

March 2025

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Kurukshetra

A RURAL DEVELOPMENT MONTHLY SINCE 1952

Budget 2025-26 Progressive Rural India



Initiatives to Boost Rural Economy



To Build-up Healthcare Access



Budget for Progressive Agriculture



Initiatives for Women Empowerment



Artificial Intelligence in Education



Enhancing Swachh Bharat
and Jal Jeevan Mission





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Editorial

The Union Budget for 2025-26 holds significant promise for the rural economy of India, especially given the pressing need to enhance rural development, boost agricultural productivity, and improve the quality of life for millions living in these areas.

The Union Budget for 2025-26 has allocated approximately ₹1.88 lakh crore to the Ministry of Rural Development, marking a 5.75% increase from the previous year's allocation.

Agriculture remains the largest sector in rural India, yet it continues to be burdened by stagnating productivity, inadequate infrastructure, and the challenges posed by climate change. The Prime Minister Dhan-Dhaanya Krishi Yojana is a flagship initiative introduced in the Union Budget 2025-26 to enhance agricultural productivity, promote sustainable farming, and ensure rural prosperity. A six-year programme has been launched to boost pulses production and reduce import dependency. Additionally, a national mission will develop high-yielding seed varieties to address challenges like shrinking farmlands and erratic weather. The government has also increased spending on crop insurance schemes like Pradhan Mantri Fasal Bima Yojana (PMFBY), given the unpredictable nature of weather patterns and the vulnerability of farmers to natural calamities.

The lack of adequate infrastructure has long been a barrier to rural development. The budget allocates substantial funds for infrastructure projects aimed at improving rural connectivity and economic resilience. Rural housing schemes, including Pradhan Mantri Awas Yojana (PMAY), also see increased funding to ensure that every rural household has access to safe and affordable housing. The expansion of sanitation and clean drinking water facilities through schemes like the Swachh Bharat Mission and the Jal Jeevan Mission got major boost in this Budget. These initiatives reflect the government's commitment to fostering inclusive growth and enhancing the livelihoods of rural populations. The Union Budget also focuses on improving access to quality healthcare and education in rural areas.

The Union Budget can enhance financial inclusion by promoting digital banking services, microcredit, and financial literacy programs in villages. In particular, the expansion of the Pradhan Mantri Jan Dhan Yojana (PMJDY) and the implementation of direct benefit transfers (DBT) have proven successful in bringing rural populations into the formal financial system. Going forward, increasing credit access for small farmers, self-help groups (SHGs), and rural enterprises can unleash the potential for local economic growth.

Providing funding for rural innovation hubs and encouraging small-scale industries in sectors like textiles, handicrafts, food processing, and renewable energy can create jobs and increase income levels in rural areas.

The Union Budget for 2025-26 presents a significant opportunity to address the developmental challenges of rural India. The Government initiatives mentioned above, alongside additional targeted interventions in agriculture, infrastructure, education, and healthcare, have the potential to transform rural landscapes. If implemented effectively, these measures will uplift rural communities, reduce poverty, and empower the rural populace to contribute more actively to the country's economic growth. In this issue of Kurukshetra efforts have been made to delve into the implications and intricacies of the Union Budget 2025-26 and its impact on the development of rural India. □

UNION BUDGET



Union Budget 2025-26 Development Dimensions

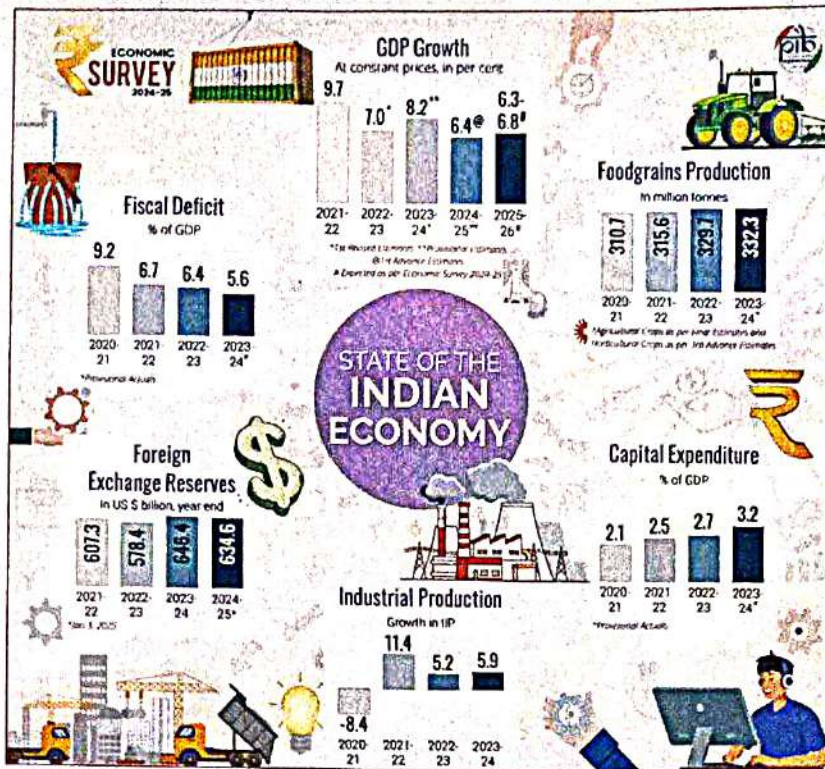
Budget 25-26 has rightfully attempted to reinvigorate rural farm and non-farm sector considering their potency in ushering an overall positive economic scenario in the country. With the Union Government's unwavering support, the agriculture and rural sector are poised to become two strong pillars of Aatmanirbhar Bharat (self-reliant India). Budget 25-26 reinforces the country's vision, ensuring that the farm and non-farm sectors in rural India contribute significantly to zero poverty, employment generation, women's empowerment, and economic decentralization.

* Dr. K. K. Tripathy

The Economic Survey 2024-25 was tabled in the Parliament on 31st January 2025. It acknowledged India's steady economic growth while outlining the slowdown in global manufacturing environment, especially in Europe and parts of Asia due to supply chain disruptions and weak external demand. The Survey expected improvement in global

competitiveness through adequate supply and demand management mechanisms. The growing rural demand, rebound in agricultural production and productivity, easing out of food inflation and a stable macro-economic environment are vital for a resilient economic growth. At this juncture, the citizens' pre-Budget expectations ranged from improvement in income, wealth, employment and infrastructure to ensure an enabling business environment.

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This article highlights the intent of this year's Budget by analysing development allocation to a few major sectors and tries to answer a vital question – how will 2025-26 Budget pronouncements impact lives of millions living on rural farm and non-farm activities? In this context, an attempt is made to explain the in-built policy direction and economic intent of the Government by discussing a few agriculture and rural development related focus areas prioritized in the Budget.

Higher Allocation & Development Push

In 2025-26 Budget Estimates (BE), the total expenditure has been estimated at Rs. 50.65 lakh

crore against the Revised Estimate (RE) of Rs. 47.16 lakh crore in 2024-25. Out of the total expenditure, Rs. 15.48 lakh crore would be effective capital expenditure during 2025-26 against Rs. 10.18 lakh crore in 2024-25 (RE). The budget announcements noted an increase in allocation for a few priority sectors. The higher allocation aims at accelerating economic growth, enhancing infrastructure, and promoting social welfare. The overall emphasis is to facilitate the growth environment, to smoothen the pathways and to hasten the process of achieving the greater goal - 'Viksit Bharat' by 2047. The vision – 'Viksit Bharat' (Developed India) seeks to position India as an economic powerhouse, capable of achieving sustained, inclusive, and equitable development across all sectors of the economy. It is a vision of prosperity, social welfare, and self-reliance, with India emerging as a global leader in

innovation, technology, environmental sustainability, and good governance.

The Budget 2025-26 reposed its unwavering faith on rural economic growth and allocated Rs. 1.87 lakh crore to the Department of Rural Development, marking an increase of about 5.75% from the previous year's allocation. The enhanced allocation to important rural sectors is aimed at stimulating job creation and consumption demand. This also reflects the government's commitment to fostering comprehensive rural development, aiming to uplift the living standards of rural populations and promote sustainable economic growth in these areas.

Table 1: Budget Allocation in Selected Union Ministries in 2024-25 & 2025-26

SN	Name of the Ministry	Allocation (In Rs. Cr.)			Increase of Allocation (in %) in 2025-26 Over	
		2024-25		2025-26		
		BE	RE	BE	2024-25 RE	2024-25 BE
1	AFW	1,22,528	1,31,195	1,27,290	-3.0	3.9
2	MSME	22,138	17,307	23,168	33.9	4.7
3	RD	1,77,566	1,73,912	1,87,754	8.0	5.7
4	SDE	4,520	3,301	6,100	84.8	35.0
5	WCD	26,092	23,183	26,890	16.0	3.1

Note: BE: Budget Estimate and RE: Revised Estimate

Source: Compiled from 2025-26 Demand For Grants, Union Budget Document, Ministry of Finance, GoI

Table 2: Expenditure of Selected Major Sectors during 2024-25 & 2025-26

S. No.	Sectors	Allocation (In Rs. Cr.)			Increase of Allocation (In %) In 2025-26 Over	
		2024-25		2025-26	2024-25 RE	2024-25 BE
		BE	RE	BE		
1	Agriculture and Allied Activities	1,51,851	1,40,859	1,71,437	21.7	12.9
2	RD	2,65,808	1,90,675	2,66,817	39.9	0.4
3	Education	1,25,638	1,14,054	1,28,650	12.8	2.4
4	Social Welfare	56,501	46,482	60,052	29.2	6.3
5	Health	89,287	88,032	98,311	11.7	10.1
6	Subsidies	3,81,175	3,83,419	3,83,407	0.0	0.6
(a)	Fertilizers	1,64,000	1,71,299	1,67,887	-2.0	2.4
(b)	Food	2,05,250	1,97,420	2,03,420	3.0	-0.9
(c)	Petroleum	11,925	14,700	12,100	-17.7	1.5

Note: BE: Budget Estimate and RE: Revised Estimate
Source: https://www.indiabudget.gov.in/doc/Budget_at_Glance/bag6.pdf

A comparison of allocation to select five important Ministries with the previous year (Table 1) indicates that priority has been accorded to Skill Development and Entrepreneurships (SDE), Rural Development (RD), Micro, Small and Medium Enterprises (MSME), Agriculture and Farmers' Welfare (AFW), Women and Child Development (WCD), in that order.

While SDE witnessed a quantum jump of 35% hike in its allocation over the BE of 24-25, RD, MSME, AFW, WCD recorded a 5.7%, 4.7%, 3.9% and 3.1%

rise, respectively, over previous year's allocations. The increased allocations for SDE signals the government's prioritization of human capital development and entrepreneurship as critical components for India's growth trajectory. Similarly, increased rural investments, improved buyers' demand, equitable job creation in rural areas are the growth engines of rural economy. This has prompted the Government to allocate more funds to various important rural sectors during 24-25, thereby causing a large positive difference between Budget Estimate (BE) and Revised Estimate (RE) of Budget 24-25.

