

○ Fund Allocation & Releases

Year	Fund Allocated to NE (₹ Cr)	Fund Released (₹ Cr)
2023–24	₹ 457.83 Cr	₹ 408.68 Cr
2024–25 (till 31 Dec 2024)	Not mentioned explicitly	₹ 158.84 Cr

- ✓ **Total NSAP Budget (All India):** ₹ 9652 Cr for 2024–25
- ✓ **Fund Released till Dec 2024 (All India):** ₹ 6499.18 Cr

○ Beneficiaries

- ✓ Total NSAP beneficiaries in NE States: **12.94 lakh**

○ Adoption of Direct Benefit Transfer (DBT)

- ✓ **All NE States except Nagaland** have **implemented DBT** for disbursing pensions and benefits under NSAP.
- ✓ This ensures **transparency, efficiency, and doorstep delivery** of financial assistance.

○ Digital Transactions Trend

Year	Digital Transactions (in Cr)
2022–23	19.94 Cr
2023–24	19.41 Cr

Empowerment of Women

• **Indira Gandhi National Widow Pension Scheme (IGNWPS)**

- Launched: **February 2009**
- Target Group: **Widows belonging to Below Poverty Line (BPL)** households.
- **Age Eligibility: 40 to 79 years**
 - ✓ Central Assistance Provided: **₹ 300 per month**
 - ✓ Total Number of Active Beneficiaries: **8.23 lakh**
 - ✓ Estimated Number of Widow Pensioners (potentially eligible): **67 lakh**

• **National Family Benefit Scheme (NFBS)**

- Target: BPL household is entitled to support on the death of the primary breadwinner (age 18–59 years).
- Assistance Provided: **₹ 20,000 lump-sum**

• **Advisories to States for Simplification**

- **To make the scheme more accessible to eligible widows, States/UTs have been advised to:**
- **Simplify the Application Form – Encourage self-certification.**
- **Accept Alternative Documents – If standard documentation is unavailable:**
 - ✓ **Revenue Authority may certify the death of the spouse.**
 - ✓ **Death Certificate should clearly mention the surviving wife's name to enable benefit sanction.**
 - ✓ **Medical Authorities may certify age in the absence of documents.**

• **Development of SCs/STs under NSAP**

- In this regard, in the **financial year 2023-2024** an amount of **Rs.1733.19 crore** and **Rs.1003.20 crore (as on 31.3.2024)** and in the financial year 2024-2025 (**as o 31.12.2024**) **Rs.1386.98 crore** and **Rs.730.58 crore** have been released to SC & ST beneficiaries respectively under NSAP schemes.

Chapter 8 – Saansad Adarsh Gram Yojana (SAGY)

- SaansadAdarsh Gram Yojana (SAGY) was **launched on 11 October 2014**
- Aim to develop model **Adarsh Gram Panchayats (GPs)** that serve as **nuclei of health, cleanliness, greenery, and cordiality**, inspiring neighbouring GPs by becoming **schools of local development and governance**.

Key Stakeholders & Roles

- **Members of Parliament (MPs):**
 - Act as **catalysts** in selecting the Gram Panchayat.
 - Mobilize communities and facilitate startup development.
 - Chair monthly review meetings with district authorities and line departments.
- **District Collector:**
 - Acts as **Nodal Officer**.
 - Conducts monthly review meetings with GPs and departments.

Identification of Gram Panchayats

- **Basic Unit:** A single Gram Panchayat.
- **Population Norms:**
 - Plains: 3,000–5,000
 - Hilly/Tribal Areas: 1,000–3,000
- **MP Guidelines for Selection:**
 - **Lok Sabha MP:** Any GP in their constituency (excluding their or spouse's village).
 - **Rajya Sabha MP:** Any rural GP in their elected state.
 - **Nominated MP:** Any rural GP in India.
 - **Urban Constituency MP:** GP from nearby rural area.

