



RURAL DEVELOPMENT SCHEMES 2026 PRELIMS

1. Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (VB-GRAM G):

The **Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin)**, also known as **VB-G RAM G**, is a 2025 legislative initiative that replaced the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). It shifts India's rural employment framework from a purely demand-driven distress relief model to a productivity-linked, supply-driven system aligned with the **Viksit Bharat @2047** vision.

Core Identity

- **Ministry:** [Ministry of Rural Development](#).
- **Implementing Agency:** State Governments, with planning driven by **Gram Panchayats**.
- **Scheme Type:** **Centrally Sponsored Scheme**.
- **Classification:** A **flagship scheme**.

Key Features & Objectives

- **Enhanced Guarantee:** Increases statutory wage employment from 100 days to **125 days** per rural household annually.
- **Agricultural Alignment:** Includes a mandatory **60-day "no-work" period** during peak sowing and harvesting seasons to ensure labor availability for farmers.
- **Infrastructure Focus:** Links employment to four priority areas: water security, core rural infrastructure, livelihood assets, and climate resilience.
- **Digital Governance:** Utilizes biometric authentication, GPS worksite monitoring, and **AI-based fraud detection**.
- **Integrated Planning:** Local projects are spatially integrated via the **Viksit Bharat National Rural Infrastructure Stack** and PM Gati Shakti.

Funding Mechanism

- **Cost-Sharing Ratio:**
 - **60:40** for most states and UTs with legislatures.
 - **90:10** for North-Eastern states, Himalayan states, and specific UTs (J&K, Himachal Pradesh, Uttarakhand).
- **Funding Type:** Shifts to **normative funding**, meaning the Centre allocates funds based on objective parameters rather than open-ended demand.
- **Administrative Budget:** Increased from 6% to **9%** to improve staffing and technical capacity.

2026 Status & Achievements

As of early 2026, the [VB-G RAM G Act](#) is in its initial implementation phase following presidential assent in December 2025.

- **Increased Earnings:** Workers now have a **25% higher earning potential** due to the extra 25 guaranteed days.
- **Local Empowerment:** Gram Sabhas have gained greater control over project selection through **Viksit Gram Panchayat Plans**.
- **Budgetary Commitment:** Approximately **₹7.5 lakh crore** has been earmarked for the next five years to support the mission.

Criticisms



- **Dilution of Rights:** Critics argue that shifting from a demand-driven to a **budget-capped, supply-driven** model may weaken the fundamental "right to work" for the most vulnerable.
- **Fiscal Burden on States:** The requirement for states to provide 40% of funding is viewed by some as an erosion of federalism and a heavy fiscal strain on poorer states.
- **Digital Exclusion:** Heavy reliance on **biometrics and AI** raises concerns about excluding rural workers in areas with poor connectivity or low digital literacy

2. Rural Prosperity and Resilience Programme:

The **Rural Prosperity and Resilience Programme (RPRP)** is a comprehensive multi-sectoral initiative launched in the **Union Budget 2025–26** to transform the rural economy by addressing underemployment in agriculture.

Core Overview (As of 2026)

- **Ministry:** [Ministry of Rural Development \(MoRD\)](#) serves as the lead department.
- **Implementing Agency:** Jointly implemented by the **Department of Rural Development, Department of Agriculture and Farmers Welfare, Ministry of Skill Development and Entrepreneurship, and Department of Financial Services.**
- **Scheme Type:** It is an **umbrella scheme** implemented as a **Centrally Sponsored Scheme** in partnership with states.
- **Target Districts:** Phase-1 focuses on **100 agri-focused districts** (often referred to as Aspirational Agriculture Districts).

Aims and Objectives

The programme aims to make rural migration a "choice, not a necessity" by:

- **Addressing Underemployment:** Reducing dependency on traditional agriculture through skilling and technology.
- **Empowering Marginal Groups:** Focusing on rural women, young farmers, rural youth, and landless families.
- **Enterprise Development:** Promoting financial independence for women and creating new businesses for rural youth.
- **Modernizing Agriculture:** Improving productivity, irrigation, and post-harvest warehousing for small farmers.

Key Features & Funding Mechanism

- **Convergence:** Integrates **14 ministries and 38 existing schemes** (such as [DAY-NRLM](#), PMGSY-IV, and PM Dhan-Dhaanya Krishi Yojana) to ensure coordinated development.
- **Multilateral Assistance:** Seeking technical and financial support from the [World Bank](#) and the **Asian Development Bank.**
- **Digital Integration:** Utilizing the [Grameen Credit Score Framework](#) and India Post's digital network to expand financial inclusion.
- **District Prosperity Plans:** Tailoring interventions based on specific district-level needs.

Achievements (Updated May 2026)

- **SHG Empowerment:** Over **1.15 crore women** have achieved "Lakhpati Didi" status, with a shift towards becoming larger-scale entrepreneurs.



- **Infrastructure:** Significant expansion under **PMGSY-IV**, targeting 25,000 unconnected habitations with all-weather roads.
- **Agricultural Reach:** Approximately **1.7 crore farmers** have benefited from improved irrigation and credit facilities in Phase-1 districts.
- **Lighthouse States:** States like Tamil Nadu have successfully adopted the framework (TNRTP 2.0) to drive local rural transformation.

Criticisms

- **Stagnant MGNREGS Funding:** Critics point out that while new programs like RPRP are launched, there has been **no significant increase** in the budget for the [Mahatma Gandhi National Rural Employment Guarantee Scheme \(MGNREGS\)](#), which remains a vital safety net.
- **Implementation Complexity:** The convergence of **38 schemes across 14 ministries** has led to concerns regarding administrative overlap and the speed of execution at the block level.
- **Climate Risks:** Although resilience is a goal, some experts argue that current policies still prioritize **cost control** over deep structural reforms needed for long-term climate adaptation.

3. Prime Minister Dhan-Dhaanya Krishi Yojana (PM DDKY):

The **Prime Minister Dhan-Dhaanya Krishi Yojana (PM DDKY)** is a landmark **umbrella scheme** launched in 2025 to transform 100 underperforming agricultural districts through the convergence of existing resources. Approved by the Union Cabinet on July 16, 2025, it is a **Central Sector Scheme** providing 100% central funding to revitalise India's agricultural landscape.

Core Details of PM DDKY

- **Ministry:** [Ministry of Agriculture and Farmers Welfare \(MoA&FW\)](#).
- **Implementing Agency:** The **Department of Agriculture & Farmers Welfare (DA&FW)** serves as the lead agency, collaborating with 11 allied ministries and departments.
- **Funding Mechanism:** The scheme has a total annual outlay of **₹24,000 crore** for six years (2025-26 to 2030-31), totalling ₹1.44 lakh crore. It operates via **saturation-based convergence**, integrating 36 central schemes without requiring a new separate budgetary stream.
- **Target:** 100 "Aspirational Agricultural Districts" selected based on low productivity, low cropping intensity, and limited credit access.

Aims and Objectives

The primary goal is to shift from production-centric to **income-centric farming**. Key objectives include:

- **Productivity Boost:** Increasing crop yields by 20–30% through high-yield seeds and precision farming.
- **Sustainability:** Promoting crop diversification (towards pulses and oilseeds) and climate-resilient practices like organic farming.
- **Infrastructure:** Expanding post-harvest storage at panchayat/block levels to reduce losses to under 5%.
- **Financial Inclusion:** Strengthening credit access through **Kisan Credit Cards (KCC)** and long-term loans.

Key Features



- **3Cs Framework:** Modelled after NITI Aayog's **Aspirational Districts Programme**, it uses Convergence, Collaboration, and Competition.
- **District-Level Governance:** Each district forms a **District Dhan-Dhaanya Samiti** chaired by the District Collector to implement a "District Agriculture Development Plan" (DADP).
- **Data-Driven Monitoring:** Real-time progress is tracked via a dashboard with 117 performance indicators, and districts are ranked monthly.
- **Nodal Oversight:** 100 **Central Nodal Officers (CNOs)** are assigned to field-verify and monitor performance.

Update as of 2026: Achievements and Criticism

As of mid-2026, the scheme has moved from planning to active field implementation.

Achievements (2026 Updates)

Saturation of Services: Accelerated registration for PM-KISAN and PM Fasal Bima Yojana in the 100 targeted districts.

Infrastructure Progress: Approval of decentralized storage units at block levels to help farmers avoid "distress sales".

Market Linkages: Organised "FPO Sangams" to connect local Farmer Producer Organisations directly with exporters and retailers.

Criticisms & Challenges

Uniformity Issues: Critics argue that "top-down" convergence may ignore local agro-ecological nuances in diverse regions.

Coordination Hurdles: Integrating 36 schemes across 11 different ministries poses significant bureaucratic and logistical challenges.

Credit Gap: Despite targets, small and marginal farmers in remote areas still report difficulties accessing institutional credit.

4. Bharat-VISTAAR:

Launched in **February 2026**, **Bharat-VISTAAR** (Virtually Integrated System to Access Agricultural Resources) is an AI-powered, multilingual Digital Public Infrastructure (DPI) platform designed to provide real-time, personalised advisory services to Indian farmers.

Overview & Governance

- **Ministry:** [Ministry of Agriculture & Farmers' Welfare](#).
- **Implementing Agency:** Department of Agriculture & Farmers' Welfare (DA&FW).
- **Scheme Type:** It is a **Central Sector Scheme**, entirely funded by the Central Government.
- **Nature:** It is a **flagship initiative** and serves as an **umbrella platform** that integrates data and services from 10 major central schemes like PM-KISAN, PMFBY, and Kisan Credit Card.

Aims & Objectives

- **Unified Access:** Bridge fragmented systems to provide a single digital gateway for information on weather, mandi prices, pests, and government schemes.
- **Personalised Advisory:** Deliver scientific, location-specific advice on crop management based on [ICAR](#) packages and [Soil Health Cards](#).



- **Digital Inclusion:** Ensure small and marginal farmers can access expert advice through voice-based AI (named "Bharati") and IVRS for non-smartphone users.

Funding & Features

- **Funding:** An initial allocation of ₹150 crore was made in the Union Budget 2026-27.
- **24/7 Accessibility:** Farmers can dial the toll-free helpline **155261** for instant AI solutions in their local language.
- **Multilingual Support:** Launched in Hindi and English, with plans to expand to 22+ regional languages.
- **Integrated Ecosystem:** Combines AgriStack, IMD weather inputs, and ICAR knowledge repositories.