The Budget 25-26 has allocated a huge Rs. 3.83 lakh crore for subsidies to food and fertilizers and abundantly allocated funds for rural development, agriculture and allied sectors, employment generation and skill and livelihood activities (Table 2). Table 2 indicates that Agriculture & Allied Activities, Health, Social Welfare, Education, Fertiliser subsidy have witnessed 12.9%, 10.1%, 6.3%, 2.4%, 2.4% hike, respectively, in 2025-26 over 2024-25.

A review of schematic budget outlay on priority development sectors (Table 3) indicates that Budget 25-26 has been strategically designed to facilitate India's journey towards becoming a Viksit Bharat through prioritization of key development sectors which have tremendous potential in driving the country's actions

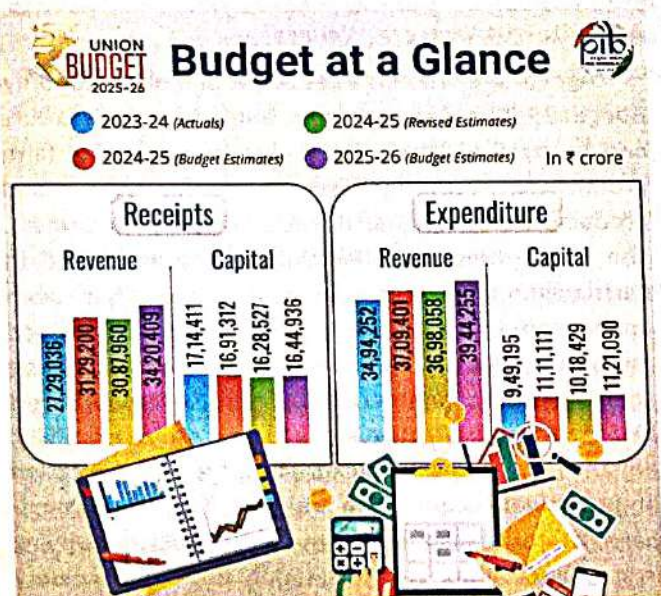


Table 3: Budget Outlay on Selected Major Development Schemes 2024-25 & 2025-26

SN	Schemes	Budget Outlays (Rs. Crore)		Increase Over 24-25 (In %)
		2024-25	2025-26	
1	Urea subsidy	1,19,000	1,18,900	-0.1
2	MGNREGA	86,000	86,000	0.0
3	PM Kisan Samman Nidhi (PM-Kisan)			
4	Pradhan Mantri Awas Yojana (Grameen)	60,000	63,500	5.8
5	Nutrient Based Subsidy	54,500	54,832	0.6
6	Samagra Siksha	45,000	49,000	8.9
7	Deendayal Antyodaya Yojana - National rural Livelihood Mission (DAY-NRLM)	37,500	41,250	10.0
8	PM Gram Sadak Yojana (PMGSY)	15,047	19,005	26.3
9	Rashtriya Krishi Vikas Yojana	19,000	19,000	0.0
10	PM Krishi Sinchai Yojana (PMKSY)	7,553	8,500	12.5
11	Krishionnati Yojana	8,250	8,260	0.1
12	PM Viswakarma	7,447	8,000	7.4
13	PM Matsya Sampada Yojana (PMMSY)	4,824	5,100	5.7
14	PM Formalisation of Micro-food Processing Enterprises Scheme (PMFME)	2,352	2,465	4.8
15	Dairy Development	880	2,000	127.3


Source: https://www.indiabudget.gov.in/doc/Budget_at_Glance/bag7.pdf

towards attaining sustainable growth, technological advancement, and social welfare. While higher allocations to agriculture and rural development aim to address rural challenges, boost productivity, and create job opportunities in rural areas, government's emphasis on infrastructure development covering

logistics, energy, and urban planning aims to improve connectivity, ease of doing business, and living standards to foster inclusive growth. Emphasis on skill development and entrepreneurship would equip country's young workforce with needful supports from manufacturing sector and MSMEs to strengthen India's goal towards self-reliance.

Agriculture & Farmers' Welfare

Agriculture remains a key driver of India's economy. Budget 25-26 has placed significant focus on agriculture and farmers' welfare with a view to enhancing farm productivity, ensuring fair prices for agricultural produce, and providing financial security to farmers. The Prime Minister Dhan-Dhaanya Krishi Yojana in partnership with States in 100 districts has been announced where existing schemes and specialised measures related to agriculture development would be converged. The commitment of the Government has been to roll out effective steps to increase productivity, enhance crop intensity by adopting crop diversification and sustainable agriculture practices, augmenting post-harvest storages at the community level, improving irrigation facilities and facilitating flow of necessary



Prime Minister Dhan-Dhaanya Krishi Yojana
Developing Agri Districts Programme

Scheme to cover 100 districts with low productivity, moderate crop intensity and below-average credit parameters

- To enhance agricultural productivity
- To adopt crop diversification and sustainable agriculture practices
- To augment post-harvest storage at Panchayat and Block levels
- Improve irrigation facilities
- Improve credit availability

PM Kisan Samman Nidhi Yojana :
Providing Financial Assistance, Impacting Farmers lives

- 01 Mobile App, Web Portal & Common Service Centers
- 02 Easy & Simple Self Registration Process
- 03 E-KYC Verification of PM-KISAN Beneficiaries
- 04 Grievance Redressal Mechanism- Kisan eMitra



agriculture inputs to the farmers. Further, some of other priority interventions include higher investment in irrigation, soil health management, and the promotion of sustainable farming practices such as organic farming and agroforestry. The Budget advocates improved access to technology, credit, and market linkages for farmers, enabling them to adopt modern agricultural techniques and connect with national and international markets. The allocation also includes strengthening of the PM Kisan Samman Nidhi (PM Kisan) scheme and expanding farmer-centric infrastructure like cold storage and logistics.

The reduction in urea subsidy and focus on nutrition-based subsidy in the Union Budget 2025-26 reflects the Government's focus on sustainable agricultural practices and bringing in efficiency in fertilizer use. The aim is to reduce over-reliance on urea and to arrest further soil degradation. This move which aligns with the broader objective of promoting organic farming, integrated nutrient management, and the use of alternative fertilizers, is expected to incentivize the agricultural sector to embrace innovative solutions like bio-fertilizers and precision farming.

Further, the PM Krishi Sinchai Yojana (PMKSY) which focuses on enhancing irrigation facilities and ensuring water-use efficiency, aims at expanding irrigation coverage, promoting micro-irrigation systems like drip irrigation and sprinklers, and improve water conservation practices. The budget allocation of Rs. 8,260 crore in 2025-26 seeks to enhance water management, reduce dependency on monsoons, and improve agricultural productivity in rain-fed and drought-prone areas.


Food Processing Industries

The Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) scheme has witnessed 4.8% hike in its allocation in BE 25-26 against BE 24-25. The Government underscores significant opportunities available for food processing and the micro-enterprise sector and aims to expand required support for formalization, technology upgrades, and market linkages. The vital catalysts in these efforts could be to enhance the capacity of small-scale food processors, enable them to adopt modern processing technologies, improve product quality, and scale up business operations. By promoting formalization, the Scheme intends to help micro food processing units becoming more competitive, increasing their market reach, and improving the income of smallholder farmers linked to these units.

Rural Employment

The wage and self-employment generation programmes have always been perceived to be effective in a rural set-up which is otherwise riddled with high incidence of poverty, low work participation rates and increased casualization of labour. The existing two wage and self-employment programmes towards building quality and productive community assets and enterprises – the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) availed continuous importance in Budget 25-26. MGNREGA has retained its allocation at Rs. 86,000 cr. as was in 24-25 BE, the DAY-NRLM got a 26.3% hike in its allocation from Rs. 15,047 cr. in 24-25 to Rs. 19,005 cr. in 25-26.

महात्मा गांधी राष्ट्रीय ग्रामीण रोजगार गारंटी अधिनियम
Mahatma Gandhi National Rural Employment Guarantee Act



महात्मा गांधी नरेगा
Mahatma Gandhi NREGA
ग्रामीण विकास मंत्रालय, भारत सरकार
Ministry of Rural Development, Govt. of India



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



While the higher outlays to rural employment schemes are praiseworthy, the time has come to improve the efficiencies of planning, execution, monitoring and supervision network across the nation to ensure the quality and durability of assets created under MGNREGA. Enhanced focus on quality asset creation, feasible and location-specific work plan and design, timely and just selection of projects and work sites, extensive survey of works, accurate work design estimates, efficient work execution and adequate technical supervision would support in generating intended community assets, income and employment in rural India.

The DAY-NRLM allocation in the Union Budget 25-26 underscores Government's commitment to improving the livelihoods of rural populations, particularly through women empowerment, entrepreneurship, and skill development. The village entrepreneurship development approach of DAY-NRLM is aimed at creating a catalytic local entrepreneurial ecosystem and encouraging the rural unemployed youth to take up local enterprises on their own. Keeping in view the existing challenges viz. unemployment, low agri-productivity, inadequate farm and non-farm infrastructure, and rural-urban migration, the budget 25-26 makes an attempt in outlining comprehensive solutions involving enhanced investments in infrastructure, financial inclusion, skill-building programmes, and gender equality. These measures will pave the way for a sustainable and prosperous rural future through which India can achieve greater social and economic inclusivity, ultimately contributing to the vision of a Viksit Bharat@2047.

Rural Housing & Connectivity

The 25-26 budget allocation to PM Awas Yojana-Grameen (PMAY-G) witnesses a 0.6% increase over BE of 24-25. Rs. 54,832 cr. outlay in the Budget 25-26

reflects the government's strong commitment to address rural housing needs and improve living standards of economically and socially disadvantaged. The priority is to ensure access to affordable housing with sanitation and basic amenities and to create job opportunities. The increased budget emphasizes the completion of housing units for the rural poor, with a focus on providing a roof to every eligible household in rural areas, particularly for the disadvantaged – Scheduled Castes (SCs), Scheduled Tribes (STs), and women-headed families.

Pradhan Mantri Gram Sadak Yojana (PMGSY) allocation in the Budget 25-26 presents a significant opportunity for rural development by accelerating the construction and upgrading of rural road infrastructure. With an outlay of Rs. 19,000 cr. in 25-26, the Scheme would improve connectivity in remote and underserved rural areas, fostering economic growth and facilitating better access to markets, healthcare, education, and employment opportunities. Enhanced road infrastructure will not only reduce transportation costs, promote trade, and boost the growth of agriculture and local businesses in rural areas, but also will strengthen the resilience of rural communities to ensure an Aatmanirbhar Bharat while realising the dream of Viksit Bharat@2047.

