



# Expanding the Development Horizon

## Ensuring Welfare, Inclusion, and Empowerment for Rural and Tribal Communities

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India's development story is reaching deeper into rural and tribal communities, transforming access, opportunity, and quality of life. From basic services and resilient infrastructure to livelihoods, skills, education, and financial security, interventions are expanding the foundations of inclusive growth. Focused efforts for women, tribal communities, and vulnerable groups are further strengthening pathways to dignity and empowerment. These initiatives are reshaping rural India through wider opportunity, stronger communities, and more equitable development.

### From Welfare Delivery to Decentralised Partnerships

- **Direct fiscal transfers to gram panchayats** have been increased. It has been increased from ₹2.36 lakh crore under the 15<sup>th</sup> Finance Commission (2021–26) to ₹4.35 lakh crore under the 16<sup>th</sup> Finance Commission (2026–31).
- The **Union Budget for rural development** has been increased from ₹87,765 crore (2016–17) to ₹2.73 lakh crore (2026–27).
- The **Union Budget for tribal affairs** has been increased from ₹4,826 crore (2016–17) to ₹15,421.97 crore (2026–27).

### Foundations of Dignity: Universal Access to Basic Needs

#### Jal Jeevan Mission

- **Household tap water coverage** increased from 3.23 crore (August 2019) to over 15.91 crore (August 12, 2026).
- As of August 12, 2026, 2.89 lakh villages have reported **100% tap water coverage** under **Har Ghar Jal** campaign.

#### Swachh Bharat Abhiyan - Grameen

- Over 12.19 crore **individual household toilets** have been constructed, as of August 12, 2026.
- India was declared **Open Defecation Free in 2019**.
- Over 1,288 **GOBARdhan biogas plants** are operational, as of August 11, 2026, compared to 14 plants in FY 2018-19.

#### Pradhan Mantri Ujjwala Yojana

- As of August 12, 2026, over 10.57 crore **free LPG connections** have been provided to women from **below-poverty-line households**.
- The **total number of LPG connections** in India has increased from 14.52 crore in 2014 to 33.39 crore in 2026.

## Universal Village Electrification

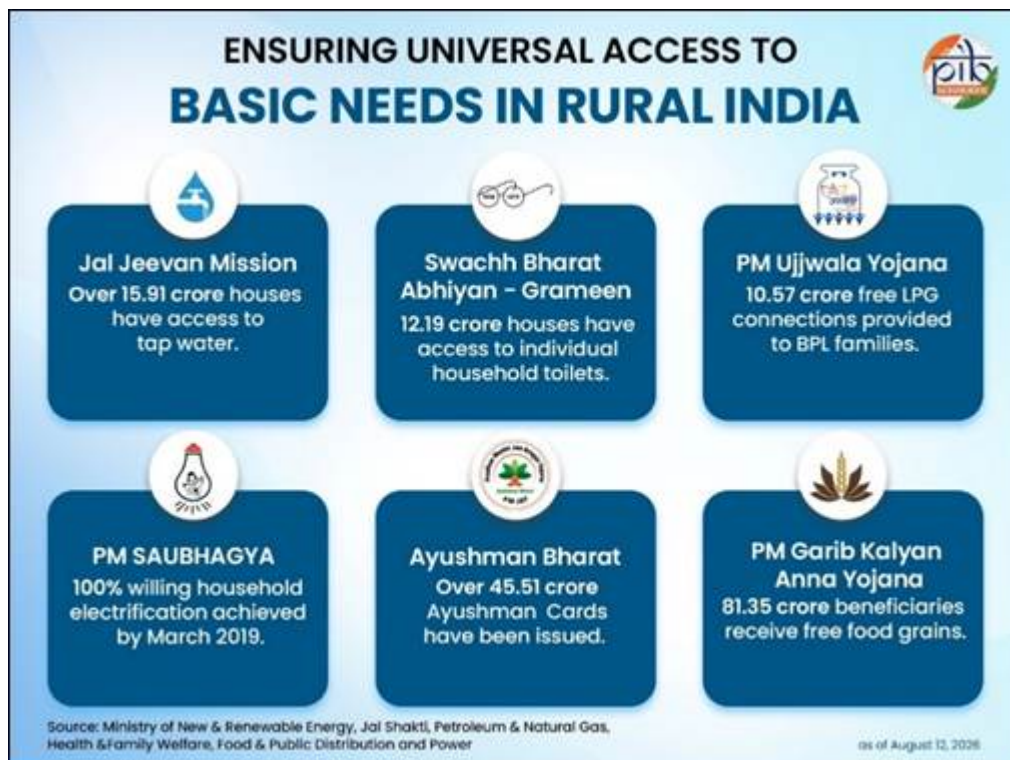
- **100%** willing household electrification (pan-India level) was achieved by **March 2019** under **PM Sahaj Bijli Har Ghar Yojana (SAUBHAGYA)**.
- Under the **Deendayal Upadhyaya Gram Jyoti Yojana**, **100% village electrification** was achieved by **2025**.

