Department of Rural Development: Year Ender 2025

Pradhan Mantri Gramin Sadak Yojana provides Major Boost to Rural Connectivity with Over 16,000 km of Roads and more than 900 Bridges Completed

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission empowers 2 Crore Lakhpati Didis

3.86 crore houses sanctioned and 2.92 crore houses completed under Pradhan Mantri Gramin Awas Yojana PM-JANMAN Housing: 4.71 Lakh Houses Sanctioned, 2.42 Lakh Completed Across States and UTs

DDU-GKY: Over 82,000 Rural Youth Trained and 37,000 Placed in Jobs

RSETIs Empower Rural Youth: 59 Lakh Trained and 43 Lakh Settled Across 625 Institutes

Enactment of Viksit Bharat - Guarantee for Rozgar and Ajeevika Mission (Gramin) - VB-G RAM G Act, Ensures Up to 125 Days of Guaranteed Employment for Rural Households

NSAP Receives ₹9,652 Crore Allocation in 2025-26 with ₹5,564 Crore Released to States and UTs

DISHA Holds 1058 District-Level Meetings; Total 8 Schemes are included in DISHA Dashboard

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In 2025, the comprehensive efforts of the Rural Development Department significantly improved the quality of life in rural India by strengthening infrastructure, livelihoods, housing, employment, skills, and social security.

1. **PRADHAN MANTRI GRAM SADAK YOJANA (PMGSY)**

- The Pradhan Mantri Gram Sadak Yojana (PMGSY), launched in December 2000, has made significant achievements in connecting nearly all eligible rural habitations and facilitating substantial socio-economic transformation.
- The physical achievements made under PMGSY Scheme under each vertical from 01.01.2025 to 12.12.2025 is as mentioned below :

Sl.No	Vertical under PMGSY	No.of Roads completed	Road Length completed (in Km)	No.of Bridges completed
1	PMGSY-I	180	552	72
2	PMGSY-II	24	62	03
3	RCPLWEA	90	433	76
4	PMGSY-III	2121	14285	632
5	PMJANMAN	220	1046	158
	TOTAL	2635	16378	941

- Completed 1,720 road projects across States and Union Territories, strengthening national and regional connectivity.
- Constructed 8,693.54 km of roads, significantly improving access to rural, remote, and economically important regions.
- Successfully completed 481 bridges, enhancing all-weather connectivity and easing movement across rivers and difficult terrain.
- Incurred a capital expenditure of ₹8,548.26 crore on road and bridge construction during the period.
- In addition, ₹811 crore was spent by the States/UTs on maintenance of rural roads, ensuring sustainability, improved ride quality, and longer service life of existing assets.
- Tamil Nadu emerged as the top-performing state with 536 roads completed and 1,736.25 km added to the road network.
- Himachal Pradesh achieved the highest road length completion (1,103.77 km), reflecting strong performance in hilly and challenging terrain.
- Bihar recorded the highest number of bridges completed (173), greatly improving connectivity in flood-prone areas.
- Substantial progress was also made in Chhattisgarh, Maharashtra, Madhya Pradesh, Odisha, Uttar Pradesh, and Jharkhand.
- Focused infrastructure development was achieved in border, hilly, and northeastern regions such as Arunachal Pradesh, Jammu & Kashmir, Ladakh, and Uttarakhand, supporting regional growth and strategic connectivity.
- Under Phase -IV of Pradhan Mantri Gram Sadak Yojana, till date a total of 5,436 km length has been sanctioned to the States of Uttarakhand, Chhattisgarh and Jammu & Kashmir under PMGSY-IV.

Digital Initiative

- Enabled issuance of electronic Bank Guarantees (eBGs) through integration of the PMGSY OMMAS portal with NeSL, enhancing transparency and efficiency.
- Introduced Delta Reports for road-wise physical and financial targets and achievement monitoring, supporting real-time performance tracking.
- Completed digitization of Standard Bidding Document (SBD), facilitating online preparation of bid documents and streamlining the procurement process.

2. **DEENDAYAL ANTYODAYA YOJANA - NATIONAL RURAL LIVELIHOODS MISSION (DAY-NRLM)**

The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), launched in June 2011, is a Centrally Sponsored Scheme of Ministry of Rural Development (MoRD). DAY-NRLM is implemented by the Ministry of Rural Development {Rural Livelihoods (RL) Division} in collaboration with the State Rural Livelihoods Missions (SRLMs). The Mission's objective is "To reduce poverty by enabling the poor households to access gainful self- employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor." The Mission seeks to achieve its objective through investing in four core components viz., (a) social mobilization and promotion and strengthening of self-managed and financially sustainable community institutions of the rural poor; (b) financial inclusion of the rural poor; (c) sustainable livelihoods; and (d) social inclusion, social development and convergence.