Dairy and Fishery Development

The Government's strong focus on enhancing the dairy sector's productivity and sustainability is discernible from the enhanced outlay projected for Dairy Development in the Union Budget 25-26. The priority is

Powering Entrepreneurship

New Fund of Funds for Startups to be set up

- Fresh contribution of another ₹10,000 crore, in addition to existing government contribution of ₹10,000 crore

Did You Know?
Alternate Investment Funds (AIFs) for startups, supported by Fund of Funds, have received commitments of more than ₹91,000 crore

New Scheme for 5 lakh Women, Scheduled Castes and Scheduled Tribes first-time entrepreneurs

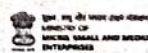
- To provide term loans up to ₹2 crore during next 5 years
- To provide online capacity building for entrepreneurship and managerial skills

Skill Development

Economy Survey 2024-25 outlines various opportunities and challenges facing an emerging economy like India and suggested India to transform itself into a competitive and innovative economy. This economic transformation would need apt strategies to increase business competitiveness through enhanced investment and sustained business management practices. The Survey calls for urgent attention not only to strengthen infrastructure and improve efficiencies but also to ensure skill development and creating technology enabled labour force. In this context, a comprehensive multi-sectoral 'Rural Prosperity and Resilience' programme was announced with a view to address under-employment in agriculture through skilling, investment, technology, and invigorating the rural economy. Two important initiatives which got prominence in the budget are Samagra Siksha and PM Viswakarma.

The Budget 25-26 has allocated Rs. 41,250 cr. to Samagra Shiksha. This underscores the country's strong commitment to improving quality education across India, particularly focusing on primary and secondary education. With an increased outlay, the priority should be to enhance infrastructure in schools, ensure inclusive education for girls, children with disabilities, and marginalized communities, and integrate digital learning tools to bridge educational gaps, especially in rural and remote areas. The focus should also be on improving teacher training and ensuring skill development to equip students with future-ready capabilities. This allocation aims to support the Government's vision of universal education, skill empowerment, and equal opportunities for all children, contributing significantly to building a skilled workforce for a Viksit Bharat.

The BE 25-26 for PM Matsya Sampada Yojana (PMMSY) witnessed a hike of 5.7% vis-à-vis BE 24-25. This highlights the Government's resolve to boost the fisheries sector by providing enabling atmosphere and significant opportunities for development of sustainable aquaculture and fisheries. The need of the hour is to improve fishermen's welfare, enhance infrastructure for fisheries, promote modern fishing technologies, and expand cold storage and processing facilities to ensure better market access and to reduce post-harvest losses. In addition, the focus needs to be on ensuring long-term growth and resilience in the sector which presents immense opportunities in uplifting the rural economy, generating employment, and improving food security.



PM Vishwakarma

Empowering traditional artisans and crafts-people





The enhanced allocation to PM Vishwakarma Yojana in Budget 25-26 is expected to empower traditional artisans and craftsmen across India by enhancing their skills, promoting entrepreneurship, and improving their access to modern tools, technology, and financial support. This move would integrate rural artisans into mainstream economic activities by prioritizing development of self-employment opportunities in sectors viz. weaving, carpentry, pottery, and metalworking, among others. The need of the hour is to foster a holistic ecosystem which includes improved and attractive training sessions, easy access to markets and timely availability of credit facilities. This would go a long way in improving the livelihoods of skilled workers, especially from marginalized communities and would ensure that skilled artisans contribute to India's economic growth.

Re-energising MSME

MSMEs are the heart and soul of job creation and industrial enterprises in India. The Budget 25-26

announced changes in the definition of MSMEs. This presents significant opportunities for rural areas. More enterprises are now eligible to access government support and programmes aimed at enhancing rural entrepreneurship and enterprise. With higher investment limits and expanded eligibility, rural micro and small enterprises can now get easier access to finance, technology and market linkages, thereby improving their productivity and competitiveness. This would encourage rural businesses to scale up, create local jobs, and arrest rural migration to urban areas by promoting self-sufficiency. Local businesses like agribusinesses, food processing, and handicrafts would flourish, benefiting directly the farmers, artisans, and women entrepreneurs and contributing to sustainable rural development with adequate community engagements.

Concluding Remarks

Budget 25-26 has rightfully attempted to reinvigorate rural farm and non-farm sector considering their potency in ushering an overall positive economic scenario in the country. It intends to re-orient Government policy intervention in various important areas viz. Agriculture and Farmers Welfare, Food Processing, Employment, Housing and Connectivity, Dairy and Fishery, Skill Development and attempts to re-energise MSMEs by expanding its scope and coverage with a view to bolster make-in-India initiative of the government.

With the Union Government's unwavering support, the agriculture and rural sector are poised to become two strong pillars of Aatmanirbhar Bharat (self-reliant India). Budget 25-26 reinforces the country's vision, ensuring that the farm and non-farm sectors in rural India contribute significantly to zero poverty, employment generation, women's empowerment, and economic decentralization. By positioning Agriculture and MSMEs as engines of inclusive growth, the government is all set to translate the dream of Viksit Bharat @2047 into a reality, ensuring a self-sustaining and resilient economy rooted in people's participation. Increased investments in agriculture, education, MSME, health, digital technology, etc. indicate the balanced sectoral approach which the government has taken in the budget 25-26. This effort will not only accelerate and sustain India's economic growth but would ensure that development reaches each and every citizen, reinforcing and reaffirming the long-cherished vision of Viksit Bharat@2047. □



Initiative to Boost Rural Economy by Increasing Income and Consumption

The government wants to increase consumption by increasing tax collection and expenditure. Increasing the loan limit of KCC, launching of Pradhan Mantri Dhan-Dhaanya Krishi Yojana, use of improved seeds, measures to increase the production of cotton, pulses, fish etc., solving the problem of logistics, making women of deprived sections self-reliant, strengthening infrastructure and various provisions of start-ups along with MSMEs will increase the income of villagers, which will accelerate savings, investment, consumption and economic activities and strengthen our economy.

* Satish Singh

In the financial year 2025-26, the target has been set to raise Rs. 25.20 lakh crore and Rs. 17.50 lakh crore respectively through direct and indirect taxes, while the target was set to raise Rs. 22.37 lakh crore from direct taxes and Rs. 16.16 lakh crore from indirect taxes under the revised estimate for the financial year 2024-25. Income tax collection is estimated to increase by 14.4 percent to Rs. 14.38 lakh crore in the current financial year, while the government expects corporate tax to increase by 10.4 percent to Rs. 10.82 lakh crore. Thus, the government

has set a target of raising revenue of Rs. 42.70 lakh crore in the financial year 2025-26, which is about 11 percent more than the revised estimate of Rs. 38.53 lakh crore targeted in the financial year 2024-25.

The government wants to increase consumption by increasing tax collection and expenditure. This is also necessary in the context of India, because the Indian economy is consumption based, when consumption increases, the economy will also gain momentum. Confirming this fact, Prime Minister, Shri Narendra Modi said in his comment on the budget that usually the focus of the budget is on how to fill the government

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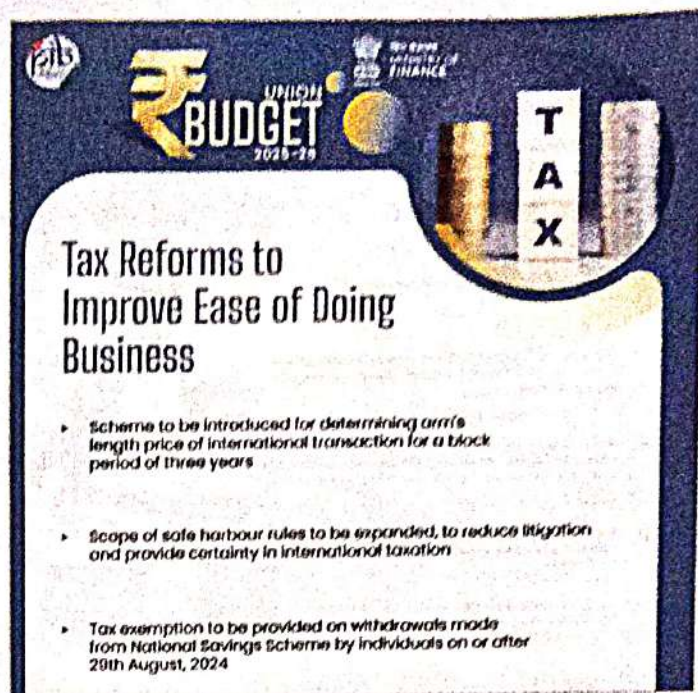
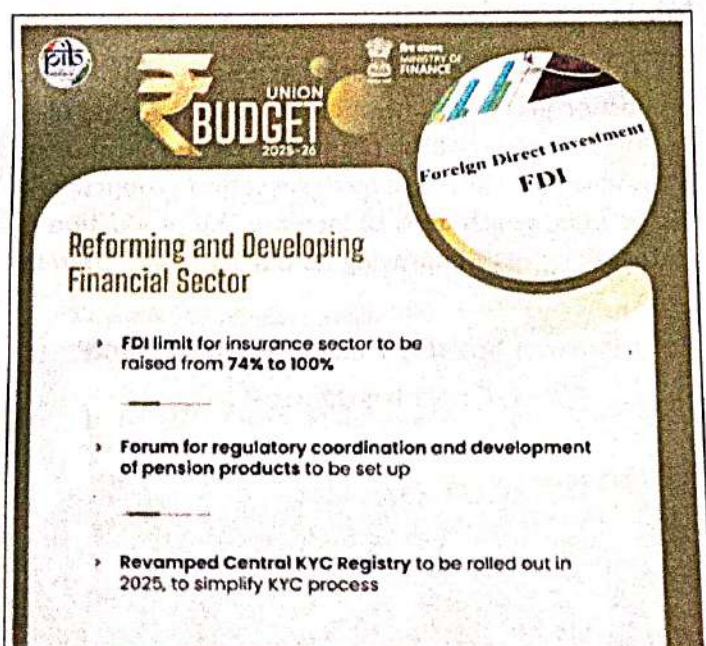
treasury, but this time an initiative has been taken in the budget to fill the pockets of the common man. When the public saves, their economic condition will be good, they will spend, only then there will be development. The Prime Minister said that this budget will accelerate savings, investment, consumption and development.

Slow Pace of Development in Current Financial Year

It is worth noting that the National Statistical Office (NSO) has projected the GDP growth rate to be 6.4 percent in its first advance estimate for the Gross Domestic Product (GDP) for the financial year 2024-25, which is less than the last three financial years. During the last financial year, the GDP growth rate was 8.2 percent. At the same time, the Reserve Bank of India has projected GDP to grow at the rate of 6.6 percent during the financial year 2024-25, while the GDP growth rate is estimated to be 6.7 percent in the financial year 2025-26. Earlier, the GDP growth rate was minus 6.60 percent during the financial year 2020-21. Subsequently, the GDP growth rate during FY 2021-22, FY 2022-23 and FY 2023-24 was 8.70 percent, 7.2 percent and 8.2 percent respectively, while it was 6.7 percent in the first quarter of FY 2024-25 and 5.4 percent in the second quarter.