Timeline and Phases

- Initial Goal: **3 Adarsh GPs by March 2019** (1 by 2016).
- Further Goal: **1 Adarsh GP per year till 2024** (total 5 more).
- Selection completed in **8 phases** up to **March 31, 2024**.
- **Implementation of Village Development Plans (VDPs)** of selected GPs is ongoing.

Core Values of SAGY

- **Inclusive Governance:** All sections involved in decision-making.
- **Antyodaya:** Focus on the poorest.
- **Gender Equality:** Respect for women.
- **Social Justice**
- **Dignity of Labour & Volunteerism**
- **Cleanliness Culture**
- **Eco-friendly Development**
- **Preserve Local Culture**
- **Mutual Cooperation & Peace**
- **Transparency & Accountability**
- **Upholding Constitutional Values**

Key Aspects of Development in SAGY

- SAGY envisions holistic and sustainable development of selected Gram Panchayats by addressing multiple dimensions of village life. These are categorized into **seven thematic development areas**:
 - **Personal Development**
 - ✓ **Promotion of Personal Values:** Integrity, empathy, and responsibility.
 - ✓ **Hygienic Behaviour:** Cleanliness habits like handwashing, safe sanitation.
 - ✓ **Daily Exercises & Fitness:** Encourage yoga, physical activity.
 - ✓ **Free from Alcoholism:** Substance abuse prevention and awareness.
 - ✓ **Cultural Heritage:** Preserving local traditions, promoting pride in cultural identity.
 - ✓ **Behavioural Change:** Sensitization on progressive attitudes and social norms.
 - **Human Development**

- ✓ **Health: Universal access to public health services.**
- ✓ **Sex Ratio Balance: Promote awareness and action against gender bias.**
- ✓ **Nutrition: Zero malnutrition in children and women.**
- ✓ **Education Access: Universal enrollment in schools, reduction in dropouts.**
- ✓ **Village Libraries / e-Libraries: Encourage reading, access to digital education.**
- ✓ **Adult / e-Literacy Programs: Bridge the literacy gap among older population.**
- **Social Development**
 - ✓ **Promote Volunteerism:** Encourage local participation in welfare work.
 - ✓ **Honor Village Elders & Icons:** Community recognition events.
 - ✓ **Women Empowerment:** Leadership roles, financial literacy.
 - ✓ **Violence & Crime-Free Village:** Community policing and awareness drives.
 - ✓ **Sports & Arts Festivals:** Nurturing talent and fostering unity.
 - ✓ **Inclusion of Marginalized Groups:** Special focus on SC/ST, minorities, and other vulnerable groups.
- **Economic Development**
 - ✓ **Diversified Agriculture:** Integrate livestock, dairy, fisheries, and horticulture.
 - ✓ **Organic Farming:** Promote chemical-free and sustainable farming.
 - ✓ **Soil Health Cards:** Promote scientific agriculture.
 - ✓ **Micro-Irrigation: Efficient water use for farming.**
 - ✓ **Rural Industrialisation:** Promote MSMEs and cottage industries.
 - ✓ **Skill Development:** Job-readiness programs for youth.
 - ✓ **Village Tourism:** Eco, cultural, or heritage-based tourism models.
- **Environmental Development**
 - ✓ **Sanitation:** Toilets in every household.
 - ✓ **Waste Management:** Effective solid and liquid waste systems.
 - ✓ **Plantation Drives:** Roadside greenery and afforestation.
 - ✓ **Rainwater Harvesting & Watershed Development:** Enhance water conservation.
 - ✓ **Social Forestry:** Community-managed green zones.
- **Basic Amenities and Services**
 - ✓ **Housing:** Pucca houses for all.
 - ✓ **Clean Drinking Water: Piped water to every household.**
 - ✓ **All-Weather Roads:** With proper drainage.
 - ✓ **Electricity & Connectivity:** 24/7 power supply and broadband access.
 - ✓ **Banking Access:** Mini-banks and ATMs in the village.
 - ✓ **Public Infrastructure:** Functional buildings for schools, panchayats, markets.
 - ✓ **CCTV Surveillance:** Enhance safety in public spaces.
- **Social Security**
 - ✓ **Pensions:** For all eligible elderly, widows, and persons with disabilities.
 - ✓ **Insurance:**
 - ✓ **Aam Aadmi Bima Yojana (AABY)**
 - ✓ **Rashtriya Swasthya Bima Yojana (RSBY)**
 - ✓ **Public Distribution System (PDS):** Efficient and transparent distribution of essentials.
- **Good Governance**
 - ✓ **Active Gram Sabha: Inclusive and regular meetings.**
 - ✓ **Accountable Panchayat: Responsible and transparent local leadership.**
 - ✓ **e-Governance:** Online certificates and services.
 - ✓ **Aadhaar Coverage:** UIDAI for all citizens.
 - ✓ **Staff Discipline:** Punctuality among government and panchayat staff.
- **Time-Bound Services:** As per citizen charter.