Key Program Components

i. Institution Building and Capacity Building: The program focuses on developing community institutions like Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs), providing the rural poor with a platform for mutual support, savings, and credit access. These groups offer collective resources to overcome poverty.

ii. Social Inclusion and Social Development: DAY-NRLM drives Social Behaviour Change Communication (SBCC) to encourage rural communities to adopt healthier practices and utilize government services such as Swachh Bharat Mission, Poshan Abhiyan, and more. It focuses on Food, Nutrition, Health, and WASH (Water, Sanitation, and Hygiene), Gender, and PRI-CBO convergence.

iii. Financial Inclusion: Aiming for universal access to financial services, DAY-NRLM provides critical support in remote areas by deploying women as BC Sakhis, enabling the delivery of banking services, loans, and social security schemes like pensions and insurance.

iv. Livelihoods:

- **Farm Livelihoods**: The program empowers women farmers through agro-ecological practices, livestock management, and better market access. It promotes training and capacity building to enhance productivity and reduce costs.
- **Non-Farm Livelihoods**: Beyond agriculture, DAY-NRLM supports women in establishing micro-enterprises in sectors like handicrafts, food processing, and small-scale manufacturing. The program helps landless rural women take up income-generating activities, with a focus on micro-enterprises that utilize local resources.

Innovative Features Contributing to Success

a. Capacity Building & Human Resources: DAY-NRLM emphasizes capacity building through well-trained human resources to ensure successful implementation. State and departmental support enables better execution and management of the program.

b. Community-Led Approach: The program places women at the core of development by forming SHGs and federating them into VOs and CLFs. It fosters social capital by involving women in decision-making, strengthening trust, and cooperation within rural communities. More than 6 lakh trained Community Resource Persons (CRPs) are involved in thematic areas such as livestock, agriculture, and financial services.

c. Federations: SHGs form the backbone of DAY-NRLM, with approx. 5.35 lakh VOs and 33,590 CLFs enabling collective empowerment. These federations provide a platform for collective action, decision-making, and access to resources.

d. Participatory Planning: DAY-NRLM incorporates a bottom-up approach, involving rural communities in the planning and execution of development activities through village-level meetings, consultations, and participatory rural appraisals.

e. Business Correspondent Agents (BCAs): Over 1.44 lakh SHG members are deployed as BCAs (also known as BC Sakhis), improving access to banking services, including deposits, credit, remittances, pensions, and insurance.

f. Lakhpati Didi Initiative: The focus of this initiative is to empower women to become financially self-sufficient. The goal is to create 3 crore "Lakhpati Didis" (women earning Rs 1 lakh or more annually) by helping women scale up businesses and contribute to sustainable development across rural India. So far, more than 2 crore SHG women are Lakhpati Didis in country.

Results and Impact

A 2019 study by the International Initiative for Impact Evaluation (3ie), supported by the World Bank, highlighted the significant impact of the DAY-NRLM program:

- **Increase in Income**: An increase of 19% in income over the base amount.
- **Decline in Informal Loans**: A 20% reduction in reliance on informal loans.
- **Increased Savings**: A 28% increase in savings among beneficiaries.
- **Improved Labor Force Participation**: A 4% higher proportion of women engaging in secondary occupations.
- **Enhanced Access to Government Schemes**: A 6.5% higher access to social welfare schemes in treatment areas compared to baseline figures.

Conclusion

DAY-NRLM has been transformative in improving the socio-economic status of rural women and communities. By focusing on social mobilization, financial inclusion, livelihood promotion, and social development, it has empowered millions of rural women, reduced poverty, and contributed to inclusive growth across India. The program's success lies in its community-driven approach, capacity building, and women-centric initiatives that aim to create a sustainable and resilient rural economy.

Table: Snapshot of the progress under DAY-NRLM:

From 2011-2012 to 2024-2025 (as on 30th Nov**. 2025)**

S. No.	Indicator	Progress from FY 2011-12 to FY 2013-14	Progress from FY 2014-15 to 2025-26 (up to 30th Nov. 2025),	Cumulative Achievement as on 30th Nov. 2025

1.	No. of women mobilized into SHGs (in Crore)	2.37	7.68	10.05
2.	No. of SHGs promoted (in lakh)	21.31	69.59	90.90
3.	Amount of Loan Disbursed (Rs. Crore)	22,944.16	1166927.52	11.89 lakh crore
4.	Amount of Capitalization Support (Revolving Fund + Community Investment Fund) provided (Rs. Crore)	1,501.58	49,866.81	62,339.75 Cr
5.	Non-Performing Assets (NPA)	9.58 % (As on 31st March, 2014)	1.76% (As on date)	
6.	No. of Banking Correspondents Sakhi/Digipay Sakhi deployed (NRLM+NRETP)	-	1.49 lakh	
7.	No. of Mahila Kisans covered under Agro Ecological Practices (AEP) interventions (in Lakhs)	24.27	420.73	487
8.	No. of Mahila Kisan having Agri-Nutri Garden (in Lakhs)	0	328	
9.	No. of Enterprises supported under SVEP (in lakhs)	-	4.02	
10.	No of Lakhpati didis	0	1.48 crore	