Why is it necessary to increase the growth rate?

Changes in global policies such as tariffs, protectionism, the stance of the Federal Reserve Bank of the US in terms of policy interest rates, etc. have caused instability in the domestic and global markets. Also, given the slow pace of GDP growth in the last two quarters, it has become necessary for the government



to foster growth. In the last 10 years, the government's policy has been focused on investment and supply side. These helped our economy grow rapidly, but to ensure inclusive growth, there was a need to pay special attention to the three main components of growth, namely investment, consumption and export. Therefore, the budget has emphasized on increasing investment, savings, export and consumption to accelerate economic activities.

Fiscal Balance Through Capital Expenditure

Along with giving income tax relief, Hon'ble Finance Minister Smt. Nirmala Sitharaman has also taken measures to create fiscal balance in the budget. Capital expenditure has been given equal importance as allocation to states and defence budget. This is also likely to increase private capital expenditure, as increased consumption will allow more use of the production capacity of companies.


Focus on Ease of Doing Business

Although the government has been trying to make business easier for a long time, but special attention has been given to it in this year's budget. Resources are not required to give tangible form to this work. The government can do this with its farsighted thinking, positive policy and strong self-confidence. Therefore, many provisions have been made in this year's budget to make business easier. There is a proposal in the budget to work towards removing unnecessary obstacles, simplifying legal processes and making business rules

Transforming Agricultural Finance

Kisan Credit Card Reforms in Union Budget 2025-26

PIB Explainer



- Agriculture and allied activities employ 48.1% of the Indian population
- The Union Budget 2025-26 strengthens agricultural financing, especially through the Kisan Credit Card (KCC) scheme
- The KCC scheme is introduced to provide farmers with easy and affordable credit for cultivation, post-harvest expenses, household needs, and allied activities
- Loan limit increased from ₹3 lakh to ₹5 lakh under the Modified Interest Subvention Scheme
- Supports collateral-free loans up to ₹1.60 lakh for animal husbandry, dairying, and fisheries

Kisan Credit Card Yojana

RuPay

simple and transparent. Obviously, when it becomes easy to do business in the country, employment opportunities will also increase, and economic activities will also accelerate.

Measures to Strengthen the Rural Economy

To empower farmers, agriculture and rural economy, a provision of Rs. 2,66,817 lakh crore has been made for farmers in the budget, which is Rs. 1000 crore more than the amount provisioned in last year's budget. The revised expenditure of the agriculture sector has been increased from Rs. 1,40,859 crore to Rs. 1,71,437 crore. In last year's budget, Rs. 1.64 lakh crore was given for fertilizer subsidy, which has been increased to Rs. 1.67 lakh crore in this year's budget. At the same time, an amount of Rs. 8,500 crore has been allocated for the Agriculture Development Scheme, while in last year's budget, a provision of Rs. 7,553 crore was made in this item. A provision of Rs. 1,050 crore has been made in the item of animal husbandry and dairy, while in last year's budget, a provision of Rs. 369 crore was made in this item.

Boosting Farmers Income by Increasing KCC Loan Limit

The loan limit of Kisan Credit Card (KCC) has been increased from Rs. 3 lakhs to Rs. 5 lakhs. This will increase investment, due to which farmers will be able to grow more crops and due to increased production, farmers will become self-reliant and rural economy will be strengthened. It is estimated that 7.75 crore farmers will benefit from the increase in KCC limit. Under this, the government gives a subsidy of 2 percent on

the interest of the loan received, while, if the farmer repays the loan on time, a discount of 3 percent is given separately. In this way, farmers taking KCC have to pay only 4 percent interest.

Emphasis on Low Grain Producing Districts for Increasing Production

The Pradhan Mantri Dhan-Dhaanya Krishi Yojana has been announced in the budget, under which focus will be given to 100 districts where the yield of crops is low. The government will extend financial help, arrangement of storage & improved seeds, irrigation etc. in these districts. The aim of this scheme is to improve the living standards of farmers. According to an estimate, 1.7 crore farmers will be benefited by implementing this scheme. The Dhan-Dhaanya Yojana, which will be started with the participation of the states, will support the districts with low productivity and medium crop density as well as promote farming there.

Under the Pradhan Mantri Dhan-Dhaanya Krishi Yojana, high quality seeds will be available to farmers at low prices. Farmers will be given free fertilizers to increase the yield. Small and marginal farmers will also be given subsidy in the purchase of agricultural equipment.

Work on Mission Mode for Augmenting Farmers Income

The budget talks about conducting work in mission mode for improved variety of seeds. Under this, research and production of improved varieties of seeds will be endorsed. Apart from this, focus will also be laid on developing seeds endowed with insect resistant and climate-friendly properties.

A 5-year mission has been announced for quality production in cotton cultivation. Under this, longer fiber varieties of cotton will be promoted. Cotton Technology Mission will be started to increase cotton production in the country, which aims to increase the production of cotton along with improving its quality in the country.



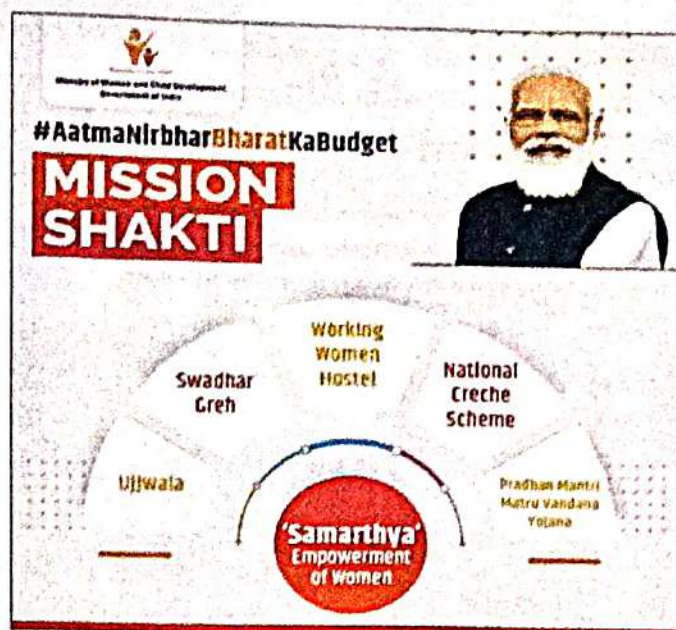
This mission will also emphasize on increasing processing and marketing along with increasing productivity and quality.

A mission will be run for 6 years to make India self-reliant in pulses production, the objective of which will be to pay special attention to the production of pulses like pigeon peas, black lentil and lentil etc., so that their production increases. Under this, warehousing facility will be provided for purchase as well as storage.

Under this mission, central agencies like National Agricultural Cooperative Marketing Federation of India Limited (NAFED), National Cooperative Consumers Federation of India Limited (NCCF) etc. will purchase 100% pigeon peas, black lentil and lentil pulses from registered farmers for the next 4 years. NAFED and NCCF are two such agencies which manage the sale of Bharat Atta. Both these agencies sell Bharat Chickpea lentil and Bharat Rice at affordable prices. In view of the recent rise in inflation, the government had launched Bharat Atta, Bharat chickpea lentil and Bharat Rice in the open market. It is worth noting that India is the largest producer and consumer country of pulses. Despite promoting pulses production in the country, India imports for its needs from countries like Myanmar, Australia, Russia, Canada etc.

Highlighting the Importance of Fisheries Production

The government will set up special economic zones (SEZs) to take the fisheries industry to new heights. Currently, the value of seafood production is around Rs. 60,000 crore and India is the second largest



producer of aquaculture and fisheries in the world. This announcement made in the budget is likely to benefit about 2.8 crore fishermen of the country.

Endeavour to Become Self-Reliant

To achieve self-sufficiency in urea production, the government has decided to set up a factory of 12.7 lakh metric tonnes annual capacity in Namrup, Assam. This urea plant will not only be able to meet the demand of fertilizer of local farmers, but if produced in large quantities, it can also be exported to neighbouring countries of South Asia. In this series, production has been started in 3 closed urea plants in the eastern region. Urea will be supplied from here to farmers across the country, which will reduce our dependence on imports.

Effort towards Empowering Women

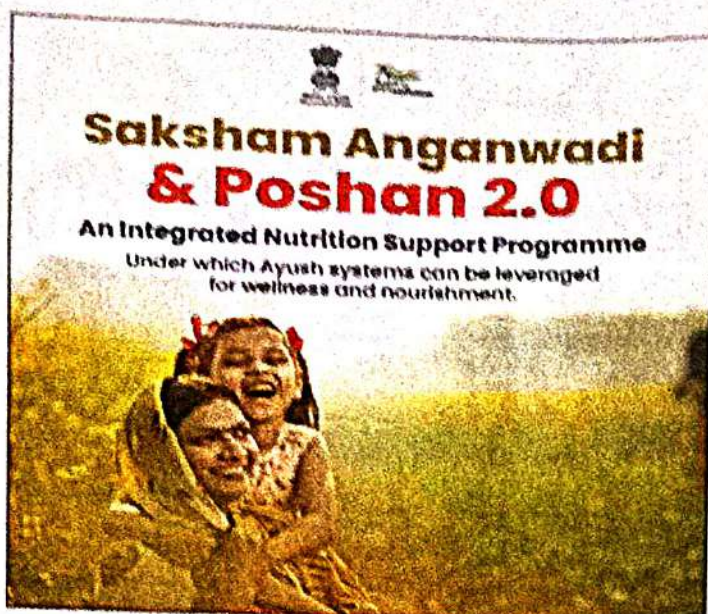
In the budget, it has been announced that 5 lakh women of Scheduled Caste and Scheduled Tribe will be given term loan up to Rs. 2 crore as per eligibility on becoming entrepreneurs for the first time.

This initiative will help women from weaker sections to become self-reliant. In the same sequence, a provision of Rs. 21,960 crore has been made in the budget for Saksham Anganwadi and Poshan 2.0 Mission. In the last financial year, Rs. 20,071 crore was allocated for this mission. Under this, more than 8 crore children, 1 crore pregnant and lactating women and about 20 lakh adolescent girls in the North-East region will be benefited. A provision of Rs. 1,500 crore has been made for Mission Vatsalya. The purpose of these

Sustainable Harnessing of Fisheries

To unlock the untapped potential of the marine sector

- Enabling framework for sustainable harnessing of fisheries from Indian Exclusive Economic Zone and High Seas
- Special focus on the Andaman & Nicobar and Lakshadweep Islands



announcements made in the budget is to empower women. This is necessary for inclusive development. Unless all the people of the country will not become part of mainstream development, we cannot realize the dream of making India a developed country by the year 2047.

Initiatives for the Betterment of the Poor

No major announcement has been made directly in the budget to empower the poor economically, but there is a proposal to increase the loan limit for street vendors under the Pradhan Mantri Sunidhi Yojana or PM Swanidhi Yojana. This is a micro-credit scheme, which aims to provide working capital to street vendors and formalize their business, so that they can get the benefits of government schemes and other government assistance from time to time. Under this scheme, street vendors are given a loan of up to Rs. 10,000.