Achievements & Criticism (2026 Update)

- **Achievements:**
 - **Phase-1 Rollout:** Successfully connected states like Maharashtra, Bihar, and Gujarat.
 - **Digital Literacy:** Trained frontline extension workers to use digital bots for field-level farmer support.
 - **Public-Private Partnerships:** Formed pro-bono partnerships with entities like [EkStep Foundation](#) and IIT-Madras for DPI development.
- **Criticism/Challenges:**
 - **Data Privacy:** Ongoing concerns regarding the handling of sensitive land and personal data under the [Digital Personal Data Protection Act](#).
 - **Connectivity Gap:** Doubts about the efficacy of AI-driven advice in "shadow zones" with poor mobile network penetration.
 - **Algorithm Accuracy:** Early criticism regarding the accuracy of AI advice for niche regional crops not fully covered in initial ICAR datasets

5. Pradhan Mantri Gram Sadak Yojana (PMGSY)

The **Pradhan Mantri Gram Sadak Yojana (PMGSY)**, launched on 25 December 2000, is a major rural infrastructure initiative in India. As of **May 2026**, the scheme is in its **fourth phase (PMGSY-IV)** and has recently seen its third phase (PMGSY-III) extended to ensure completion of all targeted projects.

Core Details

- **Ministry:** Under the [Ministry of Rural Development \(MoRD\)](#).
- **Implementing Agency:** At the national level, the National Rural Infrastructure Development Agency (NRIDA) handles coordination, while **State Rural Roads Development Agencies (SRRDAs)** manage ground-level execution.
- **Scheme Type:** It is a **Centrally Sponsored Scheme**.
- **Funding Ratio:** Costs are shared **60:40** between the Centre and States (90:10 for North Eastern and Himalayan states).
- **Classification:** It is considered a **flagship scheme** of the Government of India.

Aims and Objectives

The primary aim is to provide **all-weather road connectivity** to unconnected rural habitations.

- **PMGSY-I & II:** Focused on providing new connectivity and upgrading existing roads.



- **PMGSY-III:** Focuses on consolidating through-routes and major rural links connecting habitations to **Gramin Agricultural Markets (GrAMs)**, higher secondary schools, and hospitals.
- **PMGSY-IV (2024–2029):** Aims to provide all-weather road connectivity to **25,000 new habitations** that became eligible due to population growth (as per Census 2011).

2026 Status & Updates

- **Timeline Extension:** In April 2026, the Union Cabinet extended the completion timeline for **PMGSY-III beyond March 2025 to March 2028** (March 2029 for bridges in hilly areas).
- **Revised Outlay:** The budget for PMGSY-III was increased to **₹83,977 crore**.
- **Budget 2026-27:** The scheme has been allocated **₹19,000 crore** for the 2026-27 fiscal year, a significant increase from previous years.
- **Sustainable Construction:** Mandatory use of **green technologies** like waste plastics and cold mix technology is being pushed in PMGSY-IV, especially for fragile ecosystems.

Achievements (as of 2026)

- **Road Length:** Over **8,00,000 km** of rural roads have been constructed since inception.
- **Connectivity:** Nearly **99.6%** of eligible habitations under PMGSY-I have been connected as of January 2026.
- **Physical Progress:** Approximately **95% physical progress** was reported by December 2025, with over 7.87 lakh km completed out of 8.25 lakh km sanctioned.

Criticism & Challenges

- **Implementation Delays:** Projects in hilly terrains and Left-Wing Extremism (LWE) affected areas face delays due to law-and-order issues and difficult geography.
- **Maintenance Issues:** While construction is funded, **poor maintenance** by states remains a concern; roughly 41% of roads were reportedly in poor condition in recent years due to inadequate state funding for upkeep.
- **Quality Control:** Issues regarding the non-existence or non-functioning of mandatory quality control labs at the ground level have been flagged by committees.
- **Under-utilisation of Funds:** Some reports indicate under-utilisation of allocated budgets by certain states in recent fiscal cycles

6. Pradhan Mantri Awas Yojana-Gramin (PMAY-G)

The **Pradhan Mantri Awas Yojana-Gramin (PMAY-G)** is a **Centrally Sponsored Scheme** and is considered a **flagship mission** of the Government of India. It was launched on **April 1, 2016**, restructuring the earlier Indira Awas Yojana (IAY) to achieve the goal of "**Housing for All**" in rural areas.

Core Details

- **Ministry:** Ministry of Rural Development (MoRD).
- **Implementing Agency:** **State/UT governments** through their respective Rural Development Departments, with technical and financial oversight by the **MoRD**.
- **Aims & Objectives:** To provide a permanent (**pucca**) house with basic amenities to all houseless rural households and those living in dilapidated or kutcha houses.



- **Funding Mechanism:** Cost-sharing between Central and State governments in the ratio of **60:40** for plain areas and **90:10** for North-Eastern and Himalayan States. Funds are transferred directly to beneficiaries' bank accounts via **Direct Benefit Transfer (DBT)**.

Key Features

- **Minimum House Size:** 25 sq. m, including a dedicated area for hygienic cooking.
- **Financial Assistance:** ₹1.20 lakh in plain areas and ₹1.30 lakh in hilly/difficult areas.
- **Convergence:** Integration with **MGNREGA** (providing 90-95 days of unskilled labor wages), **Swachh Bharat Mission** (₹12,000 for toilets), and schemes like **Ujjwala** (gas) and **Saubhagya** (electricity).
- **Transparency:** Selection based on **Socio-Economic Caste Census (SECC) 2011** and **Awaas+** data, verified by Gram Sabhas, and monitored through **geo-tagging**.

2026 Update & Achievements

The scheme has been extended until **March 2029** to construct an additional **2 crore houses**.

- **Cumulative Target:** Expanded to **4.95 crore houses** by 2029.
- **Completion Rate:** As of **May 2026**, nearly **3.03 crore houses** have been completed out of approximately 3.91 crore sanctioned units.
- **Relaxed Eligibility (2026 Phase):** The monthly income limit for households was raised to **₹15,000** (from ₹10,000). Owning a motorized two-wheeler or a refrigerator no longer disqualifies a family.
- **Investment:** Over **₹4.09 lakh crore** has been transferred to beneficiaries to date.

Criticisms & Challenges

- **Outdated Selection Data:** Heavy reliance on **SECC 2011** data excludes many families who became eligible over the last decade.
- **Inadequate Grant:** Due to rising material and labor costs, the current ₹1.20–₹1.30 lakh assistance is often insufficient, forcing beneficiaries into debt.
- **Delayed Payments:** Frequent delays in the release of state shares or administrative hurdles lead to a significant gap between sanctioned and completed houses (approx. 91 lakh incomplete as of 2026).
- **Quality Issues:** Shortage of **skilled masons** and weak monitoring sometimes leads to substandard construction

7. Jal Jeevan Mission (JJM)

The **Jal Jeevan Mission (JJM)**, launched on 15 August 2019, is a **flagship centrally sponsored scheme** of the Government of India. Following a major restructuring in March 2026, it is now operating as **JJM 2.0**, with a renewed focus on long-term sustainability and a target completion date of **December 2028**.

Aims & Objectives

- **Har Ghar Jal:** Provide **Functional Household Tap Connections (FHTC)** to every rural household.
- **Service Delivery:** Supply at least **55 litres per capita per day (lpcd)** of potable water that meets BIS:10500 quality standards.
- **Sustainability:** Focus on source sustainability, including groundwater recharge, rainwater harvesting, and greywater management for reuse.



- **Decentralisation:** Empower local communities (Gram Panchayats and Pani Samitis) to plan and manage their own water systems.

Governance & Implementation

- **Ministry:** [Ministry of Jal Shakti](#) (Department of Drinking Water and Sanitation).
- **Implementing Agency:** **National Jal Jeevan Mission** at the centre, with State and District Water & Sanitation Missions at regional levels.
- **Classification:** It is a **Centrally Sponsored Scheme** (not central sector), meaning costs and implementation are shared with State governments.

Funding Mechanism (Updated 2026)

The Union Cabinet approved a total outlay of **₹8.69 lakh crore** for JJM 2.0.

- **Himalayan & NE States:** 90 (Centre) : 10 (State).
- **Other States:** 50 (Centre) : 50 (State).
- **Union Territories:** 100% funded by the Centre.

Status & Achievements (as of May 2026)

- **Coverage:** As of March 2026, **81.71%** (approx. 15.82 crore) of rural households have tap connections, up from only 16.7% in 2019.
- **Institutions:** Over **89% of schools** and **85% of Anganwadi centres** now have piped water.
- **Saturation:** 11 States/UTs (including Goa, Gujarat, Telangana, and Haryana) have achieved **100% "Har Ghar Jal"** status.
- **Public Health:** Estimates by the WHO suggest full coverage could prevent nearly **4 lakh deaths** from diarrheal diseases annually.

Key Criticisms & Challenges

- **Sustainability Issues:** A Parliamentary Committee warned in 2026 that many taps run dry within a year due to a lack of sustainable water sources.
- **Quality Gaps:** Assessments show only **76% of households** receive water meeting all safety standards, with contamination (arsenic, fluoride) remaining a risk in specific belts.
- **Irregularities:** Over **17,000 complaints** were recorded by early 2026 regarding poor work quality and financial irregularities, leading to action against 4,000 individuals.
- **O&M Burden:** Small villages struggle with the financial and technical burden of Operation & Maintenance (O&M) once infrastructure is handed over

8. DAY-National Rural Livelihoods Mission (DAY-NRLM)

Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) is a **flagship, centrally sponsored scheme**. It is one of the world's largest poverty alleviation programs, focusing on mobilizing rural poor households—especially women—into community institutions like Self-Help Groups (SHGs).

Overview (As of 2026)



- **Ministry:** [Ministry of Rural Development \(MoRD\)](#).
- **Implementing Agency:** **State Rural Livelihoods Missions (SRLMs)** at the state level, with technical support from the National Rural Livelihoods Promotion Society (NRLPS).
- **Scheme Type:** **Centrally Sponsored Scheme**. It also acts as an **umbrella scheme** for sub-programs like [DDU-GKY](#) and RSETIs.
- **Funding Mechanism:** Cost-sharing between Center and States:
 - **60:40** for most states.
 - **90:10** for North-Eastern and Himalayan states.
 - **100% Center** for Union Territories.
 - Partial support is also provided by the [World Bank](#).

Aims and Objectives

- **Poverty Alleviation:** Enable poor households to access gainful self-employment and skilled wage employment.
- **Social Mobilization:** Bring at least one woman from every rural poor household into the SHG network.
- **Financial Inclusion:** Provide affordable financial services and bank credit linkages.
- **Livelihood Diversification:** Support both farm (e.g., Mahila Kisans) and non-farm (e.g., handicrafts, food processing) activities.

Key Features

- **Demand-Driven Strategy:** States prepare their own State Perspective Implementation Plans (SPIP) and Annual Action Plans (AAP).
- **Participatory Identification of Poor (PIP):** Beneficiaries are identified by the community rather than just the BPL list.
- **Community Managed:** Driven by SHGs, Village Organizations (VOs), and Cluster-Level Federations (CLFs).
- **Panchasutra:** Adherence to five principles: regular meetings, savings, inter-loaning, repayment, and bookkeeping.