- ✓ **Gender & Youth Inclusion:**
- ✓ **Mahila Gram Sabha** before each regular Gram Sabha.
- ✓ **Bal Sabha (Children's Assembly)** every quarter.
- ✓ **Transparency:** Public disclosures of all schemes and works.
- ✓ **Information Facilitation Centre:** Village-level awareness hubs.
- ✓ **Grievance Redressal:** Timely and responsive.
- ✓ **Social Audit:** Half-yearly audits under MGNREGA framework.

Implementation Status of SAGY (As on 31.12.2024)

- **Nationwide Progress**
 - **3,361 Gram Panchayats (GPs)** have been identified under SAGY by Hon'ble Members of Parliament.
 - **3,118 GPs** (out of total identified) have prepared Village Development Plans (VDPs).
 - A total of **2,62,263** development projects/activities were proposed under these VDPs.
 - Out of these, **2,28,069 projects (~87%)** have been successfully completed.
 - **100%** saturation (all planned projects completed) has been achieved in **1,638 GPs**.
- **Progress in North-Eastern (NE) States**
 - **156 Gram Panchayats** have been identified under SAGY in the North-East region.
 - The GPs have collectively planned **7,889 projects** under their VDPs.
 - Out of these, **4,448 projects (~56%)** have been completed as of **31st December 2024**.
 - **Structural Innovations**
 - **26** Central Government schemes have either:
 - ✓ **Amended their guidelines, or**
 - ✓ **Enabled special priority provisions for SAGY GPs to support convergence and saturation.**
 - ✓ **Emphasis is on going beyond infrastructure by:**
 - ✓ **Empowering villagers to articulate aspirations democratically,**
 - ✓ **Creating a value chain through value change—a community-centric model of development.**

Chapter 9 – Empowerment of Women

Mahatma Gandhi national Rural Employment Guarantee Act, (Mahatma Gandhi NREGA)

- **MGNREGA places a strong emphasis on women's participation and inclusion in rural employment schemes. It mandates at least one-third of the total beneficiaries must be women, as per Schedule II, Para 15 of the Act.**
- **Operational Guidelines Promoting Women Participation**
 - **Priority to Women:** Women, especially single women and the elderly, are prioritized for jobs closer to their residence.
 - **Equal Wages:** No wage disparity – Equal pay for equal work, regardless of gender.
 - **Childcare Facilities at Worksite:** If 5 or more children under 6 years are present, a creche/childcare facility is mandatory at the site.
 - **Women SHGs as Supervisors:** In many states, women Self-Help Groups (SHGs) are entrusted with worksite supervision, increasing women leadership and providing financial support to SHGs.
 - **Inclusive Hiring:** During recruitment of MGNREGA staff, states must follow reservation policies to ensure representation of women, SC/ST, disabled persons, etc.
 - **Appointment of Mates:** Each worksite must have a mate (work facilitator). Preference is given to trained women or differently abled individuals.
 - **Banking Literacy and Inclusion:** Special outreach efforts to help women wage-seekers understand bank procedures and operate accounts confidently.
 - **Special Focus on Vulnerable Women:** Widowed, deserted, and destitute women must be identified by the Gram Panchayat and guaranteed 100 days of employment.
 - Pregnant and lactating mothers (up to 8 months before and 10 months after delivery) should be assigned less strenuous jobs near home.
 - **Distinct Identity and Financial Inclusion:** States are encouraged to open individual bank/post office accounts for women workers. Issue distinct-colored Job Cards for widows, deserted, and destitute women.
- **Achievements: FY 2024–25 (up to 31st December 2024)**
 - Total Person-Days Generated: **213.46 crore**
 - Women Person-Days: **123.67 crore**
 - Women Participation Rate: **57.92% of total person-days**
 - This reflects a significant and rising trend of women's engagement and leadership in rural employment activities under MGNREGA.