In this connection, the government has already announced the construction of 3 crore new houses and free ration scheme for the poor class. Further, employment opportunities will also be created for rural women, youth, small farmers and landless families.

Resolving Logistics Obstacles in Rural Areas

The government wants to convert 1.5 lakh rural post offices into logistics organizations to help meet the growing logistics needs of new entrepreneurs, women, self-help groups, micro, small and medium enterprises (MSMEs) and large businesses. Since managing logistics in rural areas through other means is likely to be costly

and time consuming, the government has chosen this option as rural post offices are already fully equipped to materialize this objective.

Strengthening Infrastructure

To boost the economy, the government has emphasized on Infrastructure development and innovation in the budget. Under this, Rs. 1.5 lakh crore will be provided to the states as interest-free loan for up to 50 years for Infrastructure projects. Apart from this, a target has been set to raise Rs. 10 lakh crore for new Infrastructure projects through the new asset monetization scheme in the next 5 years. The states will prepare a proposal to work through the PPP model i.e. partnership with private companies and will take help from the Centre under the India Infrastructure Project Development Fund.

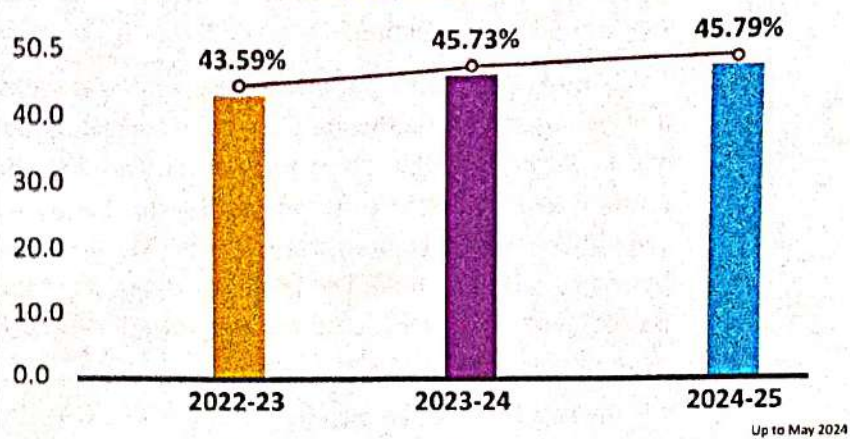
Making the Growth Engine even Stronger

The budget will take forward the Make in India initiative to make India a manufacturing hub and in this sequence, a National Manufacturing Mission will be set up, which will provide policy support, administration and monitoring framework for states and central ministries.

Its objective is to ensure ease of doing business, prepare workforce for in-demand jobs, increase the dynamism of the MSME sector, availability of technology, production of quality products etc. Increasing the investment and turnover limits for MSME classification to 2.5 times and 2 times, respectively is considered very important for increasing the manufacturing of Indian products. This can give impetus to the country's exports. Currently, this sector contributes 36 percent to manufacturing with employment to 7.5 crore people. The share of quality products of MSME in the country's total exports is close to 45 percent.



Share of Export of MSME related products in All India Export



With Increased investment, the financial condition of this sector will improve, and it will be easy to expand the business. To promote ease of doing business, the credit guarantee cover for micro and small enterprises has been increased from Rs. 5 crore to Rs. 10 crore. At the same time, 10 lakh credit cards with a limit of Rs. 5 lakh will be issued in the first year for micro enterprises registered on the Udyam portal.

Under the new classification of MSME, any company doing business of less than Rs. 10 crore annually will come under the category of micro. Similarly, a company doing business of up to Rs. 100 crore will be placed in the category of small enterprise. Companies doing business of up to Rs. 500 crore will be considered as medium category units. Till now, companies doing business of up to Rs. 5 crore were under the category of micro, while companies doing business of up to Rs. 50 crore were placed in the category of small, and companies doing business of up to Rs. 250 crore were placed in the category of medium industry.

The limit of investment in MSME has also been increased. Now Rs. 2.5 crore will be invested in micro companies, Rs. 25 crore in small companies and Rs. 125 crore in medium sized companies. Until now, the investment limit was Rs. 1 crore, Rs. 10 crore and Rs. 50 crore respectively. These new changes and provisions in MSME will accelerate investment and promote development work, as well as create many employment opportunities in the country.

Ensuring Growth Through Startups

It has been said in the budget that a new fund will be created for startup financing in the country with an

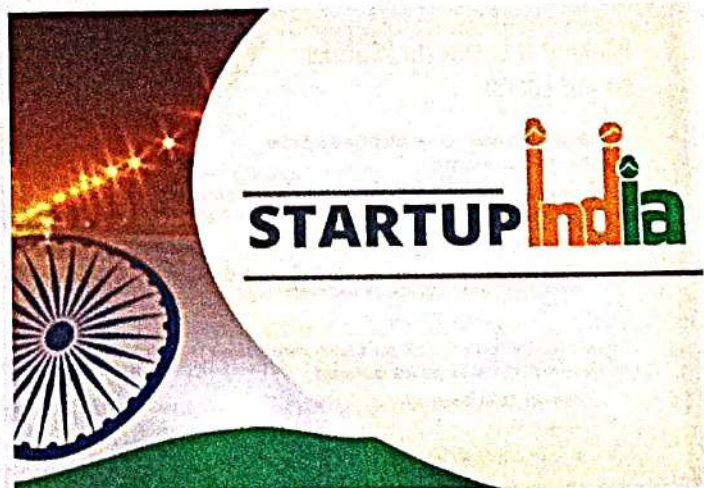
amount of Rs. 10,000 crore. Along with providing more funding and the facility of providing loans with easy terms, the budget has also emphasized on increasing entrepreneurship and innovation. This will create employment and business opportunities and the dream of taking Indian products to every corner of the world will be realized.

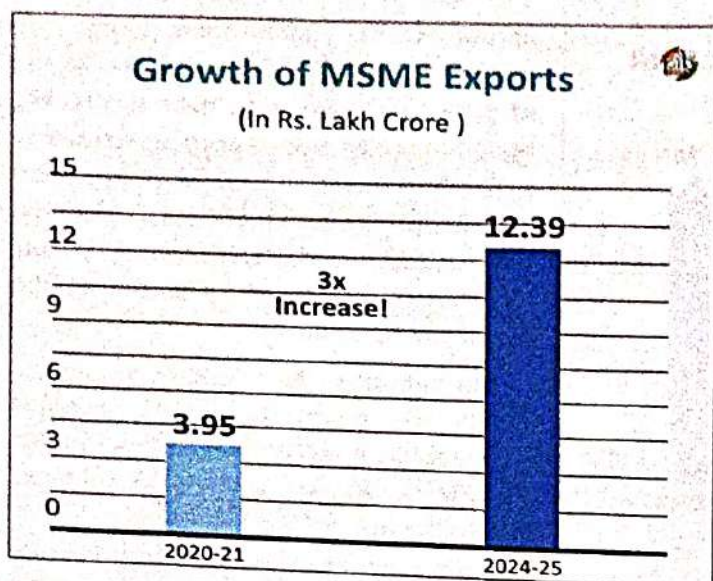
In addition, to improve access to credit, the credit guarantee cover of startups has been increased from Rs. 10 crore to Rs. 20 crore and the guaranteed fee has been reduced to 1 percent, which

will be applicable in respect of giving loans in 27 major sectors. Apart from this, section 80 IAC of Income Tax has also been amended. Section 80 IAC of the Income Tax Act, 1961 provides tax exemption to eligible startups for three consecutive financial years out of the first ten years of their incorporation.

This exemption is given to startups recognized by the Department for Promotion of Industry and Internal Trade (DPIIT). Under this, 100 percent income tax exemption can be claimed for 3 years. Earlier such eligible startups should have been established before 1 April 2025, but now the approval for this will be valid till the year 2030.

In this way, the government is trying to develop a positive ecosystem to promote startups in the country. Since, many startups related to farming and agriculture-based industries are working in rural areas today, therefore, this initiative of the government will create employment in the rural area as well as increase economic activities.





Conclusion

Since the country's economy is consumption based, procedures have been taken in the budget to increase the income of the people of cities and villages. Increasing the KCC limit from Rs. 3 lakhs to Rs. 5 lakhs will increase the income of farmers and the production of crops.

Through the Pradhan Mantri Dhan-Dhaanya Krishi Yojana, an attempt has been made to increase the production of crops in 100 districts where the production of crops is low. Work will be done on mission appearances to increase the production of improved seeds, cotton and pulses. To increase aquaculture production is equally important as agriculture as this

Initiative will fulfill the food needs of a large population as well as it will increase the income of aquatic farmers or fishermen. Therefore, emphasis has been laid on increasing fish production.

Logistics remains a serious problem in rural areas, that is, there are difficulties in transporting goods and services from one place to another. Farmers and entrepreneurs have to suffer losses due to the grains, vegetables and other products not reaching from one place to another on time. Therefore, as a solution to this problem, it has been proposed to convert 1.5 lakh rural post offices into logistics organizations.

To ensure inclusive development in the country, it is very important to make the women of the deprived section self-reliant. Therefore, provision of giving loans to them has been made in the budget. Also, many provisions have been made in the budget to keep the girl child, adolescent and women healthy. By doing this, there will be less expenditure on health and that amount can be used to accelerate development.

Many measures have also been taken in the budget to promote startups, which will promote employment generation and development in urban and rural areas. Development of any sector cannot be done without strengthening the infrastructure. Therefore, various provisions have been made in the budget for strengthen the infrastructure.

MSME is called the engine of development. Therefore, many provisions have been made in the budget to strengthen this sector. Also, by giving tax relief to salaried and other income taxpayers, they have been encouraged to save and spend. Also, healthcare for daily wage workers and labor-intensive sectors like shoes, toys, food processing and tourism have also been promoted in the budget.

Obviously, increasing the loan limit of KCC, launching of Pradhan Mantri Dhan-Dhaanya Krishi Yojana, use of improved seeds, measures to increase the production of cotton, pulses, fish etc., solving the problem of logistics, making women of deprived sections self-reliant, strengthening infrastructure and various provisions of startups along with MSMEs will increase the income of villagers, which will accelerate savings, investment, consumption and economic activities and strengthen our economy. □

Source: Budget Documents

UNION BUDGET

2025-26

Making it Easier for MSMEs to get Loans

Credit guarantee cover for MSMEs to be significantly enhanced

- For Micro and Small Enterprises: from ₹5 crore to ₹10 crore, additional credit of ₹15 lakh crore in next 5 years
- For Startups: from ₹10 crore to ₹20 crore, guarantee fee down to 1% for loans in 27 focus sectors

Customized Credit Cards for Micro Enterprises registered on the Udyam Portal to be introduced

- With ₹5 lakh limit
- 10 lakh cards to be issued in the first year



Budgetary Initiatives for Women Empowerment

The provision for 'women-oriented budget', commonly called gender budget, has been increased from 6.8 percent in the previous financial year 2024-25 to 8.86 percent of the total Union Budget 2025-26. Gender budget, which started in India in 2005-06 as a method to solve women-related issues, is proving its worth as a medium. Starting from 9 ministries/departments and 2.79 percent of the total budget in the financial year 2005-06, the Gender Budget has expanded to a total of 49 ministries and departments and five Union Territories in 2025-26, which is a validation of the significance and success of the women-oriented budget in the inclusive development of the country.