Progress of DAY- NRLM from 1 January to 30 November 2025

S. No.	Indicator	Progress from 1 January to 30 November 2025
1.	No. of women mobilized into SHGs	3,117
2.	No. of SHGs promoted	387

3.	Amount of Loan Disbursed (Rs. Crore)	2,06,563 (from 1 January to 31Oct 2025)
4.	Amount of Capitalization Support (Revolving Fund + Community Investment Fund) provided (Rs. Crore)	12,669.53
5.	Non-Performing Assets (NPA)	1.79% (As on date)
6.	No. of Banking Correspondents Sakhi/Digipay Sakhi deployed (NRLM+NRETP)	12,241
7.	No. of Mahila Kisans covered under Agro Ecological Practices (AEP) interventions (in Lakhs)	76.45
8.	No. of Mahila Kisan having Agri-Nutri Garden (in Lakhs)	51.25
9.	No. of Enterprises supported under SVEP (in lakhs)	71,833
10.	No of Lakhpati didis	2 Crore Cumulative

3. **PRADHAN MANTRI AWAAS YOJANA - GRAMIN**

Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) is one of the flagship Programmes of the Govt of India which aims to achieve the objective "Housing for All" by providing 4.95 Crore pucca houses with basic amenities by convergence with other Schemes to all houseless households and households living in kutcha and dilapidated houses in rural areas by 2029. The initial target under the scheme was to provide assistance in the construction of 2.95 crore houses by March, 2024. The Union Cabinet approved the extension of the scheme on 9th August, 2024 to construct additional 2 crore rural houses during FY 2024-25 to FY 2028-29 to meet the arising need of housing due to increase in number of families in rural areas.

As on 09.12.2025, the cumulative target of 4.14 crore houses has been allotted to the States/UTs, out of which 3.86 crore houses have been sanctioned and 2.92 crore houses have been completed.

Cumulative Physical progress of the Scheme is as below:

Total Number of houses sanctioned	3,86,31,160
Number of 1 instalment released	3,60,69,568
Total Houses completed	291,90,774

Physical achievement under the Scheme for the year 2025 i.e. starting from 1 January, 2025 is as below:

Total Number of houses sanctioned in 2025	63,92,689
Total no. of 1st installment released	55,72,041
Total Houses completed	23,43,066

Regional Rural workshops: The Ministry organized Regional Rural workshops in Goa, and Sikkim (wherein Officials from States/UTs had participated) to review physical and financial progress under PMAY-G, HR Status and Awaas+ 2024 Survey under PMAY-G and PM - JANMAN in States/UTs,.

Initiatives:

The Scheme is being implemented and monitored through end to end e-governance solution, AwaasSoft and AwaasApp. AwaasSoft provides functionalities for data entry and monitoring of multiple statistics related to implementation aspects of the scheme. These statistics include, physical progress (registrations, sanctions, house completion and release of instalments etc.), financial progress, status of convergence etc. Since launch of the scheme in 2016, efforts are being taken to make the scheme more beneficiary-oriented through introduction of new initiatives. Major initiatives taken by the Ministry in the current FY are as mentioned below:

Technological Interventions

The PMAY-G has always been a pioneer in introducing technology-based solutions for effective and transparent management of the scheme. With new phase being implemented the PMAY-G has introduced multiple features to maximise transparency and ensure sanctity in the process right from the identification to completion of the houses. The new features are:

i. **Awaas+ 2024 Survey**- Awaas+ 2024 household survey for identification of potentially eligible households under PMAY-G has been conducted in all the States/UTs using specially designed Awaas+ 2024 mobile application for inclusion in beneficiary database of the PMAY-G (FY 2024-25 to 2028-29). The Aawas plus mobile app has features of both self Survey and assisted survey through pre-registered surveyors, housing technology selection, face authentication, Aadhar based e-KYC, data capture of household, conditions of existing house, time stamped, and geo tagged photo capture of existing house proposed site of construction. The app works in online as well as offline mode.

ii. **PAHAL** - The beneficiaries of PMAY-G are being assisted by States/UTs in house construction with a bouquet of house design typologies inclusive of disaster resilience features that are suitable to their local geo climatic conditions. The Ministry of Rural Development in collaboration with CSIR-CBRI has undertaken an initiative to develop an app based on 3D DESIGN TYPOLOGY PAHAL compendium to recommend ideal housing designs to the beneficiaries through Awaas App.