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

- **The mission aims to reduce rural poverty by:**
 - Building community institutions (**Self Help Groups → Village Organizations → Cluster Level Federations**),
 - Enabling **access to financial services, livelihood support, and convergence with government schemes**,
 - Promoting social mobilization, especially of women and vulnerable groups.
- **Focus on Women**
 - Universal social mobilization ensures that at least one woman from each rural poor household (identified via SECC and PIP) is included in SHGs.
 - **Special emphasis on the most vulnerable:**
 - ✓ Manual scavengers
 - ✓ Human trafficking survivors
 - ✓ Persons with disabilities (PWDs)
 - ✓ Particularly Vulnerable Tribal Groups (PVTGs)
 - ✓ Institutional Linkages
- DAY-NRLM fosters linkages with banks, local bodies, and government departments, empowering women to demand entitlements, rights, public services, and poverty-alleviation programs.

- **Mahila Kisan Sashaktikaran Pariyojana (MKSP) – Engendering Farming**
 - MKSP is a key sub-component of DAY-NRLM, integrated into State Rural Livelihood Missions – Annual Action Plans (SRLM-AAP). It focuses on strengthening livelihoods of women farmers (Mahila Kisans).
 - **Coverage (as of December 2024)**
 - ✓ **4.30 crore** Mahila Kisans under Agro-ecological practices
 - ✓ **1.83 crore** Mahila Kisans supported through Livestock Interventions
 - ✓ **2.64 crore** Mahila Kisans have established Agri-Nutri Gardens
- **DAY-NRLM and MKSP** together create institutional, economic, and social empowerment for rural women, transitioning them from vulnerable individuals to organized, skilled, and confident livelihood entrepreneurs.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

- To enhance the employability of rural youth through skill development, with a mandatory 33% participation of women candidates.
- **Key Data (up to 31st December 2024)**
 - Total candidates trained: **1,07,344**
 - Women candidates trained: **67,196**
 - Share of women: **62.6%**, exceeding the minimum requirement.
- **Rural Self Employment Training Institutes (RSETIs)**
 - To provide short-term training in entrepreneurship and self-employment to rural youth, with a focus on women empowerment.
- **Key Data (01 Jan – 31 Dec 2024)**
 - Total candidates trained: **5,83,081**
 - Women candidates trained: **4,75,467**
 - Share of women: **81.5%**, showing strong female participation.

Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)

- **Women-Centric Allotment**
 - Houses are jointly allotted to husband and wife by default.
 - In cases of widows, unmarried, or separated women, allotment can be solely in the woman's name.
 - States have flexibility to allot houses solely in the woman's name to ensure economic empowerment.
- **Deprivation-Based Prioritization**
 - During **Permanent Wait List (PWL)** preparation, **female-headed households with no adult male (16–59 years)** are given priority.

- **Sanction & Completion Statistics (As on 31st Dec 2024)**

Type of Allotment	Sanctioned Houses	Completed Houses
Solely in female name	84,31,924	72,77,417
Jointly in wife and husband's name	1,53,98,679	1,22,74,689
Total houses sanctioned	3,22,63,984	Not stated
Total sanctioned in female name (sole or joint)	2,38,30,603	–

- **74% of total houses** sanctioned under PMAY-G have been either solely or jointly allotted in the name of women.
- SHGs (comprising mostly women) are integrated into PMAY-G implementation.