***Dr. Ritu Saraswat**

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ndia's economic development strategy emphasizes inclusiveness and welfare for all its citizens. In the past years, India has achieved high and sustainable economic growth as well as social and institutional progress which is visible as a result of government policies, budgetary provisions and their

implementation along with empowerment. Since independence, the Union Budget of the Government of India has been prepared keeping in mind the framework of inclusive development of the country so that the cycle of economic and social development remains continuous and uninterrupted. It is noteworthy that R. K. Shanmukham Chetty presented the first Union

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EMPOWERING WOMEN

A Look at the **Union Budget 2025-26**

The Union Budget 2025-26 allocates **₹4.49 lakh crore** for the welfare of women and girls, a significant increase of **37.25%** from the previous year



Budget of independent India on 26 November 1947. The Union Budget from 1947 till today has been drawing the blueprint of India's development every year. On 1 February 2025, Finance Minister Nirmala Sitharaman in her budget speech emphasized the indispensability of concrete, effective, holistic and comprehensive policies for the meaningful development of the country and mentioned specific provisions for women empowerment, for this, the provision for 'women-oriented budget', commonly called gender budget, has been increased from 6.8 percent in the previous financial year 2024-25 to 8.86 percent of the total Union Budget. In the gender budget distribution in FY 25-26, Rs. 4.49 lakh crore has been allocated for the welfare of women and girls, which is 37.25 percent more than the GBS (Gross Budget Support) of Rs. 3.27 lakh crore of FY 24-25. The importance of the role of gender budget in establishing gender equality has been recognized worldwide. Gender budget refers to a budget through which, after understanding the factors of gender inequality present between men and women in the society, funds are allocated for the implementation of such policies and programmes which can bring about change in the factors of gender inequality and establish equality.

Gender budgeting is not an accounting exercise but a continuous process through which it is ensured

that the benefits of development reach women equally with men. The most important fact in this is that it is not a separate budget and neither is it related to equal expenditure on women and men, but it is related to those activities where the difference between policy commitments towards women and allocations made for them can be eliminated through allocation of adequate resources and creation and implementation of women-sensitive programmes.

Gender budget, which started in India in 2005-06 as a method to solve women related issues, is proving its worth as a medium. Starting from 9 ministries/departments and 2.79 percent of the total budget in the financial year 2005-06, the Gender Budget has expanded to a total of 49 ministries and departments and five Union Territories in 2025-26, which is a validation of the significance and success of the women-oriented budget in the inclusive development of the country.

India is moving strongly towards including itself in the category of developed nations with its tireless efforts and to realize this broad vision, it seems ready to make every possible effort to take along half of the country's population.

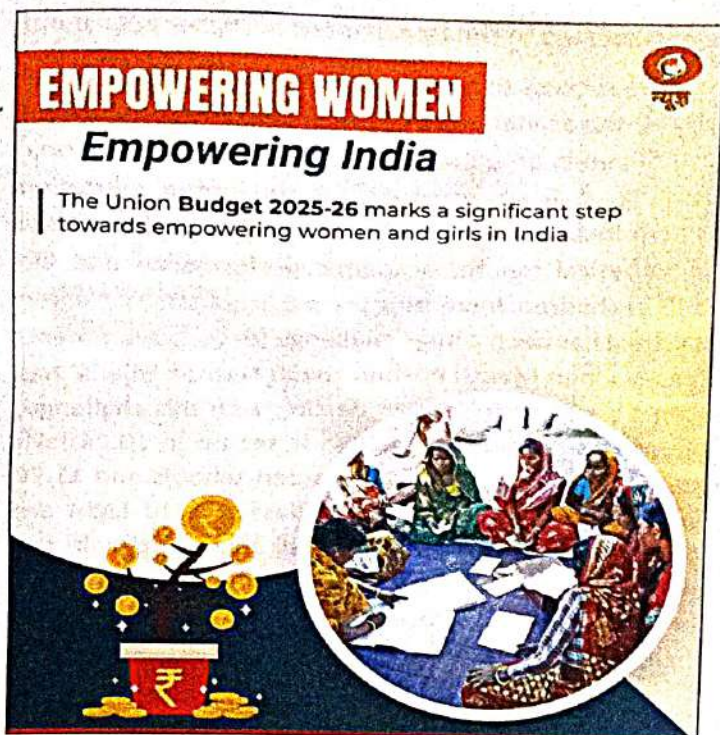
In the past years, the women-centric element in government initiatives has been increasing, which is evident from the expanded Gender Budget. In the financial year 2014, the government had made

KEY HIGHLIGHTS OF THE

Gender Budget 2025-26

- The Gender Budget allocation has increased to **8.86%** of the total Union Budget
- **₹4.49 lakh crore** allocated for women and girls
- **49 Ministries/Departments and 5 UTs** have reported allocations and boosting women's welfare, education, and economic empowerment
- The government will launch a **Rs 2-crore** term loan for **5 lakh first-time** women, SC and ST entrepreneurs





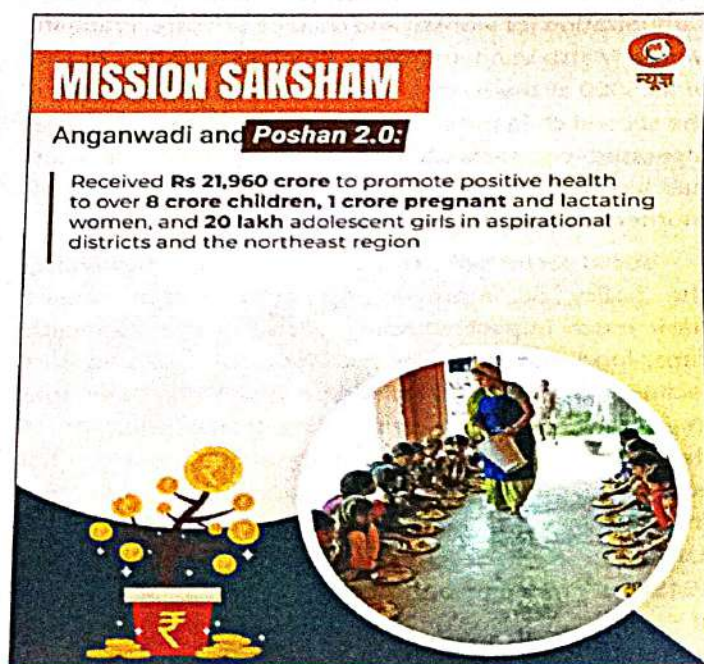
a provision of Rs. 97.134 crore on schemes for the welfare and empowerment of women, which has been increasing continuously in the last few years and has increased to Rs. 4.49 lakh crore in the current financial year 25-26.

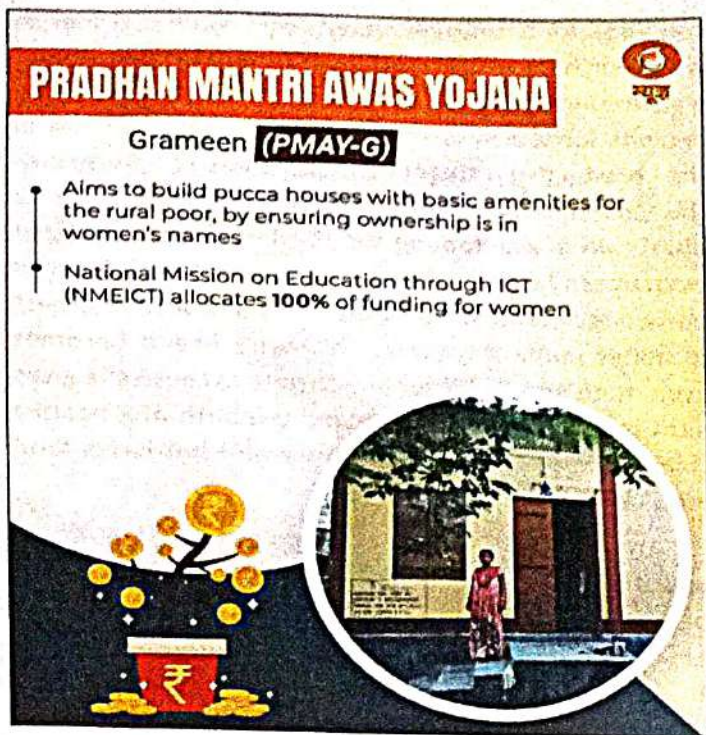
Women-led development begins with ensuring the health and education of girls. Women's health has been a key focus of central policies since independence. Under the women-oriented budget by the Department of Health and Family Welfare, the budget amount allocated in the financial year 24-25 has been increased from Rs. 37005.98 crores to Rs. 39436.43 crores in the financial year 25-26.

At the same time, the Department of School Education and Literacy and the Department of Higher Education, Government of India have been made a provision of Rs. 26458.18 crores and Rs. 16995.21 crores respectively in the financial year 25-26. Recently, the World Economic Forum and McKinsey Health Institute's research report 'Blueprint to Close the Women's Health Gap: How to Improve Lives and Economies for All' reveals that women are spending 25 percent of their lives in poor health compared to men and if their health is improved, then by 2040, it is possible to increase the annual contribution to the GDP of the world by Rs. 34.50 lakh crore. Certainly, investment in health is an essential

condition for a strong economy and when it comes to women's health, our social and cultural stereotypes give secondary importance to their health, one of the reasons for which is mostly not accepting women in the 'productive category'. Understanding this reality, the Government of India has been making all those efforts on a war footing for the last decades so that women can live a healthy life. A healthy body depends on two factors, first nutritious food and second access to better medical facilities. Women's health becomes even more important for any society because she gives birth to a child as a mother and the birth of a healthy child depends on the health care and nutritious food received during pregnancy.

The 'Saksham Anganwadi and Poshan 2.0' program seeks to eliminate malnutrition among pregnant women, lactating mothers, children and adolescents by adopting a life cycle approach to achieve malnutrition-free India. An amount of Rs. 450.98 crore has been allocated for 'Saksham Anganwadi and Poshan 2.0' in the Union Budget 25-26 under the Gender Sensitization Budget by the Ministry of Women and Child Development, which is double the amount of the previous financial year. At the same time, the allocated amount of Rs. 94581.27 crore for the financial year 24-25 under the 'Pradhan Mantri Garib Kalyan Anna Yojana' (PMGKY) has been increased to Rs. 107638.78 crore in the current financial





year. In the year 22-23, the Central Government spent 6.5 percent of its budget on the PMGKY scheme to provide free and subsidized food rations.