iii. **Rural Mason Training**- Alongside PMAY-G's on-site model of skill transfer, Rural Mason Training has also been initiated through Rural Self Employment Training Institutes (RSETIs) from the current Financial year. RSETIs provide a campus-based training environment structured by the National Academy of RUDSETI (NAR), recognized as a National Council for Vocational Education & Training (NCVET) dual awarding body. The course—Masonry and Concrete Works (NARQ30055)—is an NSQF Level 1 programme of 240 hours covering foundations, mortar mixing, brick/block/stone masonry, plastering, DPC, flooring, and includes components of entrepreneurship development such as financial literacy and micro-enterprise management. Assessments are carried out independently by NAR, with certifications issued upon successful evaluation. A total of 7,700 candidates have been certified through the RSETI route so far, strengthening local livelihood options for trained youth.

ii. **PM-JANMAN Initiatives and Achievements**

The PM-JANMAN as approved by the Union Cabinet involves 11 critical interventions covering 9 Ministries of the GoI including the Ministry of Rural Development. The aim is to achieve saturation of PVTG families and habitations with basic facilities viz safe housing, road connectivity, clean drinking water & sanitation, education, health, nutrition, telecom connectivity, electricity, and sustainable livelihood opportunities. Housing intervention under the scheme is covered through PMAY-G. As on 09th December 2025, 4,71,486 houses have been sanctioned and 2,42,811 houses have been completed across the States and UTs. However, from 1st January 2025 to till date, 1,24,204 houses have been sanctioned and 1,71,719 houses have been completed across the States and UTs.

4. DEEN DAYAL UPADHYAYA GRAMEEN KAUSHALYA YOJANA (DDU-GKY)

With an ambitious agenda to benchmark placement-linked programs to global standards, Ministry of Rural Development (MoRD) revamped the placement linked skill development program under National Rural Livelihood Mission as Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) on the 25th September, 2014. DDU-GKY, a standard led outcome driven quality skilling program, aims to contribute to the Prime Minister's '**Make in India'** campaign to position India as the globally preferred manufacturing hub, while dovetailing its efforts to significantly contribute in other flagship programs of the nation.

DDU-GKY is a State led scheme being implemented in PPP mode, based on demand driven target sanction process. The program occupies a unique position amongst other skill training programs, due to its focus on the rural poor youth and its emphasis on sustainable employment through the prominence and incentives given to post-placement tracking, retention and career progression. To ensure quality adherence, DDU-GKY mandates independent third party certification, through Sector Skill Councils (SSC) of NSDC, of every trainee to assess the skill, knowledge and attitude of each trainee. Under DDU-GKY two special programs are being implemented. i.e.; **ROSHNI** program is being implemented for 27 left wing extremist affected areas of 9 States with mandatory residential course with 40% coverage to women candidates and **Himayat**- All youth of the UT of Jammu & Kashmir and Ladakh are covered under this scheme with 100% central funding.

Main Features:

- State-led Scheme
- Public Private Partnership mode of Implementation
- Placement-linked Skill Development Program

- Mandatory social inclusion: SC/ST (50%), Women (33%), and PwDs (5%).
- Minimum 70% placement (Minimum 50% wage employment and maximum 20% self employment).
- Salary to the placed candidates are given as per the Minimum wages or above. Post Placement Support and Retention Support to the placed candidates.

Target Group:

The target group for DDU-GKY is poor rural youth in the age group 15-35. However, the upper-age limit for women candidates and candidates belonging to Particularly Vulnerable Tribal Groups (PVTGs), Persons with Disabilities (PwDs), Transgender and other Special Groups like rehabilitated bonded labour, victims of trafficking, manual scavengers, transgender, people living with HIV etc. shall be 45 years.

Major Achievements:

- DDU-GKY is currently being implemented in 27 States and 4 UTs and has over 2369 Training Centres (however, 611 are operational) in 606 projects, in partnership with over 466 Project Implementing Agencies conducting training across 37 sectors, and over 816 job roles.
- Progress Physical: Since inception under DDU-GKY, a total of 17.92 lakh candidates have been trained, and 11.64 lakh candidates have been placed till 31.10.2025 (incl. 575 foreign placements).
- Progress Financial: Since inception under DDU-GKY, a total of ₹779667.03 lakhs has been released till 31.10.2025.
- During the Calendar year 2025, a total of 82272candidates have been trained, and 37035candidates have been placed till 31.10.2025

5. RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIS)

Background & Overview of the RSETI Scheme

The Rural Self Employment Training Institutes (RSETIs) are dedicated, district-level training center's set up under the sponsorship of public sector/private banks, in collaboration with the Ministry of Rural Development (MoRD). The scheme provides free, short-term, residential training to rural youth with boarding and lodging facilities. Training is demand-driven and aligned with NSQF-compliant courses, covering agriculture, industry, services, and locally relevant trades. Post-training, trainees receive handholding support for two years to facilitate self-employment, micro-enterprise development, or wage employment, with strong emphasis on credit linkage through banks. RSETIs are unique in having their own dedicated infrastructure (land & buildings supported by Government of India grants), unlike other skilling programs that depend on hired facilities.