## Ayushman Bharat

- More than **45.51 crore Ayushman Cards** have been issued as of August 12, 2026.
- **96.43 crore ABHA accounts** have been created as of August 12, 2026.
- Over **1.86 lakh Ayushman Arogya Mandirs** are currently functional (as of August 12, 2026).

## Food Security for All

- **PM Garib Kalyan Anna Yojana** provides free foodgrains to over **81.35 crore** beneficiaries.
- **99.8% Fair Price Shops** under the PDS are automated for **Aadhaar-based distribution**, as of July 29, 2026.
- **Ration cards** are **100% digitised** across all States/UTs as of July 29, 2026.
- As of July 29, 2026, over **221 crore** portability transactions have been recorded under **One Nation One Ration Card**.



## Samagra Shiksha Abhiyan (Sarva Shiksha Abhiyaan)

- Between 2018-19 to 2025-26, **4,073 schools** have been **upgraded** and **1.49 lakh ICT and digital initiatives** implemented. Further, **25,000 schools** are covered under **skill education**.
- **97.3%** of the schools are equipped with functional female sanitation facilities.
- **Female drop-out rate at primary school level** decreased from **4.6% (2013-14)** to **0.1% (2025-26)**. At **secondary school level**, it reduced from **14.5% (2013-14)** to **8% (2025-26)**.

## Reservation for Economically Weaker Section and Improved Enrolment Levels

- **10% EWS reservation** provided for candidates outside existing SC, ST, and OBC reservation categories in 2019. This decision benefits the economically disadvantaged individuals from the **general category**.
- In 2025-26, **Gross Enrollment Ratio (GER)** was recorded **89.4** at **primary** level and **81.5** at **secondary** level. **GER at higher secondary** level increased to **61.7** in 2025-26 as compared to **46.4**

in 2014-15.

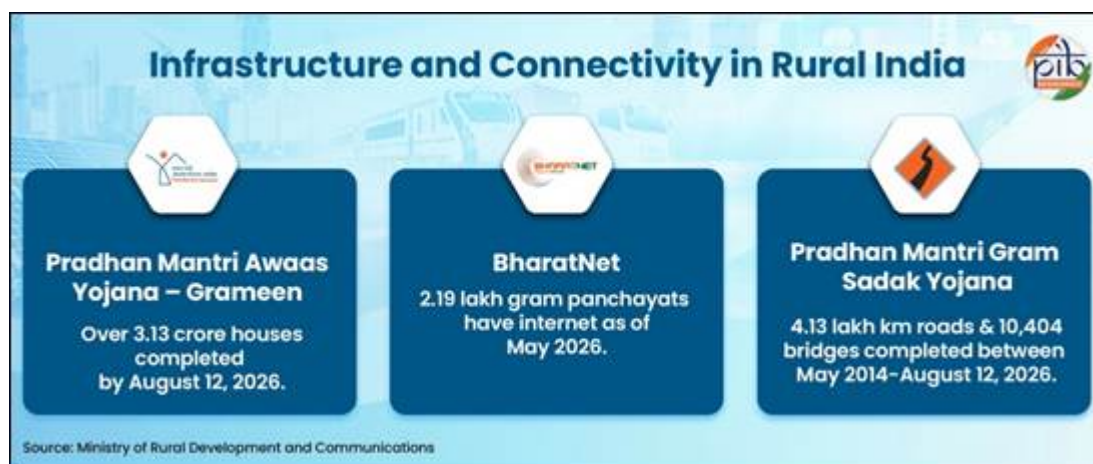
## Beti Bachao Beti Padhao

- **Girls' Gross Enrollment Ratio (GER)** for girls at the **secondary level (Classes 9–10)** rose from **75.5% in 2014–15 to 83.4% in 2025–26**.