Achievements (Updated 2026)

- **Mobilization:** Over **10.05 crore rural households** mobilized into 91 lakh SHGs.
- **Credit Linkage:** SHGs have leveraged over **₹11 lakh crore** in bank credit with a low NPA rate of **1.7%**.
- **Lakhpati Didis:** More than **2 crore women** now earn over ₹1 lakh annually.
- **Employment:** 17.5 lakh youth trained under DDU-GKY with 11.48 lakh placed.
- **Digital Finance:** Deployment of nearly **48,000 Bank Sakhis** to boost rural banking.

Criticism and Challenges

- **Institutional Autonomy:** Concerns that Cluster-Level Federations (CLFs) are becoming subservient to government officials, weakening community ownership.
- **Financial Management:** Large capitalization funds (estimated ₹56 lakh crore) face risks of remaining idle or being misused without robust audits.
- **Implementation Gaps:** Patchy success across regions, particularly in remote and tribal areas with poor infrastructure.
- **Skill Mismatch:** Some training programs are not well-aligned with actual market demand.



- **Sustainability:** Heavy reliance on external credit can lead to long-term debt burdens for some SHGs.

2026 Updates

The mission is currently transitioning into **NRLM 2.0** for the **2026–2031 cycle**. This phase focuses on:

- Scaling **women-led enterprises** and integrating them into public procurement.
- Strengthening **grassroots institutions** and financial sustainability.
- Convergence with other schemes like **Poshan Abhiyan** and **Swachh Bharat Mission**

9. National Social Assistance Programme (NSAP)

As of 2026, the **National Social Assistance Programme (NSAP)** remains a cornerstone of India's social security framework, specifically targeting the most vulnerable citizens below the poverty line (BPL). It is a **flagship scheme** that provides a "minimum national standard" of social assistance.

Core Identity & Administration

- **Ministry:** Administered by the **Ministry of Rural Development (MoRD)**.
- **Type of Scheme:** It is a **Centrally Sponsored Scheme (CSS)**. While the Center provides 100% assistance for the basic pension amount, it is considered "sponsored" because implementation and additional "top-up" funding are the responsibility of State Governments.
- **Implementing Agency:** At the central level, the **Department of Rural Development** oversees it. Locally, it is implemented by **Gram Panchayats** and **Municipalities**.

Aims & Objectives

- **Objective:** To fulfill the **Directive Principles of State Policy** (Article 41 of the Constitution) by providing public assistance for old age, widowhood, and disability.
- **Aims:**
 - Ensure a minimum national standard of social protection.
 - Provide dignity and financial security to BPL households.
 - Support families in the event of the death of a primary breadwinner.

Funding Mechanism (2026 Update)

- **Central Share:** The Center provides fixed monthly assistance (e.g., ₹200–₹500 for old age).
- **State Top-ups:** States are encouraged to add their own funds. As of 2026, state top-ups range from **₹50 to ₹5,700**, leading to an average monthly pension of roughly **₹1,100** across India.
- **2025-26 Budget:** The allocation for NSAP stands at **₹9,652 crore**.

Key Components (The "Umbrella" of 5 Schemes)

NSAP functions as an **umbrella** for five specific sub-schemes:

1. **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** For BPL persons aged 60+.
2. **Indira Gandhi National Widow Pension Scheme (IGNWPS):** For BPL widows aged 40-79.
3. **Indira Gandhi National Disability Pension Scheme (IGNDPS):** For BPL persons aged 18-79 with severe/multiple disabilities.



4. **National Family Benefit Scheme (NFBS):** A lump sum of ₹20,000 to BPL families on the death of a primary breadwinner (aged 18-59).
5. **Annapurna Scheme:** 10 kg of free food grains per month for eligible senior citizens not receiving a pension.

2026 Status & Achievements

- **Saturation Goal:** For the 2026-27 financial year, the government has shifted toward a "Saturation" model, aiming to ensure 100% of eligible beneficiaries are enrolled.
- **Coverage:** Currently supports approximately **3.09 crore beneficiaries**.
- **Digitization:** Widespread use of **Aadhaar-based Direct Benefit Transfer (DBT)** and **Digital Life Certificates (DLCs)** has significantly reduced fake beneficiaries and "ghost" accounts.

Criticisms

- **Inadequate Pension Amount:** The central contribution has remained static (₹200 for those under 80) for over a decade, which critics argue is insufficient given inflation.
- **Implementation Gaps:** Issues persist with timely disbursement in some states and the exclusion of eligible persons due to stringent BPL documentation requirements.
- **Identification Challenges:** Dependence on dated BPL lists often excludes the "new poor" or those who have fallen into poverty recently

10. SHE-Marts

Announced in the **Union Budget 2026-27**, **SHE-Marts** (Self Help Entrepreneur Marts) is a [Government of India initiative](#) designed to transition women from being "credit-seekers" to "enterprise owners" through community-owned retail outlets.

Core Details (As of May 2026)

- **Ministry:** [Ministry of Rural Development](#).
- **Implementing Agency:** [National Rural Livelihood Mission \(NRLM\)](#) in coordination with **State Rural Livelihood Missions (SRLMs)** and **Cluster Level Federations (CLFs)**.
- **Classification:** It functions as a [flagship measure](#) under the **Mission Shakti** umbrella. It is typically structured as a **Centrally Sponsored Scheme** as it is implemented through state-level missions.

Aims and Objectives

- **Market Access:** Establish permanent, structured retail platforms to eliminate middlemen and [bridge the gap between rural production and urban consumption](#).
- **Livelihood Transition:** Move [10 crore rural women](#) from simple income generation to [actual enterprise ownership](#).
- **Branding & Scaling:** Provide a [unified "SHE" label](#) and branding support to help local products (like millet snacks, handicrafts, and pickles) compete in mainstream markets.

Funding Mechanism & Features



- **Funding:** Uses **innovative financing instruments**, such as credit guarantees and bridge funding, rather than just direct subsidies. Budget 2026 allocated **₹3,605 crore** to Mission Shakti, which covers these initiatives.
- **Infrastructure:** Community-owned retail outlets established within **Cluster-Level Federations (CLFs)**, which aggregate products from 5 to 20 village organizations.
- **Technology:** Integrated with **digital payment systems** and [online marketplaces like the GeM portal](#) for broader reach.

Achievements and 2026 Status

- **Scale:** Building on the Lakhpati Didi program, which empowered **2.5 crore women** by late 2025, SHE-Marts aim to reach **3 crore women** by March 2027.
- **Product Diversification:** Successfully expanded into high-value sectors like millet-based food processing, sustainable textiles, and even the "Blue Economy" (fisheries).

Criticism and Challenges

- **Digital Divide:** Analysts from the Observer Research Foundation (ORF) highlight that **digital literacy gaps** and complex registration on portals like GeM still limit participation for many SHGs.
- **Operational Viability:** Experts caution that success depends on avoiding "symbolic" marts and ensuring they are financially self-sustaining without permanent government support.
- **Logistics:** Rural enterprises still face significant [logistics and supply chain dependencies](#) that can erode the profit margins SHE-Marts aim to protect

11. Reservoir Development Scheme

The **Integrated Development of Reservoirs and Amrit Sarovars** is a key initiative under the **Pradhan Mantri Matsya Sampada Yojana (PMMSY)**, focused on tapping into India's 31.5 lakh hectares of reservoir area for fisheries. As of May 2026, the scheme has been significantly expanded to cover 500 reservoirs nationwide.

Core Details (Update 2026)

- **Ministry:** [Ministry of Fisheries, Animal Husbandry & Dairying](#).
- **Implementing Agency:** **Department of Fisheries (DoF)**, in coordination with State/UT Governments and the **National Fisheries Development Board (NFDB)**.
- **Scheme Type:** It is a component of the **PMMSY**, which is an **Umbrella Scheme** comprising both **Central Sector (CS)** and **Centrally Sponsored (CSS)** components.
- **Funding Mechanism:**
 - **Central Sector:** 100% funding by the Centre for specific activities.
 - **Centrally Sponsored:** Cost-sharing between Centre and States/UTs (60:40 for general states; 90:10 for North-Eastern/Himalayan states; 100% for UTs without legislature).
 - **Total Outlay:** PMMSY has been allocated ₹2,500 crore in the **2026-27 Union Budget** to anchor these developments.

Aims & Objectives



- **Enhance Production:** To unlock an estimated **20 lakh tonnes** of additional fish production potential in inland reservoirs.
- **Livelihood Support:** To double the income of fishers and fish farmers through sustainable aquaculture.
- **Modernisation:** Promoting technology-led aquaculture like **cage culture**, pen culture, and **Bio-floc** technology.
- **Value Chain Strengthening:** Linking Fish Farmer Producer Organizations (FFPOs), women-led groups, and startups to markets.

Key Features

- **Integrated Development:** Includes stocking of fingerlings, cage installation, and post-harvest infrastructure.
- **Scientific Guidelines:** Implementation follows newly formulated **Model Guidelines for Reservoir Fisheries Management** circulated to all states.
- **Cluster Planning:** Geospatial mapping and cluster-based planning are used to identify high-potential reservoirs.

Achievements (as of March 2026)

- **Reservoir Coverage:** Initial development of 23 reservoirs has been expanded to a target of **500 reservoirs** in the 2026-27 budget.
- **Infrastructure:** Installation of **62,836 cages** and **545 hectares of pens** in upstream dam and reservoir areas.
- **Stocking:** Fingerlings stocked in more than **3 lakh hectares** of water bodies.
- **General Growth:** Contributed to India's total fish production reaching **197.75 lakh tonnes** (a 106% increase since 2013-14).

Criticisms & Challenges

- **Implementation Gaps:** Slow progress in some states due to leasing delays and administrative bottlenecks at the district level.
- **Post-Harvest Losses:** High wastage remains a concern, though the 2026 budget specifically targets this by funding **200 startups** for value chain improvements.
- **Community Conflicts:** Leasing water bodies sometimes leads to disputes between local traditional fishers and larger cooperative societies or lessees

12. Amrit Sarovars

Launched on **24 April 2022** to mark 75 years of independence, **Mission Amrit Sarovar** is a high-priority initiative to combat water scarcity by creating or rejuvenating at least **75 water bodies** in every district of India.

Overview & Administrative Framework (as of 2026)

- **Nodal Ministry:** [Ministry of Rural Development \(MoRD\)](#).
- **Implementing Agency:** Execution is carried out by **State and District administrations** through a "Whole of Government" approach involving seven additional ministries (e.g., Jal Shakti, Panchayati Raj, Railways).
- **Scheme Type:** It is a **Centrally Sponsored Scheme** that operates via **convergence**.
- **Status:** It is a **Flagship Mission** under the broader [Azadi Ka Amrit Mahotsav](#) umbrella.