Objective of the Scheme

- To provide free, residential, demand-driven skill training to rural unemployed youth in the age group of 18–50 years.
- To enable trainees to take up self-employment ventures through entrepreneurship development and credit linkage with banks.
- To ensure sustainable livelihoods through post-training handholding support for 1–2 years.
- To converge with other national programs (NRLM, PMAY-G, MGNREGS-UNNATI, PM-VIkas MSDE, MSME, MoTA, KVIC etc.) to maximize outcomes.

Unique Features of the Scheme

- Free, full-time residential training including boarding, lodging, and travel allowance.
- AEBAS (Aadhaar Enabled Biometric Attendance System) for transparency.
- Candidate registration via *Kaushal Panji App*.
- 70 courses offered (65 NSQF-aligned + 5 special courses approved by MoRD).
- Customized training modules based on local economy and needs.
- Post-training handholding & follow-up for up to 2 years to ensure settlement.
- Credit linkage facilitation with banks; strong focus on entrepreneurship.
- Special provisions for Women, SC/ST, PwDs, SHG members, and minorities.

Physical Achievements (till October, 2025)

- Total Institutes: 625 RSETIs across 27 States & 6 UTs, covering 612 districts.
- Total Trained: 59 lakh rural youth.
- Total Settled: 43 lakh through self/wage employment.

Key Changes under RSETI 2.0 (w.e.f. FY 2025-26)

- Credit linkage target increased to 50%.
- Digital governance systems for real-time transparency.
- Expanded NSQF-aligned course basket

6. **Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)**

Mahatma Gandhi National Rural Employment Guarantee Act (Mahatma Gandhi NREGA) is an Act to provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least 100 days of guaranteed wage employment in every financial year to every rural household whose adult members volunteer to do unskilled manual work.

Objectives

The objectives of the Mahatma Gandhi National Rural Employment Guarantee Scheme (Mahatma Gandhi NREGS) are:

1. Providing at least one hundred days of unskilled manual work in a financial year to every household in rural areas as per demand resulting in creation of productive assets of prescribed quality and durability;
2. Strengthening the livelihood resource base of the poor;
3. Proactively ensuring social inclusion; and
4. Strengthening Panchayati Raj Institutions (PRIs).

Achievements under Mahatma Gandhi NREGA:

Sl. No.	Indicators	FY 2025-26 (from 1st April till 02.12.2025)
1.	Person-days Generated (in Cr)	161.6
2.	Total central release (in Rs. crore)	69,194.59
3.	% FTOs generated within 8 days	95.31
4.	Number of Completed Works (in lakhs)	49.62
5.	% Women Persondays out of Total	56.73
6.	% SC persondays as of total persondays	17.37

7.	% ST persondays as of total persondays		19.03
8.	% of Category B Works		60.59

Major initiatives/key interventions in Mahatma Gandhi NREGA:

i. **National Mobile Monitoring Service (NMMS):** enables capturing of attendance of workers at Mahatma Gandhi NREGA worksites (except for individual beneficiary works) along with geo-tagged and two time-stamped photographs twice a day. In the month of November 95.09% (1st fortnight) & 91.50% (2nd fortnight) of attendance have been captured through use of NMMS App.

ii. **Area Officer Monitoring Visit Application**: This App facilitates the officials of the State/UT to record their field visit findings online and facilitates the officials to record time stamped and geotagged photograph for all the worksites visited. A total of 16,67,847 worksites have been inspected in FY 2025-26 till November'25, across all the States by officials of State, district and block level through use of the Area Officer Inspection App

iii. **Yuktdhara:** GIS based planning tool – To simplify the GIS based planning at GP level, Yuktdhara, a Geospatial planning portal is developed in collaboration with ISRO-NRSC. GP planning using Yuktdhara has been started on a pilot basis, with one GP per block. A total of 6,709 GPs have been identified, and all of them have started their planning using Yuktdhara.

iv. **SECURE** – Software for Estimate Calculation for using Rural Rates for Employment: Application is being used for estimate calculation of works to be undertaken under the scheme.

v. **GeoMGNREGA**: The app has been developed by using Space Technology to track the creation of assets by geotagging it, at "Before", "During" and "After" stages of the asset creation. So far, a total of 6.44 crore assets have been geotagged.