## Kasturba Balika Vidyalayas and PM eVidya

- The number of **sanctioned schools** increased from 3,609 (2014–15) to 5,639 (2024-25). **Operational KGBVs** stand at 5,133, as of 2024–25.
- **Enrolment** increased from 3.52 lakh (2014–15) to 7.11 lakh (2024).
- The **SWAYAM portal (India's indigenous MOOC platform)** has over 6.5 crore enrolments (as of August 12, 2026).
- As of August 12, 2026, **DIKSHA** has 2.35 crore registered users.

## Building the Backbone: Infrastructure and Connectivity



## Pradhan Mantri Awaas Yojana – Grameen

- Under PMAY-G, over 3.91 crore houses have been sanctioned, and **3.13 crore houses** have been **completed** (as of August 12, 2026).

## Pradhan Mantri Gram Sadak Yojana

- As of June 2026, 99.6% of eligible habitations have been connected with **all-weather roads**.
- **Completed length of roads** increased from 3.86 lakh km (May 2000 – May 2014) to 4.13 lakh km (May 2014 – August 12, 2026).
- **Completed number of bridges** rose from 484 to 10,404 during May 2014 – August 12, 2026.

## Digitalization of Gram Panchayats

- Under **BharatNet**, 2.19 lakh Gram Panchayats (GPs) are connected as of May 2026.
- Through **eGramSwaraj**, over ₹3 lakh crore in payments have been processed, as of June 2026.
- Over 1.28 lakh GPs are using **SabhaSaar** for creating meeting summaries, as of June 2026.

## Pathways to Prosperity: Livelihoods, Skills, and Financial Security

| Employment and Financial Security for Rural India                  |                                                                                                                                   |                                                                                     |                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
|                                                                    |                                                  |  |                                                                                       |
| <b>Deendayal Antyodaya Yojana - National Rural Livelihoods Mission</b><br>10.19 crore households mobilised into 94.46 lakh SHGs by August 12, 2026. | <b>Deendayal Upadhyaya Grameen Kaushalya Yojana</b><br>18.45 lakh candidates trained and 12.35 lakh placed as of August 11, 2026. | <b>e-Shram Portal</b><br>31.87 crore registrations recorded by August 12, 2026.     |                                                                                       |
|                                                                    |                                                  |   |    |
| <b>PM Vishwakarma Yojana</b><br>30 lakh traditional artisans registered by August 12, 2026.                                                         | <b>PM SVANidhi</b><br>78.17 lakh beneficiaries as of August 12, 2026.                                                             | <b>PM MUDRA Yojana</b><br>59.14 crore loans sanctioned by July 2026.                | <b>PM Jan Dhan Yojana</b><br>58.90 crore registered beneficiaries by August 12, 2026. |
| Source: Ministry of Finance and Rural Development                                                                                                   |                                                                                                                                   |                                                                                     |                                                                                       |

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

- As of August 12, 2026, 10.19 crore **households** have been mobilised into 94.46 lakh SHGs.
- As of July 29, 2026, 3.46 crore **Lakhpati Didis** have been created.

### Role of Community Resource Persons in Ensuring Last-Mile Delivery of Schemes

- **Over 9 lakh CRPs** are currently active, serving thematic areas like agriculture, banking, insurance and nutrition.
- This includes more than **50,548 Bank Sakhis**, **1.91 lakh Krishi Sakhis**, **2,012 Matsya Sakhis**, and **1.70 lakh Pashu Sakhis**.

### Introduction of Self-Help Entrepreneur Mart (SHE-Mart)

- Announced in the Union Budget 2026-27, aiming to benefit **1 crore women**.
- Aims to create **community-owned retail spaces** for women under the SHG ecosystem.

### Deendayal Upadhyaya Grameen Kaushalya Yojana

- **Candidates trained** increased from 43,038 in 2014–15 to 18.45 lakh till August 11, 2026.
- **Candidates placed** rose from 21,446 in 2014–15 to 12.35 lakh till August 11, 2026.

### Pradhan Mantri Kaushal Vikas Yojana

- Over 1.64 crore youth have received **skill training** since inception till June 2026.

### Viksit Bharat - Guarantee for Rozgar and Ajeevika Mission (Gramin)

- **Total persondays** generated between FY 2006-07 to FY 2013-14 were 1,660 crore, whereas, between FY 2014-15 to FY 2024-25, it rose to 3,029 crore.
- **Women's participation** increased from 48% (FY 2013–14) to 58.19% (FY 2024–25).