Aims & Key Features

- **Objectives:** To enhance groundwater recharge, ensure water security for agriculture/domestic use, and promote rural livelihoods.
- **Technical Standards:** Each *Sarovar* (pond) should ideally have a minimum area of **1 acre** and a water holding capacity of **10,000 cubic meters**.
- **Funding Mechanism:** There is **no separate financial allocation**. Funding is pulled from existing schemes like **MGNREGS, PMKSY** (Watershed Development), 15th Finance Commission grants, and CSR funds.
- **Community Participation (*Jan Bhagidaari*):** Focuses on local involvement, including families of freedom fighters and martyrs, to foster ownership.

Achievements (Updated 2026)

- **Scale:** Over **68,800 Amrit Sarovars** have been completed nationwide as of early 2026, significantly surpassing the original target of 50,000.
- **Leading State:** **Uttar Pradesh** ranks first, having completed over 16,600 ponds.
- **Ecological Impact:** More than **23 lakh trees** (Neem, Peepal, Bargadh) have been planted around these water bodies to support local biodiversity.
- **Phase II:** The mission has moved into **Phase II** with a renewed focus on ensuring long-term sustainability and maintaining catchment area cleanliness.

Criticisms & Challenges

- **Maintenance Gaps:** Despite high completion rates, nearly **78% of Sarovars** lack a structured long-term maintenance plan after construction.
- **Low Survival Rates:** Studies have noted that plantation efforts around many sites suffer from **poor tree survival rates**.
- **State Disparity:** While some states exceeded targets, others like West Bengal and Punjab have faced challenges in meeting the 75-per-district mandate.
- **Data Reliability:** Critics point to a lack of detailed data on actual water usage for domestic and industrial purposes from these rejuvenated sources

13. SVAMITVA Scheme

The **SVAMITVA** (Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas) scheme is a **Central Sector flagship scheme** launched by the Prime Minister on April 24, 2020 (National Panchayati Raj Day).

Core Identity and Structure

- **Ministry:** [Ministry of Panchayati Raj](#) (MoPR).
- **Implementing Agencies:** The [Survey of India](#) (SoI) acts as the technology partner. At the state level, the **Revenue/Land Records Department** and State Panchayati Raj Department carry out implementation.
- **Scheme Type:** It is a **Central Sector Scheme** (100% funded by the Union Government) and is considered a **flagship initiative**.



- **Funding Mechanism:** Funds are provided by the MoPR to the Survey of India for drone surveys and map preparation, and to States/UTs based on the number of villages covered.

Aims and Objectives

The primary goal is to provide an integrated property validation solution for rural India.

- **Legal Ownership:** Issue legal **Property Cards** (Record of Rights) to village household owners in inhabited ("Abadi") areas.
- **Financial Inclusion:** Enable rural citizens to use their property as a **financial asset** for securing bank loans.
- **Dispute Reduction:** Minimise property-related conflicts through accurate, high-resolution mapping.
- **Better Planning:** Facilitate higher quality **Gram Panchayat Development Plans (GPDP)** using GIS maps.
- **Revenue Collection:** Streamline the assessment and collection of property tax at the local level.

Key Features

- **Drone Technology:** Uses drone-based surveys and Continuously Operating Reference Station (CORS) technology for centimeter-level accuracy.
- **Digital Records:** Creation of GIS-based maps and digital land records accessible via the e-GramSwaraj portal.
- **Phased Rollout:** Initially piloted in 9 states (2020-21) before expanding nationwide to cover approximately **6.62 lakh villages**.

2026 Status and Achievements

As of **March 2026**, the scheme is nearing its nationwide completion target:

- **Drone Surveys:** Completed in **3.29 lakh villages** out of a targeted 3.44 lakh (approx. 95% completion).
- **Property Cards:** Nearly **3.10 crore cards** have been prepared for 1.87 lakh villages, with over **2.65 crore cards distributed**.
- **Economic Impact:** Unlocked property values estimated at nearly **₹132 lakh crore** (approx. \$1.16 trillion USD).
- **Global Recognition:** Lauded as a "Country Champion" by the [World Bank](#) for innovation in land governance.

Criticisms and Challenges

- **Legal Acceptance:** Some banks still hesitate to accept property cards as collateral without specific amendments to state-level **Revenue Acts**.
- **Exclusion Issues:** Concerns that marginalized communities or those with informal land arrangements may be left out due to a lack of traditional documentation.
- **State-Level Variance:** Differences in state laws lead to inconsistent recognition of rights (e.g., coparcenary rights for women).
- **Awareness Gaps:** Low digital literacy and lack of awareness among villagers can lead to disputes during the "ground truthing" (verification) phase.
- **Implementation Resistance:** Some states (e.g., Tamil Nadu) have opted out of full implementation, citing existing adequate records.



14. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY):

The **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)** is a **centrally sponsored scheme** launched on 25 September 2014 by the **Ministry of Rural Development (MoRD)**. It functions as a **flagship program** for placement-linked skill training under the **umbrella** of the **Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)**.

1. Aims and Objectives

The primary vision is to transform rural poor youth into an economically independent and globally relevant workforce.

Rural Development Department, Uttarakhand +1

- **Skill Alleviation:** Bridge the skill gap for rural youth (ages 15–35; up to 45 for vulnerable groups).
- **Income Diversity:** Provide rural families with diverse income sources through wage employment.
- **Guaranteed Placement:** Mandate that at least **75%** of trained candidates secure jobs with monthly wages at or above minimum wage.

Bajaj Finserv +3

2. Funding Mechanism

DDU-GKY operates on a **cost-sharing basis** between the Centre and States:

- **Standard States:** 75% Central, 25% State share.
- **North-East & Himalayan States:** 90% Central, 10% State share.
- **Training Cost:** Funding ranges from ₹25,696 to over ₹1 lakh per individual depending on course duration and residential status.

3. Implementing Agency

The scheme uses a **three-tier implementation structure**:

- **Tier 1 (National):** MoRD acts as the policy-making and coordination agency.
- **Tier 2 (State):** **State Rural Livelihood Missions (SRLM)** or State Skill Missions serve as nodal implementation agencies.
- **Tier 3 (Local):** **Project Implementing Agencies (PIAs)** (private companies, NGOs, or government bodies) deliver the training and placement.

4. Key Features & Updates (as of 2026)

- **Social Inclusion:** Mandatory reservation of 50% for SC/ST, 15% for Minorities, 33% for Women, and 3% for PwD.
- **Standardized Quality:** Courses are aligned with the **National Skills Qualifications Framework (NSQF)**.
- **End-to-End Support:** Includes free training, boarding, lodging, uniforms, and post-placement support (direct bank transfers of ₹1,000/month for up to 6 months).
- **DDU-GKY 2.0:** Recent iterations emphasize "**Captive Employers**"—companies that train youth specifically for their own internal workforce needs—to ensure higher job retention.

5. Achievements and Criticism



Achievements

Scale: Over **16.90 lakh** candidates trained and **10.97 lakh** placed as of late 2024/2025.

Employment Rate: Maintains a successful placement rate of approx. **65-75%**.

Special Focus: Targeted sub-schemes like **Roshni** (for LWE areas) and **Himayat** (for J&K) have improved outreach in conflict zones.

Criticism

Retention Issues: High attrition rates as rural youth often struggle to adapt to urban work environments.

Quality Variation: Regional disparities in the quality of training provided by different PIAs.

Infrastructure Gaps: Inadequate residential facilities in remote districts can lead to training dropouts.

15. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA):

As of **May 2026**, the **Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA)** has undergone a significant transformation. Following the passage of the **Viksit Bharat–Guarantee for Rozgar and Ajeevika Mission (Gramin) Act, 2025 (VB–G RAM G)**, the original MGNREGA framework is being transitioned into this new mission to align with India's 2047 development goals.

Core Identity and Administration

- **Ministry:** [Ministry of Rural Development \(MoRD\)](#).
- **Implementing Agency:** [Panchayati Raj Institutions \(PRIs\)](#) are the primary agencies, with at least **50% of works** executed by Gram Panchayats.
- **Scheme Type:** It is a **Centrally Sponsored Scheme (CSS)**.
- **Status:** Historically known as a **Flagship Scheme** of the Government of India.

Aims and Objectives

- **Primary Aim:** To enhance livelihood security in rural areas by providing a legal **Right to Work**.
- **Employment Guarantee:** Ensures **100 days of unskilled manual work** per year for every rural household.
- **Asset Creation:** Focuses on building durable rural infrastructure such as roads, canals, and ponds, and improving water security.
- **Social Equity:** Mandates that at least **one-third of beneficiaries** must be women.

Funding Mechanism (2026 Update)

- **Traditional Model:** The Centre historically funded 100% of unskilled wage costs and 75% of material costs.
- **New Framework (VB–G RAM G):** The funding model has shifted toward a **60:40 ratio** (60% Centre, 40% State) for most states, and **90:10** for North-Eastern and Himalayan states.
- **Budget 2026-27:**
 - **₹30,000 crore** allocated specifically for the legacy [MGNREGA](#) to clear pending liabilities.



- ₹95,692.31 crore allocated for the new **VB–G RAM G Mission**, marking a record high for rural employment.

Achievements and Criticisms

Achievements

Poverty Alleviation: Successfully compensated 20-80% of income loss for rural households during major economic disruptions like COVID-19.

Financial Inclusion: Direct Benefit Transfer (DBT) to bank accounts has reduced leakages and improved transparency.

Infrastructure: Massive creation of assets related to water conservation, soil health, and rural connectivity.

Criticisms

Wage Delays: Significant [pending liabilities](#) (over ₹13,700 crore in late 2025) across various states.

Low Work Completion: Some studies showed nearly 39% of surveyed households received zero days of work despite legal guarantees.

Complexity of Digital Tools: The mandatory shift to Aadhaar-linked payments and mobile apps caused accessibility issues for some workers.

16. DDU-GKY & RSETI:

DDU-GKY and **RSETI** are the two primary skill development sub-schemes under the **Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)**. Both are **Centrally Sponsored Schemes (CSS)** managed by the **Ministry of Rural Development (MoRD)**.

DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana)

Feature	Details
Aims & Objectives	To transform rural poor youth into a globally relevant, economically independent workforce through placement-linked wage employment.
Target Group	Rural poor youth aged 15–35 years (up to 45 years for SC/ST, women, and PwD).
Implementing Agencies	Project Implementing Agencies (PIAs) , which include private training providers, NGOs, and industry partners.
Funding Mechanism	Shared between Centre and States: 75:25 for most states; 90:10 for North-Eastern states.
Key Features	Mandatory 12-month post-placement tracking; focus on minimum wages



(at least ₹10,000/month); inclusive targets (50% SC/ST, 33% Women, 15% Minorities).