Pradhan Mantri Gram Sadak Yojana (PMGSY)

- **Impact on Rural Women**

- PMGSY has significantly improved rural women's lives by:
 - ✓ Enhancing access to education (especially for girl children)
 - ✓ Providing better connectivity to healthcare and maternity services
 - ✓ Expanding access to markets and livelihood avenues for women
 - ✓ Promoting farm and non-farm opportunities, boosting income and mobility
- **Women's Participation in Road Planning**
 - A progressive approach involves women directly in planning rural roads:
 - ✓ SHG women, Panchayati Raj representatives, Junior Engineers, and Patwaris participate in transect walks to prepare the Detailed Project Reports (DPRs)
 - ✓ Women are now co-planners in rural road network development
- **Women SHGs in Maintenance**
 - **Uttarakhand and Madhya Pradesh** piloted a model where women SHGs maintain PMGSY roads
 - ✓ Off-carriageway maintenance
 - ✓ Faster repairs, local ownership, and women's economic empowerment
 - Based on success, other states may adopt this model
- **Key Impacts (Findings from National Studies)**
 - World Bank Study (2014) – Jharkhand, Rajasthan, Himachal Pradesh:
 - ✓ Workforce specialization increased: As men commute out, women are taking on local livelihood roles
 - BITS Pilani Study (2016):
 - ✓ New roads increased education continuation, especially for girls beyond elementary school
 - ✓ Improved access to government hospitals, making childbirth safer and more accessible

National Social Assistance Programme (NSAP)

- In **February 2009**, the Government approved **Indira Gandhi National Widow Pension Scheme (IGNWPS)** for the women (widows) under NSAP for BPL households.
- Under **National Family Benefit Scheme (NFBS)**, BPL household is entitled to a lump-sum amount of money on the death of the primary breadwinner **aged between 18-59 years**. The amount of assistance is **Rs.20,000/-**
- **Indira Gandhi National Widow Pension Scheme (IGNWPS)** is a social security/social welfare programme under National Social Assistance Programme (NSAP) applicable to widows belonging to below poverty line (BPL) household.
 - Under IGNWPS, **central assistance of Rs.300/- p.m.** is provided to the widows in the age group of **40-79 years**.
 - The total number of estimated widow pensioners under the schemes is **67 lakhs**. The total number of beneficiaries under NFBS is **3.58 lakh**.

Chapter 10 – Development of Scheduled Castes and Scheduled Tribes

Mahatma Gandhi national Rural Employment Guarantee Act, (Mahatma Gandhi NREGA)

- As per the information uploaded by the States/ UTs in Management information System (MIS), during the year 2024-25 (till 31st December 2024),
 - Out of total employment generation of **213.46 crore person days**, employment generated for SCs stood at **40.65 crore person days (19.05%)** and for the STs, this figure stood at **38.13 crore person days (17.87%)**.
 - Thus, **36.91% of the total person days** of employment generated in current financial year were for the SCs/STs households.

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

- Ministry of Rural Development has been earmarking funds for **Scheduled Caste Special Plan (SCSP)** and **Tribal Sub Plan (TSP)** from 2013-14 onwards.
- At least 50% of women beneficiaries** must be from **SC/ST communities**.
- IAP (Integrated Action Plan) districts**, with high ST populations, are **prioritized** for intensive NRLM activities.
- Mandates to State Missions:**
 - Mobilize SC/ST-dominated **hamlets** first.
 - Ensure leadership roles (SHG, VO, CLF) are accessible to SC/ST members.
 - Prioritize SC/ST participation in schemes like:
 - ✓ **MKSP** (Mahila Kisan Sashaktikaran Pariyojana)
 - ✓ **SVEP** (Start-up Village Entrepreneurship Programme)
 - ✓ **AGEY** (Aajeevika Grameen Express Yojana)