vi. **JALDOOT App**: enables Gram Rojgar Sahayak (GRS) to measure the water level of selected wells twice a year (pre-monsoon and post-monsoon). So far, water level data of around 3.92 lakhs wells data has been captured in the post-monsoon covering 2.57 lakh villages and 1.08 lakh Gram Panchayats in 2025.

vii. **JANMANREGA app**: aids in proactive disclosure of information to its citizens as well as a feedback mechanism about the implementation of Mahatma Gandhi NREGS.

viii. **Mission Amrit Sarovar**: Mission Amrit Sarovar was launched by the Hon'ble Prime Minister on 24 April 2022 to construct or rejuvenate 75 Amrit Sarovars in every rural district (except Delhi, Chandigarh, and Lakshadweep), targeting 50,000 sarovars nationwide by 15 August 2023 to strengthen water conservation for future generations. Under Phase I, over 68,000 Amrit Sarovars were constructed or rejuvenated, including more than 46,000 completed through Mahatma Gandhi NREGS. As we progress with our expanded vision for the Mission, the construction and rejuvenation of more Sarovars shall be undertaken with the focus on community engagement to ensure that these Sarovars, not only serve as sustainable water resources but also become vibrant community hubs in Phase II of Mission Amrit Sarovar.

As of November 2025, under Phase II, over 15,892 sites have been identified and 1,818 works have commenced. World Environment Day and International Yoga Day were celebrated at Amrit Sarovar sites with active community participation of over 11.5 lakh people, Independence Day 2025 was observed with the theme "Ek Sarovar, Ek Sankalp – Jal Sanrakshan ka" engaging over 12 lakh participants, and Constitution Day (26 November 2025) was marked with activities on constitutional values, cultural performances, and cleanliness and plantation drives.

x. **Direct Benefit Transfer (DBT):** To bring in more transparency in the system and minimize leakages, Direct Benefit Transfer (DBT) system in wage payment has been adopted. Under the programme, more than 99% of payments of wages are electronically credited into the accounts of the workers through DBT system.

xi. **Aadhaar Payment Bridge System**: Wage payments are made through Aadhaar Payment Bridge System into the accounts of the beneficiaries following the DBT protocol. Against the total of 12.17 Crore active workers, Aadhaar of 99.67% active workers have been seeded.

xii. **Aadhaar-Based e-KYC Verification**: To strengthen transparency and authenticity in the implementation of Mahatma Gandhi NREGA, Aadhaar-based e-KYC verification of all active workers has been introduced through the NMMS App.

This reform ensures the authentic identification of workers, eliminates duplicate or fake job cards, and simplifies the verification process by integrating Aadhaar authentication directly into field operations. As a result, only genuine workers are able to receive wages, thereby significantly reducing the scope for fraud, impersonation, and misreporting. The e-KYC process also facilitates faster, more reliable field verification and enhances the accuracy of attendance and wage disbursement systems, contributing to greater efficiency and accountability in the implementation of the scheme. The E-KYC completion status of Active workers under Mahatma Gandhi NREGA is 71.48% as on 30.12.2025.

xiii. **Integration with the Panhayat Nirnay App (PNA) in Social Audit Gram Sabha:** Social Audit Units are capturing real-time, geo-tagged photos, videos, and Resolutions and Attendance of the Social Audit Gram Sabha, integrated with the Panchayat Nirnay App (PNA). Under Phase I of the initiative, one Gram Panchayat from each of the 27 SAUs was selected and successfully covered as part of the pilot rollout. Building on this foundation, Phase II was launched on 1st May 2025, with a broader mandate to cover at least one Gram Panchayat in every block across all participating states by September 2025. The second cycle of Phase II further expands the scope, with the goal of scaling the initiative to cover 100% of Gram Panchayats nationwide by the end of FY 2025–26. This structured and technology-enabled approach is significantly strengthening the transparency, accountability of the Social Audit process across the country. To date, 39,252 Gram Panchayats have been mapped on the PNA platform, of which 28,369 have already been covered through the Social Audit process.

xiv. **Monitoring visits by Central Teams**: In order to monitor the progress of implementation of Mahatma Gandhi NREGS, special monitoring has been done in 55 Districts of 25 States/UTs in FY 2025-26. Over 1000 worksites have been visited by the Monitoring Teams. Major findings of these visit are as under:

i. Taking up of Non-Permissible Works
ii. Splitting of works
iii. Repetition/Duplication of works
iv. Poor Quality of works and Durability
v. Non-adherence of the procedures and guidelines issued by the Ministry

Based on the findings of the monitoring visits, Ministry issued various advisories to the States/UTs for better implementation of Mahatma Gandhi NREGS which included Advisory on Individual Beneficiary works, Advisory for better implementation of Rural Connectivity works, and Advisory on implementation and review/verification of Land Development works.