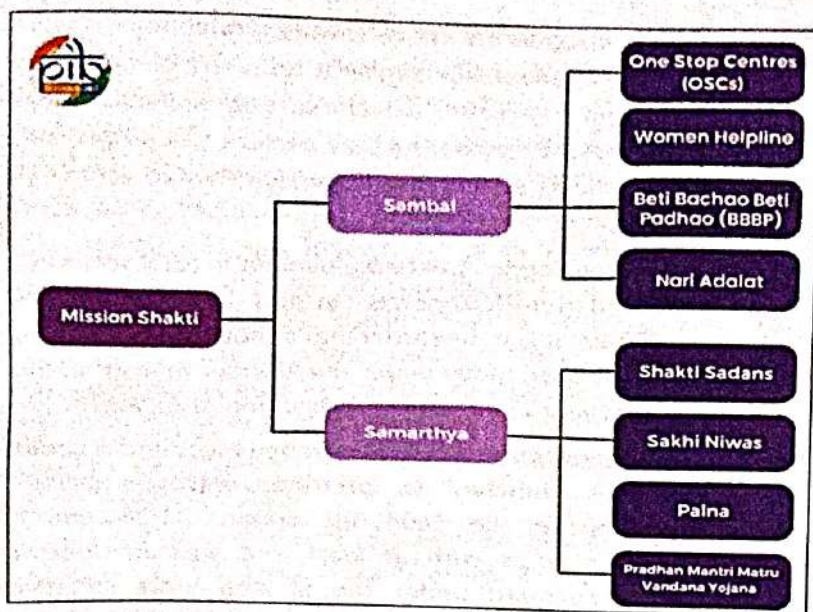
Giving priority to women's health, in Budget 25-26, the Central Government has expanded maternal health programmes under the Pradhan Mantri Matru Vandana Yojana with increased funding for child nutrition and immunization for women and child health care. Pradhan Mantri Matru Vandana Yojana provides a cash payment of Rs.5000 at the birth of the first child and Rs.6000 for the second child provided the second child is a girl. The increased long-term utilisation of public health services has had a significant positive impact on the lives of mothers and children.

Social sector policies are interrelated. For example, the policy of improving school education cannot have much impact without policies related to health care, food and nutrition security, access to transport facilities and household income which play their role as important factors contributing to the retention of the child in schooling. Studies show that India's school education system provides education to 24.8 crore students in 14.72 lakh schools with 98 lakh teachers (UDRS E+ 2023-24). In the financial year 25-26, Rs. 26458.18 crore has been allocated to the Department of School Education and Literacy, Government of India under the gender budget, while Rs. 16995.21 crore has

been allocated to the Department of Higher Education.

The success of school education is determined not only by the academic achievements of the students but also depends on enhancing their social and emotional learning. It is undeniable that the entire education system focuses on resources that enhance the mental and physical health, academic performance and life skills of children. Increasing the participation of children in school has been a huge challenge for the government. The 'Pradhan Mantri Poshan Shakti Nirman Yojana' has played a successful role in dealing with this challenge. Under this scheme, Bal Vatika is set up in 10.24 lakh government and government aided schools and 11.70 crore students studying from Class One to Eight are served cooked meals once on all school days. In the financial year 25-26, Rs. 12375 crore has been allocated for the PM Poshan Yojana, which is Rs. 1272 crore more than the previous financial year.

Women empowerment works in an integrated manner by targeting multidimensional components simultaneously. 'Jal Jeevan Mission', 'Pradhan Mantri Awas Yojana', 'Sambal' and 'Samarthya' schemes are doing unprecedented work for women empowerment. Rs. 20476 crores has been allocated for Jal Jeevan Mission in FY 25-26 which is Rs. 9429.29 crores more than the amount allocated in FY 24-25. Jal Jeevan Mission aims to ensure long-term water security by providing safe water to rural households. When the scheme was launched in August 2019, 17 percent of rural households had tap water and now this number has increased to 15.30 crores i.e. more than 79.1 percent of people are now getting tap water. This mission has improved access to safe and clean water in rural areas, especially in areas affected by water quality problems like arsenic and fluoride, its impact has led to better health outcomes. A recent State Bank of India research report 'Impact of Drinking Water Availability on Women Labour Force' shows that the number of households fetching water from outside premises has declined by 8.3 percentage points across the country, leading to a 7.4 percentage point increase in women's participation in agriculture and allied activities. States like Bihar and Assam have demonstrated exceptional progress, with female workforce participation increasing by over 28 percentage points, highlighting the enormous benefits of reliable access to tap water in relatively poor states. The socio-economic impact of the mission is in line with broader trends, with rural female labour force



74% of the houses sanctioned under Pradhan Mantri Awas Yojana Gramin are owned either fully or jointly owned by women. In FY 25-26, Rs. 629 crores have been allocated for the 'Sambal' scheme which is more than the budgeted amount of Rs. 422.36 crores in the previous financial year which clearly reflects the importance of this scheme and its need for women empowerment. The 'Sambal' sub-scheme of Mission Shakti ensures safety of women through One Stop Centres, Women Helplines and Beti Bachao Beti Padhao. It also introduces Nari Adalat which provides an alternate grievance redressal mechanism to resolve issues such as harassment and violation of rights. Beti Bachao Beti Padhao has emphasized on improving healthcare for women, as a result institutional deliveries have

participation in India increasing from 24.6 per cent to 41.5 per cent between 2017 and 2023, reflecting the success of initiatives like JJM and complementary government schemes aimed at empowering women.

To empower the self-confidence of half of the country's population, the Union Budget has made a provision of Rs. 23294 crore in the current financial year for 'Pradhan Mantri Awas Yojana (Urban)' compared to the amount allocated to Rs. 15170 crore in the financial year 24-25, while for Pradhan Mantri Awas Yojana (Rural), Rs. 54,832 crore has been allocated, increasing it by Rs. 22,332 crore from the allocation of the previous financial year. Empowering women necessitates changes in social norms, legislative and regulatory frameworks and certainly women's property ownership is considered an important structural driver of women's empowerment. Existing evidence shows that women's property contributes significantly to their empowerment and also activates many of their other capabilities that improve their social status instrumentally and substantively. Increased women's empowerment achieved through ownership of household assets expands their productive capabilities. The study 'Women's Land Ownership and Participation in Decision Making About Reproductive Health in Malawi', published in Population and Environment, shows that women's land ownership increased women's decision-making power in various areas of the household, including financial and reproductive health decisions. Research around the world and in India also shows that property rights reduce rates of domestic violence.

increased from 87% in 2014-15 to more than 94% by 2019-20 which is imperative to reduce maternal and infant mortality rates.

The 'Samarthya' scheme is empowering women through Shakti Sadans, Relief and Rehabilitation Homes and Sakhi Niwas. It provides safe place to live for working women in cities as well as crèche provides safe place for children of working women. Rs. 2396 crore has been allocated for this scheme in this financial year, which is Rs. 1442.26 crore more than the amount allocated for this scheme in the last financial year.

Finance Minister Smt. Nirmala Sitharaman has clearly mentioned her commitment towards the



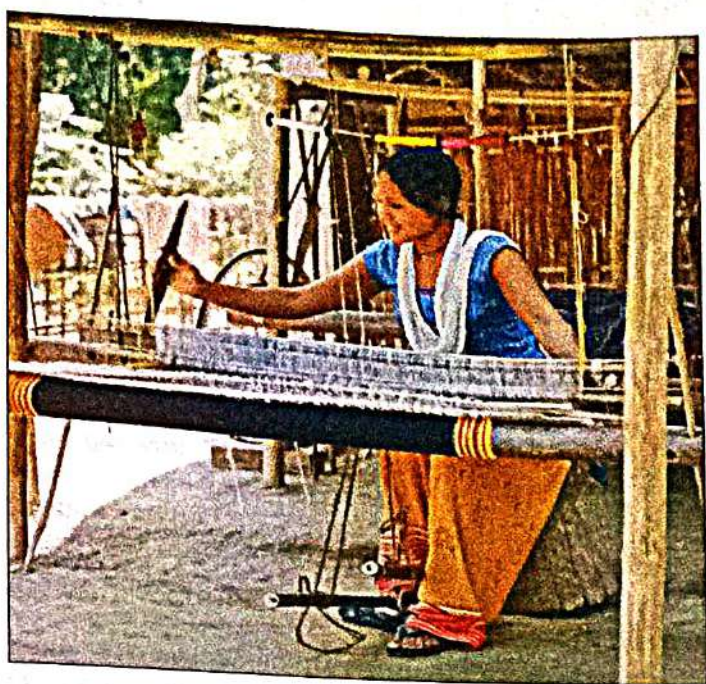
BUDGET 2025

As part of Investing in People, the government is strengthening the Saksham Anganwadi & Poshan 2.0 programs, ensuring nutritional support reaches:

- ✓ 8 crore children, pregnant women & lactating mothers
- ✓ 20 lakh adolescent girls in aspirational districts & the Northeast

Investment in people = Stronger Nation!

The cost norms for the nutritional support will be enhanced appropriately.



economic empowerment of half the population in her budget speech. She has announced a new scheme for economic empowerment of women, under which it has been proposed to provide term loan up to two crore rupees to five lakh women, Scheduled Castes and Scheduled Tribes during the next 5 years.

As a vital link between growth and prosperity, the quantity and quality of employment in an economy determines how sustainably economic growth reaches all.

The annual Periodic Labour Force Survey (PLFS) report which highlights employment trends across India reveals that there have been changes in employment trends with a particular impact on women. More women are engaged in self-employment or contributing to household enterprises, especially in rural areas. In FY 25-26, an unprecedented increase allocating Rs. 950.85 crore has been made for 'Namo Drone Didi Yojana' compared to Rs. 250 crore approved in the previous financial year. The Government of India has approved this scheme as a Central Sector Scheme for providing drones to women self-help groups with an outlay of Rs. 1261 crore for the period 23-24 to 25-26. The scheme aims to provide business and livelihood to the self-help groups. The Economic Survey 24-25 report shows that the share of self-employed workers/employers among rural women has increased from 19 percent in 2017-18 to 31.02 percent in 2023-24, which

reflects a significant move towards independent work and entrepreneurship. Similarly, the share of 'helpers in household enterprises' which represents unpaid family labour has increased from 38.7 percent to 42.3 percent, which reflects an increase in family-oriented economic activities.

Women agricultural employment in rural areas has increased from 73.02 percent in 2017-18 to 76.9 percent in 2023-24. It is noteworthy that a provision of Rs. 2550 crore has been made under the 'Gender Budget' in the financial year 25-26 for the 'Krishi Unnati Yojana'.