- Inclusion and Capitalization Data (As of Dec 2024)**

Indicator	SC	ST
SHGs Formed	20,11,905	15,37,867
SHGs Received Revolving Fund (RF)	10,52,354	9,91,189
RF Amount Provided (₹ lakh)	1,59,823.62	1,81,552.63
SHGs Received Community Investment Fund (CIF)	54,84,992	45,78,521
CIF Amount Provided (₹ lakh)	5,39,305.57	4,98,987.02

- Special Projects for PVTGs**
 - Attappady Project (Kerala)**
 - ✓ Target: **Irula, Muduga, Kurumba** tribal families.
 - ✓ Total Allocation: ₹52.12 crore (2 phases).
 - ✓ Outcomes:
 - 683 SHGs, 134 Village Orgs, 4 Panchayat Level Federations.
 - ₹987.85 lakh total disbursed (RF, CIF, Livelihood, Producer Fund).
 - 185 community kitchens to tackle malnutrition.
 - ✓ **Scaled to Wayanad, Kannur, Malappuram (Kerala).**
 - Udaan (Jharkhand – JSLPS)**
 - ✓ Duration: Dec 2018 – Mar 2024
 - ✓ Key Outcomes:
 - 23,528 **PVTG households** in **2142 SHGs**
 - 20764 families got entitlements
 - 20887 engaged in livelihoods
 - 302 youth trained, 394 children in bridge schools
 - 1896 trained in Food, Nutrition, Health & WASH
 - Bawariya Development (Uttar Pradesh SRLM)**
 - ✓ 2346 HHs mobilized

- ✓ 236 SHGs formed, all received RF, 35 got CIF
- ✓ Operates under 10 Village Organizations
- **Vantangiya Development (UPSRLM)**
 - ✓ 5028 HHs mobilized into 485 SHGs
 - ✓ 22 Village Organizations formed
- **Uthhan – Chhattisgarh (Bihaan)**
 - ✓ Timeline: Dec 2019 – Mar 2023
 - ✓ Covered: 9 districts, 246 villages, 167 GPs
 - ✓ Achievements:
 - 9756 households surveyed
 - 1166 SHGs formed with 8590 HHs
 - 172 Community Resource Persons trained
 - Training modules & social mapping completed

Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)

- **SC/ST Targeting**
 - **Minimum 60% of the target** (nationally and state-wise) is earmarked for **SC/ST households**, subject to eligibility in the **Permanent Wait List (PWL)**.
 - Funds for SCSP (Scheduled Caste Sub Plan) and TSP (Tribal Sub Plan) **started from 2011-12**.
- **Sanctions as of 31 Dec 2024**
 - **Total houses sanctioned:** 3,22,63,984
 - ✓ For SCs: 72,93,728
 - ✓ For STs: 74,80,864

PM-JANMAN: Janjati Adivasi Nyaya Maha Abhiyan

- **Mission Objective**
 - **Launched on 15 Nov 2023**, to **saturate all PVTG families and habitations** with:
 - ✓ Safe housing (via PMAY-G)
 - ✓ Water & sanitation
 - ✓ Health, education, nutrition
 - ✓ Road & telecom connectivity
 - ✓ Sustainable livelihoods
- **Budget**
 - **Total Outlay: ₹24,104 crore**
 - Executed through **9 Ministries** and **11 intervention areas**
 - Completion timeline: **FY 2025–26**
- **Housing Achievements (as on 31 Dec 2024)**
 - **Target:** 4.90 lakh houses by March 2026
 - **Sanctioned:** 3,46,214
 - **1st Installment Released:** 2,89,070
 - **Completed:** 72,156 houses
 - **Funds Released:** ₹675.82 crore (FY 2024–25)

Pradhan Mantri Gram Sadak Yojana (PMGSY)

- **Inclusiveness**
 - PMGSY is **area-based**, not individual-targeted.
 - However, **relaxation is provided for Tribal (Schedule V) areas and backward districts**:
 - ✓ Habitations with **≥250 population** in these areas are **eligible** under the Core Network even if smaller.
- **No Separate Allocation**
 - No exclusive funds earmarked for SCs/STs under PMGSY.
- **PM-JANMAN – Road Component**
 - **Target:** 8,000 km roads

- **Sanctioned (till Dec 2024):** 4,781 km at a cost of ₹3,661 crore
- **GIS platform** used for mapping & verification of tribal habitations.