In addition to this, a decision was also taken to develop Work Monitoring Module (WMM) to identify high-risk or suspicious works under MGNREGA that may require closer scrutiny, inspection, and field verification. By capturing and consolidating flagged works from multiple applications and monitoring systems, the WMM ensures that such works are promptly prioritised, systematically verified, and appropriately acted upon. Once a work is flagged under this framework, further Material payments will be frozen and no payments will be allowed through NREGASoft until field verification is completed at least at the Programme Officer level, followed by workflow-based submission of Action Taken Reports (ATRs) and their acceptance by higher authorities.

Enactment of Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) — VB–G RAM G Act, 2025

During the year, the Government undertook a transformative policy initiative by introducing the Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) — VB–G RAM G Act, 2025, with the objective of strengthening rural employment, sustainable livelihoods and creation of durable public assets. Building upon institutional learning from MGNREGA, the Act provides a statutory guarantee of up to 125 days of wage employment to rural households.

The planning envisaged in the new Act is decentralised, participatory and bottom-up. Viksit Gram Panchayat Plans (VGPPs) will be prepared by Gram Panchayats through the Gram Sabha, ensuring that priorities emerge from the community itself. These plans are consolidated into the Viksit Bharat National Rural Infrastructure Stack (VBNRIS) — the consolidated aggregation of proposed works emerging from VGPPs, aggregated at the District and State levels, and aligned with the four thematic domains of works, namely: water security, core rural infrastructure, livelihood-related infrastructure, and special works to mitigate extreme weather events and disasters. The framework also promotes convergence across sectors to create durable and productive rural assets. A key feature of the Act is the focus on empowerment, growth, convergence and saturation through public works that collectively contribute to a comprehensive rural infrastructure ecosystem.

The Act institutionalizes normative allocation, strengthens accountability, and embeds multiple technology-enabled systems including biometric authentication, GIS/space-technology-based verification, real-time MIS monitoring and strengthened social audit mechanisms. These reforms are designed to improve fund utilisation, enhance transparency and reduce leakages.

The VB–G RAM G Act seeks to ensure that rural employment translates into higher incomes, resilient livelihoods and stronger village economies. Its rollout marks a major milestone in aligning rural employment, infrastructure development and livelihood security with the long-term vision of Viksit Bharat @ 2047.

7. NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)

Article 41 of the Constitution of India directs the State to provide public assistance to its citizens in case of unemployment, old age, sickness and disablement and in other cases of undeserved want within the limit of its economic capacity and development. National Social Assistance Programme (NSAP) came into effect on 15th August, 1995 in the direction of fulfilling this Directive Principles of the State Policy. The objective of NSAP is to provide basic level of financial assistance to old age, widow and disabled persons as well as to the bereaved households in the event of death of the bread-winner belonging to Below Poverty Line (BPL), identified by the States/ UTs as per NSAP Guidelines.

2. The programme has undergone many changes over the years in terms of the composition, eligibility criterion and funding pattern. Currently, it comprises of five distinct schemes. Details of the eligibility criteria and amount of financial assistance provided under each of these schemes are as follows:

Scheme	Amount of Assistance	Eligibility criteria
Indira Gandhi National Old Age Pension Scheme	Rs.200	BPL senior citizens in age group of 60-79 years
	Rs. 500	BPL Senior citizens of 80 years and above
Indira Gandhi National Widow Pension Scheme	Rs.300	BPL widows in age group of 40-79 years
	Rs.500	BPL widows of 80 years and above
Indira Gandhi National Disability Pension Scheme	Rs.300	BPL persons with 80% disability in age group of 18-79 years
	Rs.500	BPL disability pensioners in age group 80 years and above
National Family Benefit Scheme (NFBS)*	Rs. 20,000/-	To survivor head of BPL families on the death of primary breadwinner aged 18-59 years
Annapurna*	10 kg of food grains p.m.	To BPL senior citizens not receiving old age pension

*NFBS and Annapurna are demand based schemes.

3. The States/ UTs have been requested to contribute at least an equal contribution under the three pension schemes. Presently, States/ UTs are making contributions ranging from ₹50 to ₹5700 per month. Presently, NSAP caters to 3.09 crore BPL beneficiaries with a scheme-wise ceiling/ cap for each State/ UT on the number of beneficiaries. The scheme-wise assistance under NSAP is sanctioned up to the number of digitized beneficiaries or the State/ UT cap, whichever is lower. During 2024-25, an amount of Rs.9652 crore was released to States/UTs for implementation of NSAP schemes. An amount of Rs.9652.00 crore has been allocated for NSAP Scheme for FY 2025-26,out of which Rs. 5564.00 crore has been released to States/ UTs upto 30.11.2025.