RSETI (Rural Self Employment Training Institutes)

Feature	Details
Aims & Objectives	To provide short-duration training to rural youth to encourage self-employment and entrepreneurship.
Target Group	Rural youth aged 18–50 years .
Implementing Agencies	Sponsor Banks (e.g., SBI, PNB) in collaboration with Central and State governments.
Funding Mechanism	MoRD funds infrastructure (building construction) and the training costs of rural poor candidates.
Key Features	Two years of handholding support ; credit linkage with banks for starting micro-enterprises; one RSETI per district.

Status Update & Achievements (as of May 2026)

- **Continuation Status:** As of 2026, the schemes are undergoing appraisal for continuation beyond April 1, 2026, aligned with the **16th Finance Commission** cycle.
- **DDU-GKY Achievements:** Since inception (2014) to late 2025, approximately **17.92 lakh** candidates have been trained and **11.64 lakh** placed.
- **RSETI Achievements:** From 2009 to February 2026, RSETIs trained **60.63 lakh** candidates, with **43.89 lakh** successfully settled in self-employment.

Criticisms & Challenges

- **Placement Discrepancies:** High dropout rates after initial placement and challenges in sustaining employment beyond the mandatory tracking period.
- **Infrastructure Issues:** Reports of operational inefficiencies; for instance, as of 2025, only 611 out of 2,369 DDU-GKY training centres were recorded as fully operational in some reports.
- **Credit Linkage Gaps:** In RSETIs, while many are trained, a significant portion still faces hurdles in securing bank loans to start businesses despite the scheme's mandate.



17. AgriSURE:

The **AgriSURE** (Agri Fund for Start-ups & Rural Enterprises) is a dedicated blended capital fund launched to drive innovation and technology adoption in India's agricultural sector.

Core Details & 2026 Status

- **Ministry:** [Ministry of Agriculture & Farmers Welfare \(MoA&FW\)](#).
- **Implementing Agency:** [National Bank for Agriculture and Rural Development \(NABARD\)](#), through its wholly-owned subsidiary **NABVENTURES Ltd.**
- **Scheme Type:** It is a **Central Sector Scheme** (100% funded through central agencies and private mobilization, not shared with states).
- **Scheme Category:** It is a **flagship initiative** specifically targeting the agri-startup ecosystem.
- **2026 Update:** As of early 2026, the fund is actively deploying capital and has institutionalized the [AgriSURE Greenathon Awards](#) to recognise and scale top tech-driven ventures.

Aims and Objectives

- **Innovation Catalyst:** Focuses on technology-driven, high-risk, and high-impact ventures in agriculture.
- **Financial Liquidity:** Provides access to equity and debt for startups unable to upscale due to financing gaps.
- **Value Chain Strengthening:** Enhances forward and backward linkages to ensure better price realisation for farmers.
- **Rural Employment:** Attracts youth to agriculture as a business opportunity, creating additional local jobs.

Funding Mechanism & Features

- **Corpus:** ₹750 crore total corpus, registered as a **SEBI Category II Alternative Investment Fund (AIF)**.
- **Funding Split:** ₹250 crore from the GoI, ₹250 crore from NABARD, and ₹250 crore mobilized from banks, insurance companies, and private investors.
- **Dual-Scheme Structure:**
 - **AgriSURE FoF (Fund of Funds):** ₹450 crore to invest in other SEBI-registered AIFs.
 - **AgriSURE Direct:** ₹300 crore for direct equity investments in early-stage startups (up to ₹25 crore per startup).
- **Duration:** 10 years, extendable by two or more years.

Achievements (as of 2026)

- **Ecosystem Growth:** Supported approximately **85 startups** across sectors like agritech, food processing, and animal husbandry.
- **Institutional Recognition:** Established the [AgriSURE Greenathon](#) to solve critical issues like agri-waste management and "smart agriculture on a budget."
- **Tech Adoption:** Accelerated the use of IT-based solutions and farm machinery rental services for small and marginal farmers.

Criticism & Challenges

- **High Risk/High Barrier:** Its focus on "high-risk" ventures may lead to higher failure rates in a traditionally conservative sector.



- **Mobilization Hurdles:** Success relies heavily on the ability to attract ₹250 crore from private investors, which can be difficult during market downturns.
- **Technical Assistance Gap:** The fund lacks a formal component for grant-based technical assistance, focusing strictly on capital investment

18. National Pest Surveillance System (NPSS):

The **National Pest Surveillance System (NPSS)** is an AI-driven digital platform launched on **15 August 2024** to modernise pest management in India. As of 2026, it is a key component of the [Digital Agriculture Mission](#) aimed at reducing crop losses and farmer reliance on pesticide retailers.

Drishti IAS +3

Core Identity & Administration

- **Ministry:** [Ministry of Agriculture & Farmers Welfare](#).
- **Implementing Agencies:** A collaboration between the [Directorate of Plant Protection, Quarantine & Storage \(DPPQ&S\)](#) and the [ICAR-National Research Centre for Integrated Pest Management \(ICAR-NCIPM\)](#).
- **Scheme Type:** It is a **Central Sector Scheme** fully funded by the Department of Agriculture & Farmers Welfare.
- **Classification:** It serves as a **Flagship digital initiative** under the broader Digital Agriculture Mission umbrella.

Aims & Objectives

- **Scientific Pest Management:** Inculcate a scientific approach to pest control and reduce indiscriminate pesticide use.
- **Reduced Dependency:** Minimize farmer reliance on pesticide retailers for technical advice.
- **Real-time Monitoring:** Provide GIS-based monitoring and early warning alerts to prevent pest epidemics.
- **Expert Connectivity:** Bridge the gap between 140 million farmers and agricultural scientists through instant digital communication.

Key Features

- **AI/ML Integration:** Uses image analytics to identify pests and diseases automatically from photos uploaded by farmers.
- **Multilingual Support:** Available in **11 regional languages** (including Hindi, Marathi, Punjabi, Odia, and Telugu) as of 2026.
- **Comprehensive Coverage:** Identifies pests in **66 crops** and provides specific management advisories for major crops like cotton, wheat, and rice.
- **Surveillance Modules:** Includes quantitative scientific modules for experts and qualitative modules for farmers/laymen.

2026 Status & Achievements

- **Scale:** Supports **66 crops** and over **432 pest species**.
- **Human Resource:** Actively used by over **10,000 extension workers** across India.
- **Output:** More than **10,000 pest management advisories** have been issued to date.
- **Integration:** In the 2026-27 Union Budget, NPSS is being integrated into **Bharat-VISTAAR**, a unified multilingual AI tool for all AgriStack portals.



Criticisms & Challenges

- **Technological Barriers:** Success depends on rural internet connectivity and smartphone literacy among 140 million farmers.
- **Infrastructure Gaps:** High initial costs for equipment and the need for robust data management systems to handle massive real-time data flows.
- **Adoption Resistance:** Farmers may experience an initial yield decline when switching from heavy chemical use to Integrated Pest Management (IPM), discouraging long-term adoption.
- **Validation Lag:** While AI provides quick answers, the accuracy of automated diagnosis still requires continuous field-level expert validation to prevent misinformation

19.Saansad Adarsh Gram Yojana (SAGY):

The **Saansad Adarsh Gram Yojana (SAGY)**, launched on October 11, 2014, is a rural development program focusing on the social, cultural, and infrastructure development of villages.

Core Identity & Administration

- **Ministry:** Under the [Ministry of Rural Development \(MoRD\)](#).
- **Type of Scheme:** SAGY is unique because it is **neither** a central sector nor a centrally sponsored scheme in the traditional sense; it is a **convergence-based scheme**.
- **Flagship Status:** It is considered a flagship program for rural transformation through leadership.
- **Implementing Agency:** The [Gram Panchayat](#) is the primary implementing agency, while the [District Collector](#) serves as the nodal officer at the district level.

Aims & Objectives

- **Holistic Development:** Trigger processes for the comprehensive development of identified Gram Panchayats.
- **Quality of Life:** Substantially improve standard of living through better amenities, higher productivity, and reduced disparities.
- **Model Villages:** Create "Adarsh Grams" that serve as schools of local development to inspire and train neighbouring panchayats.
- **Values:** Instill values of social justice, gender equality, and community spirit.

Key Features & Funding

- **Selection:** Each Member of Parliament (MP) identifies one Gram Panchayat (not their own or their in-laws') to develop as a model village.
- **Timeline:** The goal was one village by 2016, two more by 2019, and **five more by 2024** (one per year).
- **Funding Mechanism:** There is **no additional funding** allocated specifically for SAGY. Instead, it relies on:
 - **Convergence:** Synergizing existing schemes (e.g., MGNREGA, PMGSY).
 - **MPLADS:** Members of Parliament Local Area Development Scheme funds.
 - **CSR:** Corporate Social Responsibility funds.



- **Own Funds:** Internal resources of the Gram Panchayats.

Update (as of 2026)

- **Phase Completion:** As of early 2026, the program has completed eight phases (2014–2024).
- **Current Status:** A total of **3,361 Gram Panchayats** were adopted during this decade. Out of these, **1,878 (approx. 56%)** have reported 100% completion of their Village Development Plans (VDPs).
- **Evaluation:** The Ministry of Rural Development continues to conduct periodic reviews and mid-term assessments via independent agencies.

Achievements and Criticisms

Achievements

Criticisms

Poverty Reduction: Contributed to a decline in multidimensional poverty in rural areas.

Funding Gaps: Lack of a dedicated budget often leaves projects stalled if convergence fails.

Infrastructure: Significant gains in piped water, sanitation, and rural connectivity.

Low MP Engagement: Many MPs have shown declining interest in later phases (e.g., only 252 adopted villages in Phase 4).

Social Outcomes: Improved institutional deliveries and increased health awareness.

Monitoring Issues: The absence of a central database for fund tracking makes it hard to measure total investment.

20. PM Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY):

Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY) is a **Central Sector Sub-scheme** launched under the umbrella of the [Pradhan Mantri Matsya Sampada Yojana \(PMMSY\)](#). Approved in February 2024, it is designed to run for **four years** from FY 2023-24 to FY 2026-27 with a total investment of **₹6,000 crore**.

PM India +3

Core Identity & Administration

- **Ministry:** Ministry of Fisheries, Animal Husbandry and Dairying.
- **Implementing Agency:** **Department of Fisheries** through the National Fisheries Digital Platform (NFDP).
- **Scheme Type:** **Central Sector Sub-scheme** (100% funded by the Central Government for its public finance component).
- **Status:** It is a **sub-scheme** under the **flagship/umbrella scheme** of [PMMSY](#).

Aims and Objectives

The primary goal is the **formalisation of the unorganised fisheries sector**. Key objectives include:



Government of Sikkim

- Creating **work-based digital identities** for fishers and vendors on the NFDI.
- Facilitating access to **institutional finance** and working capital.
- Providing **one-time incentives** for aquaculture insurance to mitigate crop risks.
- Improving **value chain efficiencies** and ensuring **food safety/quality** standards.