National Social Assistance Programme (NSAP)

- Separate budget heads for **SCSP and TSP** under NSAP from FY 2021–22.

Financial Year	SC Allocation (₹ crore)	ST Allocation (₹ crore)
2023–24 (as on 31.03.2024)	1,733.19	1,003.20
2024–25 (as on 31.12.2024)	1,386.98	730.58

Chapter 11 – Caring for Persons with Disability

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

- **No special quota**, but persons with ≥40% disability (as per 1995 & 1999 Acts) are considered a **special vulnerable category**.
- **Inclusive provisions suggested:**
 - Special **Schedule of Rates** for PwDs
 - Identification of **suitable work**
 - **Grouping of PwDs** for job facilitation
- **FY 2024–25 (till 31 Dec 2024):**
 - Total PwDs employed: **4.37 lakh**
 - Person-days generated: **1.48 crore**

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

- Recognizes **poverty and disability** as interconnected.
- Inclusive **vulnerability assessment** done during village-level mobilization.
- Priority for forming **exclusive SHGs for PwDs and caregivers**.
- PwD SHGs receive:
 - **Revolving Fund (RF)**
 - **Community Investment Fund (CIF)**
- Caretakers/guardians of minors with disabilities can act as **nominated members**.
- **Inclusion & Capitalization of PwD-SHGs (till Dec 2024):**

Metric	Value
No. of PwD-SHGs formed	2,363,185
PwD-SHGs receiving Revolving Fund (RF)	1,02,364
RF Amount Disbursed	₹19,647.90 lakh
PwD-SHGs receiving CIF	63,679
CIF Amount Disbursed	₹65,218.38 lakh

- **Support for Elderly under DAY-NRLM**
 - Special **handbook guidelines** for inclusion of elderly and other vulnerable groups in SHGs.
 - Promotion of **exclusive SHGs for the elderly**, supported with RF and linked to **Village Organizations (VOs)**.
 - Encouragement of **suitable livelihood activities** for elderly members.

- **Status as of Dec 2024:**

Metric	Value
Exclusive Elderly SHGs	3,07,038
Elderly Members in These Groups	22,01,903
Women Elderly Members	21,40,714 (97%)
Total Elderly in NRLM SHGs (including non-exclusive)	1,36,30,609

Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)

- **Key Provisions:**
 - The Rights of Persons with Disabilities Act, 2016 mandates social security for PwDs.
 - Additional deprivation score is given to households with a disabled member and no able-bodied adult. This ensures priority in house allotment.
 - States are advised to ensure minimum 5% of total beneficiaries are PwDs.
 - If the PwD is unable to construct their house:
 - ✓ **Rural Mason Training (RMT) program may cover house construction.**
 - ✓ **Assistance from Gram Panchayats or local field functionaries is ensured.**
- **Achievement (As of 31st December, 2024):**
 - **4.41 lakh houses sanctioned to divyang (disabled) households.**
 - **3.42 lakh houses completed in the last 8 years.**

Pradhan Mantri Gram Sadak Yojana (PMGSY)

- **Objectives for PwDs:**
 - **Aims to provide basic service access through all-weather rural roads that benefit all, including PwDs.**
 - **Road safety measures proposed for protecting pedestrians and especially differently-abled persons.**
- **Road Safety Enhancements for PwDs:**
 - Traffic calming near habitations, schools, and markets.
 - Pedestrian crossings at high-activity junctions.
 - Awareness campaigns to educate about safe walking practices.
 - Animal safety campaigns in shared road spaces.
 - Rumble strips near intersections of rural and main roads.