Key initiatives and Achievements of the Programme

- To make NSAP more effective, transparent and result oriented, many efforts (policy reforms, increase in budgetary allocation, effective use of Information Technology, etc.) have been done. A brief description of the achievements of this program from April 2025 to November, 2025 (as on 30.11.2025) is given below:-

    7. The physical and financial achievements in terms of number of beneficiaries covered and funds released from April to November 2025 (as on 30.11.2025) under schemes of NSAP are given below.

Year	2025-26 (April 2025 to November 2025)

Beneficiaries Covered (In lakh)	301.06
Funds Released (Rs in crore)	5564.00

- NIC, DoRD has developed a central MIS – National Social Assistance Programme- Pension Payment System (NSAP-PPS) which facilitates end to end transaction from originating point to disbursement point. It also provides the details of old age, widow and disabled beneficiaries.
- Data of beneficiaries are digitized by States/UT. Funds are released to the states on the basis of the number of digitized beneficiaries available on the NSAP portal. Over the years, with sustained efforts digitization reached to 96-97% of the total State ceiling/cap. Presently, almost 100% of the data of all potential beneficiaries has been digitized.
- At present, 18 States/ UTs are using NSAP-PPS for end-to-end disbursement and 14 other States are reporting the transactional data on NSAP-PPS through web service.
- Efforts are going on to on-board 4 more States/ UTs, namely, Arunachal Pradesh, Nagaland and UTs of Chandigarh, Dadra Nagar Haveli & Daman & Diu.
- NSAP-PPS also facilitates States/UTs to capture Aadhaar and SECC TIN numbers of NSAP beneficiaries. At present, status of seeding of Aadhaar and SECC TIN of registered pensioners of NSAP is about 91.45% and 28.83%respectively.
- Aadhaar based Mobile Application for Digital Life Certification of NSAP pension beneficiaries was launched by Hon'ble Minister of Rural Development on 15th July, 2025. DLC guidelines and User Manual have been circulated to State/UTs. A total of 44.00 lakh beneficiaries as on 10.12.2025 have been authenticated through DLC across India. Some States onboarded on NSAP-PPS have requested to include the State schemes for beneficiary verification through DLC application. Secretary (RD) has approved for inclusion of State Pension schemes for States on-boarded on NSAP PPS for DLC verification. States have been requested to organize special campaigns to cover DLC of all existing beneficiaries positively before 05.01.2026.
- To promote the use of technology, a citizen centric mobile app 'Umang' has been developed to provide information to beneficiaries about (i) NSAP schemes along with state top-ups (ii) enrollment of new applicants, tracking of applications and status of sanctions and disbursements.

8. District Development Coordination and Monitoring Committee (DISHA)

For sustainable and integrated rural development, it is imperative to adopt a holistic approach and monitor implementation of non-statutory schemes of different Ministries aimed at a common goal for accelerated rural development through convergence. To meet this objective, District level DISHA Committees have been formed in 776 districts under the Chairpersonship of MPs to ensure better coordination among all the elected representatives in Parliament, State Legislatures and Local Governments (Panchayati Raj Institutions/Municipal Bodies) for efficient and time-bound development. Similarly, State level DISHA Committees are constituted by State Governments with the Chief Minister of the State as the Chairperson, to attend to the matters which need to be resolved at the highest level in the State. DISHA promotes a whole-of-government approach by uniting central, state, and local efforts for coordinated implementation of development programmes. Ministry has also developed a state-of-art dashboard containing 100 schemes of 35 Ministries to strengthen these DISHA committees which provide lowest level (up to village) schemes' time series progress data includes trends, comparative analysis with other geographical boundaries, various types of charts, tables etc.

DISHA Committees are exemplary model of cooperative federalism for resolving implementation challenges related to various central schemes with bringing together public representatives, civil society members, and government officials. After formation, more than 7800 District level meetings and 38 State level meetings have been conducted across the Country, underscoring their active role in strengthening governance and accountability. The growing popularity of DISHA committees is evident in the increasing requests from Ministries to include their schemes under this umbrella.

Major Achievements from 1st January 2025 to till date are as follows:

- Total 1058 of District level DISHA meetings are convened under the Chairpersonship of Hon'ble MP of the District during the year.
- Total 246 Non-official members are nominated during the year for State/District level DISHA Committees.
- Total 8 State level DISHA Committee meetings are held under the Chairpersonship of Hon'ble CM of the State.
- Total 23 Hon'ble Rajya Sabha MPs are nominated as Chairperson/ Co-Chairperson for the District level DISHA Committees.
- Total 8 Schemes are included in DISHA Dashboard.

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