### e-Shram Portal

- **Registrations** increased from 14.40 crore (Dec 2021) to 31.87 crore (August 12, 2026).

### PM Vishwakarma Yojana

- As of August 12, 2026, over 30 lakh **traditional artisans** have been **registered**.
- As of August 12, 2026, 24.32 lakh artisans have received **skill training** and 17.70 lakh have received **toolkits**.

### **PM SVANidhi**

- **Number of beneficiaries** has increased from 26.37 lakh (Nov 2021) to 78.17 lakh (August 12, 2026).
- As of August 12, 2026, **loans** amounting to ₹**18,971.18** crore have been **disbursed**. 46% of the beneficiaries are women.

### **PM MUDRA Yojana**

- Total number of loans sanctioned have increased from 3.49 crore (2016) to over 59.14 crore (July 2026).

### **PM Jan Dhan Yojana**

- Number of beneficiaries have increased from 17.9 crore (Aug 2015) to 58.90 crore (August 12, 2026).

### **Expanding Social Security Coverage**

- Under **National Pension System**, beneficiaries increased from 1.05 crore (2016–17) to 2.17 crore (2025–26).
- Under **Atal Pension Yojana**, beneficiaries increased from 48.80 lakh (2016–17) to 9.29 crore (June 2026).
- 27.90 crore people covered by **Pradhan Mantri Jeevan Jyoti Bima Yojana** up to July 2026.
- 58.78 crore people covered under **Pradhan Mantri Suraksha Bima Yojana** up to July 1, 2026.
- More than 54 lakh unorganised sector workers have been registered under **Pradhan Mantri Shram Yogi Maan-dhan scheme** as of July 2026.

### **Accelerating Tribal Development through Integrated Interventions**

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

- As of August 5, 2026, 540 **Van Dhan Vikas Kendras (VDVK)** have been sanctioned, benefiting 46,042 persons from **Particularly Vulnerable Tribal Groups**.

#### **Pradhan Mantri Janjatiya Vikas Mission (PM-JVM)**

- 4,172 **Van Dhan Vikas Kendras** sanctioned, benefitting 12.48 lakh tribals under this scheme, as of August 2026.



### Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PM-JUGA)

It combines the efforts of 17 ministries and focuses on filling long-standing gaps in tribal-majority villages and PVTG habitations. Under PM JUGA, the emphasis has increasingly moved from isolated interventions to coordinated, mission-mode delivery across sectors and ministries. In last 12 years-

- 7.60 lakh **tribal houses** have been completed and 28,303 tribal villages have access to **drinking water**.
- 59,812 tribal households and public institutions have been **electrified** and 657 **Anganwadi Centres** have been operationalized in tribal areas.
- 692 **hostels** have also sanctioned for tribal students.

### Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY)

- As of August 12, 2026, over 4.16 lakh **Scheduled Caste (SC) houses** have been built, over 4.17 lakh SC households are covered under **health protection schemes**, and more than 3.57 lakh SC households have individual toilets.
- 17,578 villages have been declared **Adarsh Grams** as of August 12, 2026.

### Eklavya Model Residential Schools (EMRSs)

- **Operational schools** increased from 129 (2014–15) to 511 (August 12, 2026).
- As of August 12, 2026, EMRSs have an **enrolment** of 1.68 lakh students.

### PM-YASASVI

- 20.61 lakh students have received pre-matric scholarship, and 24.53 lakh students have received post-matric scholarship for FY 2024-25.

### Scholarships for Scheduled Tribe (ST) Students

- Between April 2024 and August 12, 2026, **Pre-Matric Scholarship Scheme** has benefitted more than 28.99 lakh tribal students.
- **National Fellowship for ST Students** supported 2,961 research scholars in 2025–26. 56% of the beneficiaries were females.

### Scholarships for Higher Education for Young Achievers Scheme (SHREYAS)

- The **Top-Class Education for SC Students** scheme enabled 8,571 students to study in leading institutions such as IITs, IIMs, NITs and AIIMS in 2025-26.

### National Action for Mechanised Sanitation Ecosystem (NAMASTE)

- 89,915 sewer and septic tank workers and more than 2.81 lakh waste pickers have been validated as of July 2026.

### **Scheme for Economic Empowerment of De-Notified Tribes (SEED)**

- During 2025-26, ₹26.75 crore was disbursed for the educational empowerment of 4,485 **De-Notified Tribe (DNT) students**.
- 73,569 Ayushman Bharat cards have been issued to DNT families, under the health component, during 2025-26.

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