Funding Mechanism

The total outlay of **₹6,000 crore** is split 50:50 between public and private sources:

- **₹3,000 crore (50%):** Public finance, including external funding from the **World Bank** and the **Agence Française de Développement (AFD)**.
- **₹3,000 crore (50%):** Leveraged private investment from beneficiaries and private sector partners.

Key Features

- **Performance Grants:** Financial incentives for micro and small enterprises (MSEs) to adopt safety and quality systems (up to **₹35–100 lakhs** depending on enterprise size and category).
- **Insurance Incentives:** Onetime incentive of **40% of the premium** (up to ₹1 lakh per farmer) for general categories, with an **additional 10%** for SC, ST, and women.
- **Job Creation:** Targeted to create **1.7 lakh new jobs**, with a specific focus on employing **75,000 women**.

Update (as of 2026): Achievements & Criticisms

Achievements

- **Financial Progress:** As of April 2025, approximately **₹11.84 crore** had already been sanctioned for early implementation.
- **Sectoral Growth:** Part of the broader success that saw fish production reach **197.75 lakh tonnes** in FY 2024-25, a 106% increase over 2013-14 levels.
- **Digital Integration:** The National Fisheries Digital Platform (NFDI) has begun creating a registry for an estimated **40 lakh small and micro-enterprises**.

Criticisms & Challenges

- **Formalisation Hurdles:** Critics point out that the high degree of **informality** in the sector makes rapid digital registration difficult for traditional, illiterate, or remote fisherfolk.
- **Incentive Accessibility:** Some small-scale fishers find the **40% insurance incentive** insufficient if the base premium remains high or if the 4-hectare limit excludes certain community cooperatives.
- **Implementation Speed:** While sanctions have begun, the gap between "sanctioned" and "disbursed" funds remains a point of scrutiny for timely sector transformation



21. Prime Minister Dhan-Dhaanya Krishi Yojana:

The **Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY)** is a major **umbrella initiative** approved by the Union Cabinet in July 2025 to transform India's agricultural landscape in underperforming regions. Announced in the Union Budget 2025–26, the scheme focuses on 100 "Aspirational Agriculture Districts" to boost productivity and farmer income.

Aims and Objectives

The primary goal is to shift Indian agriculture from a production-centric to an **income-centric model**.

- **Enhance Productivity:** Focus on 100 districts with yields below national averages.
- **Sustainable Practices:** Promote crop diversification (especially pulses and oilseeds) and climate-resilient farming.
- **Infrastructure:** Augment post-harvest storage at the panchayat and block levels to reduce wastage.
- **Resource Access:** Improve irrigation facilities and ensure both long-term and short-term credit availability for farmers.

Governance and Implementation

- **Ministry:** Under the **Ministry of Agriculture and Farmers Welfare (MoA&FW)**.
- **Implementing Agency:** At the district level, the **District Dhan-Dhaanya Krishi Yojana (DDKY) Samiti**, chaired by the District Collector, executes the "District Agriculture Development Plan".
- **Type of Scheme:** It is a **Central Sector Scheme** with **100% central funding** for its core components.
- **Nature:** It is a **flagship umbrella scheme** that achieves its goals by **converging 36 existing schemes** from 11 different departments (including PM-KISAN and PM-KSY).

Funding Mechanism

- **Outlay:** Approximately **₹1.44 lakh crore** total over six years (FY 2025–26 to 2030–31), with an annual outlay of **₹24,000 crore**.
- **Allocation Split:**
 - **40%** for direct subsidies.
 - **30%** for infrastructure (storage and irrigation).
 - **20%** for credit/loans.
 - **10%** for training and market support.

2026 Update: Achievements and Progress

As of early 2026, the scheme has moved from planning to ground-level execution:

- **District Selection:** 100 districts have been finalized across 29 States and UTs.



- **FPO Integration:** Successful hosting of "FPO Sangam" events, connecting over 72 Farmer Producer Organisations with corporate buyers like ITC and Unilever to expand market reach.
- **Self-Reliance:** Integration with the "Self-Reliance in Pulses Mission" to increase pulse production targets to 350 lakh tonnes by 2030.
- **Digital Monitoring:** Implementation of a digital dashboard with 117 Key Performance Indicators (KPIs) for monthly district rankings.

Criticisms and Challenges

- **State-Level Disparities:** Variations in implementation efficiency between states, with some regions like Bihar and Uttarakhand showing slower progress due to local governance constraints.
- **Convergence Issues:** Experts point to potential procedural inefficiencies and "red tape" when merging 36 different schemes with varying guidelines.
- **Financial Literacy:** A significant barrier remains the low financial awareness among smallholders, limiting their ability to utilize the credit and insurance components.
- **Climate Risks:** Increasing weather variability continues to threaten the yield improvements targeted by the scheme

22. Lakhpati Didi Mission:

The **Lakhpati Didi Mission**, launched in 2023, is a flagship initiative aimed at empowering rural women within Self-Help Groups (SHGs) to achieve a sustainable annual household income of **₹1 lakh or more**.

Aims and Objectives

- **Income Target:** Enable women to earn at least ₹10,000 per month, sustained over four agricultural seasons or business cycles.
- **Entrepreneurship:** Promote women-led micro-enterprises and shift the focus from simple financial inclusion to active entrepreneurship.
- **Skill Development:** Provide technical training in modern fields like drone operation (Namo Drone Didi), LED bulb making, plumbing, and solar panel repair.
- **Poverty Reduction:** Strengthen rural community institutions and diversify livelihoods to reduce poverty.

Administrative Framework

- **Ministry:** Ministry of Rural Development (MoRD).



- **Implementing Agency:** **DAY-NRLM** (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission) in partnership with State Rural Livelihood Missions (SRLMs).
- **Scheme Type:** It is an initiative under **DAY-NRLM**, which is a **Centrally Sponsored Scheme**.
- **Classification:** It is considered a **flagship** women empowerment initiative.

Funding Mechanism

Funding is provided through the existing DAY-NRLM architecture with a **75:25** center-state sharing ratio (90:10 for North Eastern states).

- **Direct Funds:** Includes **Revolving Funds (RF)** of ₹20,000–₹30,000 per SHG and **Community Investment Funds (CIF)** up to ₹2.50 lakh per SHG.
- **Credit Access:** Facilitates collateral-free bank loans up to **₹20 lakh** for SHGs.

2026 Update & Achievements

- **Milestone Reached:** The government achieved the original target of **3 crore Lakhpati Didis** ahead of schedule in early 2026.
- **New Target:** A revised goal has been set to create **6 crore Lakhpati Didis** by March 2029.
- **National Campaign:** Launched in January 2026 to train **50 lakh** SHG members through 50,000 Community Resource Persons (CRPs).
- **Digital Integration:** Over 10 crore women now track their income via the **LokOS** (Community Operating System).

Criticisms and Challenges

- **Income Sustainability:** Critics argue that "annual income" can be volatile in rural settings, and maintaining a steady ₹10,000 monthly income remains difficult without robust market linkages.
- **Digital Divide:** While digital tracking (LokOS) is a goal, rural internet access and digital literacy levels among older SHG members remain barriers.
- **Regional Imparity:** Implementation success varies significantly between states, with some lagging in training and resource allocation.
- **Credit Dependency:** Concerns exist regarding the debt burden on SHG members if their micro-enterprises do not scale as planned.



Integrated with the **National Rural Livelihoods Mission (DAY-NRLM)**, this initiative targets empowering 2 crore rural women to achieve an annual income of at least ₹1 lakh.

23. Panchayat NIRNAY Portal

The **Panchayat NIRNAY** (National Initiative for Rural India to Navigate, Innovate and Resolve Panchayat decisions) is a real-time monitoring system designed to digitize and enhance local self-governance at the Gram Panchayat level.

Core Overview

- **Ministry:** [Ministry of Panchayati Raj](#) (MoPR), Government of India.
- **Implementing Agency:** Designed and developed by the [National Informatics Centre](#) (NIC).
- **Scheme Type:** It is part of the **e-Panchayat Mission Mode Project (MMP)**, which is a **Central Sector Scheme**.
- **Classification:** It functions as a **flagship digital initiative** under the broader umbrella of the e-Panchayat Mission.
- **Funding Mechanism:** Fully funded by the Central Government under the **e-Panchayat Mission Mode Project** budget.

Aims and Objectives

- **Participatory Governance:** To make Gram Sabha meetings more vibrant and participatory for rural citizens.
- **Transparency:** To ensure meeting agendas and decisions are accessible to the public, reducing paper-based manual processes.
- **Accountability:** To record and archive panchayat decisions for ready reference, holding functionaries accountable.
- **Efficiency:** To automate the entire workflow of the Gram Sabha management system.

Key Features

- **Real-Time Monitoring:** Tracks the scheduling and conducting of meetings across the country.
- **Digital Documentation:** Facilities for uploading meeting agendas, photos, and videos of proceedings.
- **Public Access:** Residents can view schedules and decisions through the portal or mobile app.
- **Automated Workflow:** Replaces manual registers with digital records for "evidence-based" decision making.
- **Best Practice Sharing:** Allows Panchayats to share successful governance models nationwide.

2026 Update & Achievements

- **Model Youth Gram Sabha (MYGS):** A 2026 initiative launched to empower students and youth to participate in democratic processes.



- **Scaling:** As of mid-2026, the portal continues to sync thousands of meetings daily (e.g., over 25,000 special Gram Sabhas recorded for specific national events).
- **GPDP 2025–26 Integration:** The portal is now central to the **Gram Panchayat Development Plan (GPDP)** cycle, allowing Panchayats to compare development options on a single screen.
- **Evidence-Based Decisions:** Enabled streamlined tracking for **Vibrant Gram Sabha (VBGS)** meetings to ensure holistic village development.

Criticisms

- **Digital Divide:** Concerns persist regarding the ability of remote Panchayats with poor internet connectivity to upload real-time videos and photos.
- **Technical Literacy:** Training for elected representatives, particularly in interior regions, remains a challenge despite ongoing [capacity building programs](#).
- **Data Accuracy:** Dependence on local functionaries for manual data entry can lead to delays or "token" attendance entries rather than genuine participation

24. Grameen Credit Score:

The **Grameen Credit Score (GCS)** is a newly introduced alternative credit scoring framework designed to evaluate the creditworthiness of rural borrowers and **Self-Help Group (SHG)** members who often lack a formal credit history. Announced in the **Union Budget 2025–26**, it seeks to bridge the gap between informal rural economies and formal financial institutions.