National Social Assistance Programme (NSAP)

- **Scheme: Indira Gandhi National Disability Pension Scheme (IGNDPS)**
 - **Target Group:** BPL households with severe or multiple disabilities, aged 18–79 years.
 - **Disability Criteria:**
 - ✓ Severe disability: 80% or more of one or more disabilities (as per PWD Act, 1995).
 - ✓ Multiple disabilities: Combination of two or more conditions (as per National Trust Act, 1999).
 - ✓ Aligning efforts with Rights of Persons with Disabilities Act, 2016.
 - **Assistance Amounts:**
 - ✓ ₹300/month for persons aged 18–79.
 - ✓ ₹500/month for persons aged 80+.
 - **Coverage:**
 - ✓ Over **8.8 lakh** beneficiaries are currently supported under IGNDPS.

Chapter 12 – Welfare of Minorities

DAY-NRLM: Empowerment of Minority Communities

- **Mandate for Minority Inclusion**
 - DAY-NRLM is mandated to ensure that 15% of the total women members mobilized and supported under the Mission are from minority communities.
 - **This includes women belonging to recognized religious minorities such as Muslims, Christians, Sikhs, Buddhists, Parsis, and Jains.**
 - State-wise minority inclusion targets have been formally issued to respective State Rural Livelihood Missions (SRLMs) by the DAY-NRLM Division.
 - **Inclusion and Capitalization of Minority SHGs (as of December 2024)**

S. No.	Particulars	Total
1	Minority SHGs Formed	6,93,767
2	Minority SHGs Received Revolving Fund (RF)	41,51,878
3	Amount of RF Provided (₹ in lakh)	₹68,954.41 lakh
4	Minority SHGs Received Community Investment Fund (CIF)	2,17,835
5	Amount of CIF Provided (₹ in lakh)	₹1,65,318.39 lakh

- These figures reflect a strong push towards inclusion, with a large number of minority women-led SHGs receiving financial and institutional support.
- **Vulnerability Reduction Plan (VRP) & Vulnerability Reduction Fund (VRF)**
 - What is VRF?
 - VRF is a corpus fund under the CIF component.
 - It is allocated to Village Organisations (VOs) to address critical vulnerabilities at individual, household, or community levels.
- **Key Features:**
 - Maximum allocation: ₹1.5 lakh per Village Organisation.
 - Can benefit even non-members of SHGs if they fall under vulnerable categories.
 - Support can be individual-based or collective, depending on needs identified in the Vulnerability Reduction Plan (VRP).
- **Status:**
 - As of December 2024, 2,07,855 Village Organisations have been facilitated with VRP for better identification and planning of vulnerability-linked interventions.

Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)

- **Objective:**
 - To provide pucca houses with basic amenities to:
 - All eligible houseless households, and
 - Those living in kutcha/dilapidated houses in rural areas
- **Minority-Specific Provisions:**
 - No special provision or target earmarking for minorities under the Revised Framework of 2022.
 - The “Others” category — which includes minorities — is part of the general beneficiary database, along with SC and ST categories.
- **Progress (as of 31 December 2024):**
 - 1,74,85,590 houses sanctioned under the “Others” category (includes minorities)
 - 1,49,76,292 houses already constructed in the “Others” category

Pradhan Mantri Gram Sadak Yojana (PMGSY)

- **Objective:**
 - To ensure **rural road connectivity** through construction of **all-weather roads** for **all rural residents**, including minorities
- **Minority-Specific Provision:**
 - No **separate allocation** or **exclusive targeting** for minorities.
 - Roads benefit **entire rural populations**, including minority communities **by default**.

National Social Assistance Programme (NSAP)

- **Objective:**
 - To provide **financial social assistance** to **Below Poverty Line (BPL)** households across **rural and urban areas**.
- **Coverage:**
 - **Universal** for BPL households, which includes a **significant number of SC/ST, women, and minorities**
- **Minority-Specific Provision:**
 - No **special sub-scheme** for minorities.
 - Minorities **automatically benefit** if they qualify as **BPL** under the defined criteria.