Overview of the Grameen Credit Score

- **Aims and Objectives:** Its primary goal is to promote **financial inclusion** for approximately 100 million SHG members, particularly rural women entrepreneurs. It aims to formalise SHG transactions within the central credit system, allowing banks to assess individual creditworthiness rather than just group performance.
- **Ministry & Implementation:** The framework is being developed by **Public Sector Banks (PSBs)** under the guidance of the **Ministry of Finance** and in consultation with the **Ministry of Rural Development (MoRD)**. The Reserve Bank of India (RBI) provides final regulatory approval for its rollout.
- **Funding Mechanism:** As a credit assessment *framework* rather than a direct subsidy scheme, its development is funded by participating banks and the Ministry of Rural Development as part of the broader **DAY-NRLM** (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) ecosystem.
- **Scheme Type:** It is a **Central Sector** initiative (100% central government direction and funding for framework development) and acts as a **flagship** tool for rural financial deepening.



Key Features (As of 2026 Update)

- **Non-Traditional Data:** Unlike CIBIL, which uses loan history, GCS uses **alternative data** such as SHG savings patterns, utility payments, mobile usage, and peer-group pressure as "social collateral".
- **Standardized Range:** It follows the traditional **300–900 score range**, making it easily interpretable for formal lenders.
- **Integration with SVAMITVA:** The score is integrated with the **SVAMITVA Scheme**, allowing rural residents to use drone-mapped property ownership records as supporting data for credit assessment.
- **Individual Identity:** It shifts the focus from "group-based" credit records to **individual credit identities**, enabling women to demand personal loans independent of their SHG.

Achievements and Status (2026)

- **Mandatory Adoption:** By March 2026, the government mandated banks to adopt GCS as the **default assessment tool** for first-time rural borrowers.
- **Widespread Rollout:** Credit Information Companies (CICs) like **TransUnion CIBIL** and **Experian** have launched specific "Grameen Score" segments to support Tier 3 and Tier 4 geography lending.
- **Micro-Enterprise Support:** It has facilitated the launch of **Customized Credit Cards for Micro-Enterprises** with limits up to ₹5 lakh, significantly boosting rural entrepreneurship.

Criticism and Challenges

- **Data Privacy:** Critics have raised concerns about the collection of "behavioral data" (like mobile usage and social patterns) and how it is secured.
- **Digital Literacy:** Success depends heavily on rural digital infrastructure; areas with poor connectivity may struggle with the digital-first nature of this scoring.
- **Complexity:** There are concerns that overlapping scores (CIBIL vs. GCS) might confuse rural borrowers or lead to inconsistent lending practices across different banks

25. India Post Expansion:

As of May 2026, India Post's expansion is primarily driven by the **India Post 2.0** initiative and the **IT Modernisation Project 2.0**. This transformation aims to reposition the world's largest postal network as a profit-driven, citizen-centric logistics powerhouse and a catalyst for the rural economy.

Core Identity & Administration

- **Ministry:** [Ministry of Communications](#).



- **Implementing Agency: Department of Posts (DoP).**
- **Scheme Type:** This is a **Central Sector Scheme** (entirely funded and implemented by the Central Government).
- **Classification:** It operates as an **Umbrella Scheme** for the modernization and expansion of the postal network, encompassing sub-schemes like IPPB expansion and parcel logistics infrastructure.

Aims, Objectives & Features (2026 Updates)

- **Aims:** To move from a "cost centre" to a "profit centre" by 2029, achieving financial self-sufficiency through logistics and digital services.
- **Objectives:**
 - Bridging the rural-urban divide through robust **financial inclusion**.
 - Repositioning India Post as a **large public logistics organization** to support MSMEs, women, and self-help groups.
- **Key Features:**
 - **Premium Logistics:** Launch of **24 Speed Post** and **48 Speed Post** for guaranteed next-day and 48-hour delivery.
 - **Rural Hubs:** Co-location of rural community hubs to provide DBT, credit services to micro-enterprises, and insurance.
 - **Modern Infrastructure:** Redesigning post offices into "citizen-friendly service centres" with modular counters and waiting lounges.

Funding Mechanism & Scale

The expansion is funded through **Budgetary Allocations** under the Ministry of Communications. In the past year alone, the government invested nearly **₹5,000 crore** to modernize technology and implement advanced postal systems.

Latest Achievements (FY 2025–26)

- **Revenue Growth:** Achieved record revenue of **₹15,296 crore**, a 16% year-on-year growth.
- **Segment Performance:** Parcel segment grew by **69%**, mail services by **34%**, and citizen-centric services by **70%**.
- **Network Reach:** The network has expanded to **1,64,999 post offices** as of May 2026, with over 11,000 offices added in the last four years.
- **Citizen Services:** Handled **3.5 crore Aadhaar updates** and **30 lakh passport applications** in the last year.

Criticisms & Challenges

- **Underperforming Verticals:** Despite overall growth, core verticals like **International Mail** and certain parcel operations in specific circles have underperformed relative to targets.



- **Modernization Gaps:** While the majority of rural offices are modernized, roughly **4,493 branch post offices** were still pending modernization as of the latest reports.
- **Target Shortfall:** The department achieved **88%** of its ambitious ₹17,546 crore business target for FY26, missing the final milestone slightly

26. PM-Surya Ghar Muft Bijli Yojana:

The **PM-Surya Ghar Muft Bijli Yojana**, launched in February 2024, is a **Central Sector Scheme** under the [Ministry of New and Renewable Energy \(MNRE\)](#) designed to provide up to **300 units of free electricity** per month to one crore (10 million) households in India.

Drishti IAS +2

Overview and Funding Mechanism

- **Aims and Objectives:** To promote renewable energy adoption, reduce household electricity bills, and achieve a cumulative residential rooftop solar (RTS) capacity of **30 GW** by March 2027. It also focuses on creating over **one lakh skilled jobs** for solar technicians.
- **Funding Mechanism:** The scheme has a total financial outlay of **₹75,021 crore**, primarily funded by the Central Government. It provides **Central Financial Assistance (CFA)** as a direct subsidy to beneficiaries:
 - **Up to 2 kW:** 60% of system cost (₹30,000 per kW).
 - **2 kW to 3 kW:** 40% of additional cost (₹18,000 for the 3rd kW).
 - **Max Subsidy:** Capped at **₹78,000** for systems of 3 kW or higher.
- **Financial Support:** Beneficiaries can access **collateral-free, low-interest loans** (currently ~6% to 7%) with a 10-year tenure from nationalised banks.

Key Features and Structure

- **Nature of Scheme:** It is a **Central Sector Scheme** (100% central funding for subsidies) and serves as a **flagship initiative** that subsumed the previous *Grid Connected Rooftop Solar Phase-II* programme.
- **Implementing Agencies:**
 - **National Level:** [National Programme Implementation Agency \(NPIA\)](#).
 - **State Level:** State Implementation Agencies (SIAs), typically local **DISCOMs** (Distribution Companies) or state energy departments.
- **Special Components:**



- **Model Solar Village:** Establishing one model solar village in every district with a ₹1 crore grant each.
- **Innovative Projects:** ₹500 crore allocated for new technologies like blockchain-based peer-to-peer trading and EV-integrated solar.

Status and Achievements (as of May 2026)

- **Installations:** As of March 2026, the scheme has recorded over **26.19 lakh (2.6 million)** rooftop solar installations.
- **Financial Disbursal:** Approximately **₹17,967 crore** has been disbursed in Central Financial Assistance to beneficiaries.
- **Milestones:** The scheme reached a significant milestone of **10 lakh installations** by March 2025 and is scaling rapidly toward its March 2027 target.

Criticisms and Challenges

- **Implementation Delays:** Despite rapid growth, some parliamentary committees have noted slow progress toward the one-crore household target compared to initial timelines.
- **Administrative & Technical Barriers:**
 - **Inaccessibility:** High reliance on digital portals and technical jargon can alienate low-income or rural populations.
 - **Billing Issues:** Reports of inflated or incorrect bills and delays in configuring net meters, particularly in states like Uttar Pradesh.
 - **Economic Barriers:** The "upfront cost" remains high for the poorest households despite subsidies, often making it more accessible to the relatively affluent.
- **Vendor Compliance:** Subsidy claims often fail if vendors use equipment not listed on the [Approved List of Models and Manufacturers \(ALMM\)](#)

27. Bhu-Aadhaar (ULPIN):

Bhu-Aadhaar, or the **Unique Land Parcel Identification Number (ULPIN)**, is a 14-digit alphanumeric identification number assigned to every land parcel in India. Launched in 2021, it is often described as "the Aadhaar for land" and serves as a single source of truth for land ownership and spatial data.

Vikaspedia +3

Core Framework & Administration

- **Ministry:** Under the [Ministry of Rural Development](#) (MoRD).



- **Implementing Agency:** The **Department of Land Resources (DoLR)**. Technical support is provided by the [National Informatics Centre \(NIC\)](#).
- **Scheme Type:** It is a **Central Sector Scheme** (100% centrally funded).
- **Classification:** It is a major component under the **umbrella scheme** of the [Digital India Land Records Modernization Programme \(DILRMP\)](#).

Aims and Objectives

- **Standardization:** To move towards a "One Nation, One Registration" system by unifying disparate state-wise land record systems.
- **Transparency:** To eliminate fake land transactions and "benami" properties.
- **Dispute Reduction:** To resolve boundary disputes and reduce the heavy pendency of land-related court cases.
- **Ease of Access:** To enable seamless sharing of land data across government departments and financial institutions (e.g., for easier crop loans and subsidies).

Funding Mechanism & Features

- **Funding:** The central government provides **100% funding** for the technical rollout, including software development and georeferencing.
- **Geo-Spatial Basis:** The ULPIN is generated based on the **longitude and latitude coordinates** of a land parcel's vertices.
- **Data Integration:** It links ownership details, land size, and cadastral maps into a single 14-digit code.
- **Permanence:** Once generated, the ULPIN remains permanently attached to the geographic boundary of the plot, even if ownership changes.

2026 Update & Achievements

- **Geographic Expansion:** As of **May 2026**, the project has been rolled out in **28+ States and UTs**. Major urban centers like **Delhi** recently launched comprehensive drone-based mapping for Bhu-Aadhaar in early 2026.
- **Saturation Targets:** While the original target for 100% coverage was March 2024, the deadline was extended to **March 2026** to accommodate complex urban surveys.
- **Digitization Milestones:** Over **95% of rural Records of Rights (RoRs)** have been computerized across the country.
- **Integration:** Successful linkage with the **PM-KISAN** database and other welfare schemes has streamlined benefit transfers based on landholding size.

Criticisms and Challenges



- **Data Accuracy Issues:** Critics point to discrepancies between old, paper-based cadastral maps and new satellite/drone imagery, which can occasionally trigger new boundary disputes.
- **Survey Complexity:** The process of digitizing urban land records is significantly more complex than rural ones due to high-density construction and vertical property rights.
- **Financial Sustainability:** Some analysts question the long-term feasibility of maintaining real-time updates for millions of parcels across varying state land laws.

28. Digital Public Infrastructure (DPI) for Agriculture:

As of May 2026, the **Digital Public Infrastructure (DPI) for Agriculture** is the core component of the **Digital Agriculture Mission (DAM)**, which was approved by the Union Cabinet in September 2024 with a total outlay of ₹2,817 crore.

The mission is designed as an **umbrella scheme** that integrates multiple digital initiatives to modernize Indian agriculture through data-driven solutions.

Core Identity and Structure

- **Ministry:** [Ministry of Agriculture and Farmers Welfare \(MoA&FW\)](#).
- **Implementing Agency:** It is a collaborative project between various agencies of the **Central Government, State Governments, and Union Territories**. States maintain foundational registries like land and crop data.
- **Scheme Type: Centrally Sponsored Scheme.** While many components are centrally funded, implementation relies on MoUs signed between the Centre and States (19 states signed as of late 2024).
- **Classification:** It is an **Umbrella Scheme** that encompasses major components like AgriStack and the Krishi Decision Support System.

Aims and Objectives

- **Farmer-Centric Ecosystem:** To create a "single source of truth" for farmer identities, land records, and crop data.
- **Efficiency & Transparency:** Streamline the implementation of government schemes like PM-KISAN and PMFBY through digital verification.
- **Evidence-Based Policy:** Support informed decision-making using real-time geospatial and weather data.
- **Innovation:** Foster public and private sector innovation in AgriTech through open standardized platforms.

Key Features (DPI Components)



1. **AgriStack:** The foundational layer consisting of three registries: **Farmer Registry** (Digital ID), **Geo-Referenced Village Maps**, and **Crop Sown Registry**.
2. **Krishi Decision Support System (Krishi-DSS):** A geospatial system integrating satellite, weather, soil, and water data for drought/flood monitoring and yield estimation.
3. **Soil Profile Mapping:** Nationwide digital soil fertility mapping at a 1:10,000 scale covering ~142 million hectares.
4. **Digital General Crop Estimation Survey (DGCES):** Digitizing crop-cutting experiments to provide accurate and timely yield data.
5. **Bharat-VISTAAR (Update 2026):** A multilingual AI tool proposed in the **Union Budget 2026-27** to integrate AgriStack portals with AI-driven agricultural practices.

Funding Mechanism

- **Total Outlay:** ₹2,817 crore (Central Share: ₹1,940 crore; State Share: ₹877 crore).
- **Allocation (2026):** For FY 2026-27, there is a continued emphasis on funding for the Agriculture Infrastructure Fund and new AI-driven tools like Bharat-VISTAAR (allocated ₹150 crore).

Achievements (as of 2026)

- **Digital Identities:** More than **9.20 crore Farmer IDs** have been generated as of March 2026, nearing the target of 11 crore by 2027.
- **Scheme Integration:** Over 5.91 crore Farmer IDs are seeded into the PM-KISAN system, allowing for paperless and contactless credit processing.
- **Digital Crop Survey (DCS):** Conducted in over 461 districts covering 23.90 crore plots by Rabi 2024-25, with nationwide coverage expected by the end of 2025-26.
- **Rapid Disaster Relief:** In Maharashtra, AgriStack enabled the transfer of ₹14,000 crore to 89 lakh farmers for crop losses in just 5 days.

Criticisms and Challenges

- **Digital & Social Capital Gap:** Critics argue that benefits flow primarily to well-networked farmers, while those with limited digital literacy or social capital (especially women) are left behind.
- **Data Privacy Concerns:** Large-scale collection of land and personal data requires robust legal safeguards to prevent misuse by private entities.
- **Inter-State Coordination:** Success depends on the uniform cooperation of states in digitizing land records, which varies significantly across India.



- **Declining Extension Services:** Investment in physical agricultural extension has decreased just as digital tools are introduced, removing the "human trust" needed for farmers to act on digital advice

29. Swachh Bharat Mission (Gramin) Phase II

Swachh Bharat Mission (Gramin) [SBM(G)] Phase II is India's flagship rural sanitation programme, currently implemented from **2020-21 to 2026-27**. It shifts the focus from universal toilet coverage to "Sampoorn Swachhata" (complete cleanliness) through **ODF Plus** status.

Core Identity & Administration

- **Ministry:** [Ministry of Jal Shakti](#) (specifically the Department of Drinking Water and Sanitation).
- **Implementing Agency:** At the state level, the **State Water and Sanitation Mission (SWSM)**; at the village level, **Gram Panchayats**.
- **Scheme Type:** It is a **Centrally Sponsored Scheme (CSS)**.
- **Category:** It is a **Flagship Scheme** of the Government of India.

Aims and Objectives

The primary goal is to achieve **ODF Plus status** for all villages by ensuring:

- **ODF Sustainability:** Ensuring people continue to use toilets and no one is left behind.
- **Solid & Liquid Waste Management (SLWM):** Implementing effective plastic waste management, biodegradable waste management (composting/biogas), and greywater management.
- **Visual Cleanliness:** Enhancing the overall aesthetic cleanliness of villages.

Funding Mechanism

Phase II operates with a total outlay of **₹1.41 lakh crore**, using a unique convergence model:

- **Centre-State Sharing:**
 - **60:40** for most states.
 - **90:10** for North-Eastern states, Uttarakhand, Himachal Pradesh, and Jammu & Kashmir.
 - **100% Central funding** for Union Territories.
- **Convergence:** 30% of funds for village-level SLWM come from **15th Finance Commission grants** tied to water and sanitation. Additional labour costs are often covered via **MGNREGS**.
- **Incentives:** Eligible households receive **₹12,000** for individual toilet construction.

Key Features



- **ODF Plus Categories:** Villages are classified into three stages: **Aspiring** (has either SWM or LWM), **Rising** (has both), and **Model** (has both, visual cleanliness, and ODF sustainability).
- **GOBAR-dhan:** Converting cattle dung and organic waste into biogas/bio-slurry.
- **IEC & Capacity Building:** 5% of project funds are earmarked for behavioural change communication.

Update & Achievements (As of May 2026)

- **Saturation:** As of early 2026, over **95% of villages** have declared themselves ODF Plus.
- **Model Villages:** Approximately **4.85 lakh villages** have attained the "Model" status as of February 2026.
- **Infrastructure:** Over **11.98 crore toilets** have been constructed since 2014, with coverage for SWM and LWM reaching approximately 5.25 lakh and 5.39 lakh villages respectively.

Criticisms and Challenges

- **Inadequate Incentives:** The ₹12,000 incentive for toilets is based on 2014 assessments and is increasingly viewed as insufficient due to inflation.
- **Usage vs. Construction:** Reports indicate that ownership does not always guarantee use due to ingrained social factors like caste identities and notions of "purity/pollution" regarding indoor toilets.
- **Infrastructure Gaps:** Many areas still struggle with the complex "last mile" infrastructure needed for liquid waste and faecal sludge management.
- **Funding Delays:** Some reports highlight underutilization of allocated budgets and a heavy reliance on interest payments for extra-budgetary resources



www.sevakarias.com
mrananth@sevakarias.com



+91 9384118902
+91 9361212620

111/5H, POLEPETTAI
STATE BANK COLONY ROAD
NEAR NEW BUS STAND
TUTICORIN 628002



CONTACT: +91 9384118902
+91 9361212620
EMAIL: mrananth@sevakarias.com
webpage: www.sevakarias.com

"லட்சங்கள் தேவையில்லை லட்சியம் போதும்"

UNIQUE UPSC CIVIL SERVICE (IAS/IPS) COACHING INSTITUTION

OFFLINE COURSE DETAILS

DURATION : 12 MONTHS + FREE ACCESS TO ALL TILL SUCCEEDING
IN CIVIL SERVICE EXAM
MODE : HYBRID (PHYSICAL CLASSROOM + ONLINE)
TIMING : 7.30 A.M TO 9.30 P.M

TOTAL FEES STRUCTURE INCOME SLAB WISE

BELOW ₹1 LAKH PER ANUM	: ₹ 6000/-
BETWEEN ₹1 LAKH TO ₹ 2.5 LAKH PA	: ₹ 12,000/-
BETWEEN ₹2.5 LAKH TO ₹ 5 LAKH PA	: ₹ 24,000/-
BETWEEN ₹5 LAKH TO ₹ 7 LAKH PA	: ₹ 36,000/-
BETWEEN ₹7 LAKH TO ₹ 8 LAKH PA	: ₹ 50,000/-
BETWEEN ₹8 LAKH TO ₹ 10 LAKH PA	: ₹ 60,000/-
ABOVE ₹ 10 LAKH PA	: ₹ 80,000/-

COURSE INCLUDE

- INCLUDE ABOVE ALL ONLINE COURSE FEATURES
- REGULAR MAINS WRITING PRACTICE AND MOCK TEST
- REGULAR MOCK INTERVIEWS
- REGULAR INTENSIVE CURRENT AFFAIRS DISCUSSION
- SKILL DEVELOPMENT COURSE INCLUDE SPOKEN ENGLISH
- TOPIC WISE GROUP DISCUSSIONS
- ETHICS BASED LEADERS STAGE TALKS
- REAL TIME ONE TO ONE MENTOR SHIP
- REGULAR SUBJECT WISE SEMINARS
- ACCESS TO LIBRARY AND BOOKS

ONLINE COURSE DETAILS

DURATION : 12 MONTHS
MODE : ONLINE
TIMING: 9.00 P.M TO 10.30 P.M

TOTAL FEES STRUCTURE INCOME SLAB WISE

BELOW ₹1 LAKH PER ANUM	: ₹ 3000/-
BETWEEN ₹1 LAKH TO ₹ 2.5 LAKH PA	: ₹ 6000/-
BETWEEN ₹2.5 LAKH TO ₹ 5 LAKH PA	: ₹ 12,000/-
BETWEEN ₹5 LAKH TO ₹ 7 LAKH PA	: ₹ 24,000/-
BETWEEN ₹7 LAKH TO ₹ 8 LAKH PA	: ₹ 36,000/-
BETWEEN ₹8 LAKH TO ₹ 10 LAKH PA	: ₹ 50,000/-
ABOVE ₹ 10 LAKH PA	: ₹ 60,000/-

COURSE INCLUDE

- INCLUSIVE COVERAGE OF ALL PRELIMINARY SUBJECTS (INCLUDE CSAT)
- INCLUSIVE COVERAGE OF ALL MAINS SUBJECT (INCLUDES ETHICS SUBJECT)
- MONTHLY PRELIMINARY MOCK TEST

NOTE: SEVAKAR'S APPLYING FOR THE COURSE FEES BELOW 10 LAKH PER ANNUM HAVE TO SUBMIT
1. INCOME CERTIFICATE
2. SEVAKAR IAS INCOME DETERMINATION FORM