Women have been the major beneficiaries of various initiatives launched to promote entrepreneurship. According to the Economic Survey 24-25 report, 73,151 startups with at least one woman director were recognized under the Startup India initiative as on 31 October 2024. This is almost half of the 1,52,139 government-backed startups. An investment of Rs. 3107.11 crore has been made in 149 women-led startups through Alternative Investment Funds. Since its inception in April 2021, the Startup India Seed Fund Scheme has approved funding of Rs. 227.12 crore for 1278 women-led startups. The Credit Guarantee Scheme for Startups has guaranteed loans worth Rs. 24.6 crore to women-led enterprises. These programmes provide financial assistance, training and guidance to women entrepreneurs to help them start and grow their business. In FY 25-26, the Ministry of Micro, Small and Medium Enterprises has been allocated Rs. 155.66 crore for the 'Fund for Revival of Traditional Industries Scheme' under the Gender Budget provision, which is Rs. 125.56 crore more than the amount allocated in FY 24-25. Rs. 8.20 crore has been allocated this fiscal under the Gender Budget for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE), which is more than double the amount of the previous financial year. The 'Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship' aims to promote entrepreneurial culture in India.

A recent research paper by the World Bank highlights that promoting women-owned growth-oriented enterprises can significantly boost female labour force participation rate (FLFPR) and economic growth in rural India.

The fact cannot be denied that the ownership of entrepreneurship is still predominantly in the hands of men. Only 22 percent of all micro, small and medium

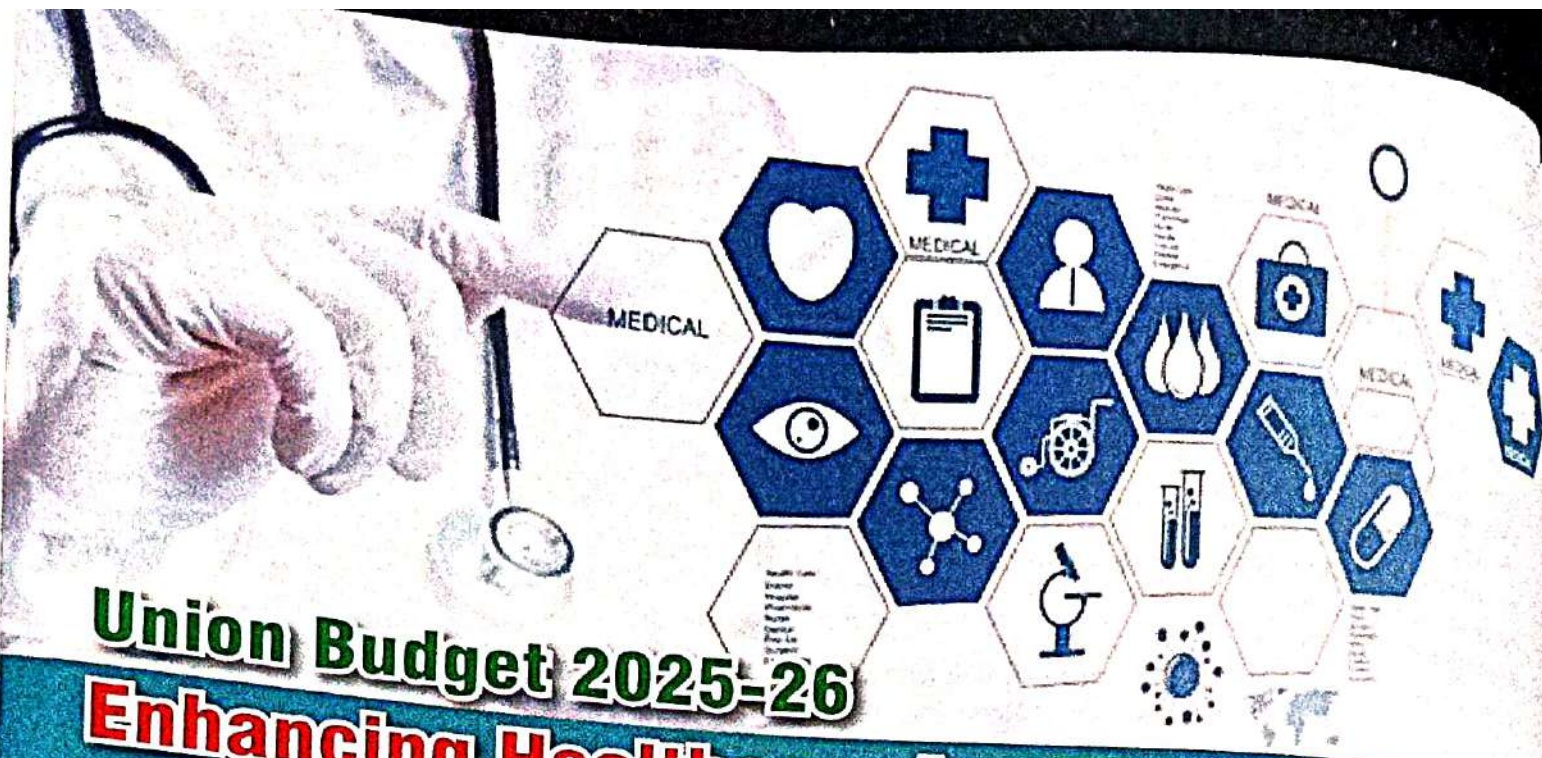
enterprises are owned by women entrepreneurs, although efforts are being made at every level by the Government of India to change this situation. Between 2021 and 2024, 32,262 women (67 percent beneficiaries) have been trained in entrepreneurship. An allocation of Rs. 123.25 crore has been made under the Pradhan Mantri Matsya Sampada Yojana in this financial year, while Rs. 75 crore was allocated for this scheme in the Gender Budget Plan for FY 24-25. The objective of Pradhan Mantri Matsya Sampada Yojana is to empower women in the fisheries sector, according to which 60 percent of financial assistance is provided to women beneficiaries under the beneficiary-oriented activities of PMMSY.

For the Government of India, establishing gender equality is the central basis of all its policies and schemes. Efforts are being made to overcome these challenges through continuous efforts amid economic, social and cultural stereotypes.

Certainly, the gender budget will accelerate India's economic pace, but at the same time, it also seems to talk about taking strong steps for economic strength and prosperity for the youth in the financial year 25-26.

The Finance Minister has announced another round of 'Fund of Funds' scheme for startups with a corpus of Rs. 10,000 crore to promote emerging entrepreneurs. This announcement is also very important because the government has its entire focus on promoting innovation through startups. It is worth mentioning that in the current budget, keeping the youth in mind, the loan limit for startups has been increased from Rs. 10 crore to Rs. 20 crore. At the same time, the loan guarantee in 27 focus areas has been reduced to one percent. The announcement of a Rs. 500 crore Centre of Excellence in Artificial Intelligence for Education and 10,000 fellowships for technical research at IITs and IISc under the PM Research Fellowship Scheme is an effort to equip the youth of India with advanced skills to remain globally competitive.

Youth and women are the future of India and this is also reflected in the budgetary amount given for their empowerment in the Union Budget. But one of the biggest challenges is the timely implementation of the amount allocated for various schemes. Promptness and dedication towards the schemes is expected at the departmental level. □



Union Budget 2025-26 Enhancing Healthcare Access

The Union Budget 2025-26 represents a significant step toward strengthening India's healthcare system, with a focus on infrastructure development, medical education, cancer care, and the promotion of medical tourism. This Budget has placed significant emphasis on strengthening healthcare and nutritional support, particularly for vulnerable groups such as children, pregnant women, lactating mothers, and adolescent girls. It demonstrates government's robust commitment to strengthening India's healthcare system through increased funding and strategic initiatives. The significantly increased allocation to the Ministry of Health and Family Welfare, underscores the government's dedication to improving healthcare services.

***Dr. Akanksha Jain**

The Union Budget for the fiscal year 2025-26, presented by Finance Minister Nirmala Sitharaman, underscores a significant commitment to enhancing India's healthcare infrastructure and services. The Ministry of Health and Family Welfare has been allocated a total of Rs. 99,858.56 crore, with Rs. 95,957.87 crore designated for the Department of Health and Family Welfare and Rs. 3,900.69 crore for the Department of Health Research, marking an approximate 11% increase from the previous fiscal year. A key initiative

is the expansion of medical education, with plans to add 75,000 new medical seats over the next five years. This expansion aims to address the shortage of healthcare professionals and improve access to medical education across the country. Overall, the Union Budget 2025-26 represents a significant step toward strengthening India's healthcare system, with a focus on infrastructure development, medical education, cancer care, and the promotion of medical tourism. In cancer care, the budget proposes the establishment of 200 day-care cancer centers in district hospitals within the next three

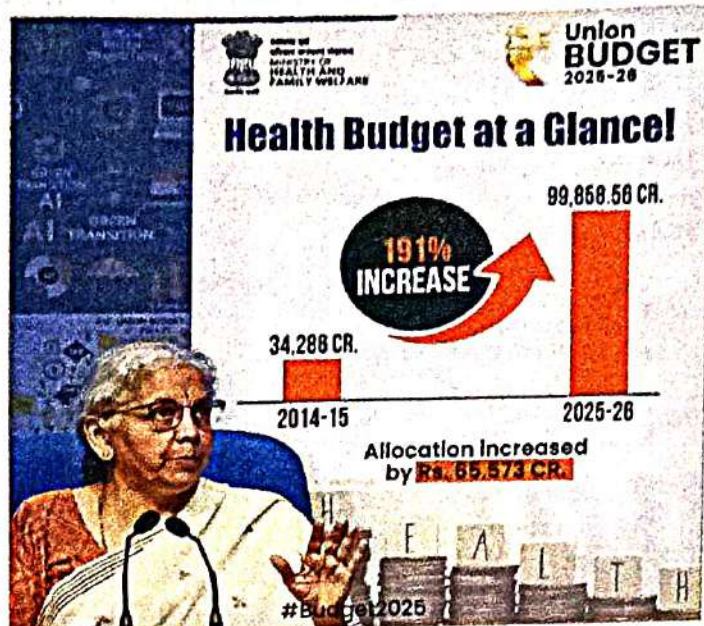
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years. This initiative seeks to make cancer treatment more accessible, especially in rural and underserved areas, thereby reducing the burden on major hospitals. The government has also introduced measures to boost medical tourism, including the facilitation of easier visa norms and partnerships with the private sector. These steps are designed to position India as a global hub for healthcare services, attracting international patients and promoting medical tourism. Additionally, the budget includes the exemption of 36 life-saving drugs from basic customs duty, aiming to reduce the cost of essential medicines and improve affordability for patients.

The Union Budget 2025-26 underscores the government's commitment to strengthening healthcare through the Ayushman Bharat initiative, comprising four key components:

Ayushman Arogya Mandir: This newly introduced program aims to establish wellness centers across the country, focusing on preventive healthcare and early diagnosis. These centres will offer services such as health screenings, vaccinations, and counselling, promoting a holistic approach to health and well-being.

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY): Continuing its mission to provide financial protection against catastrophic health expenditures, PM-JAY offers health insurance coverage of up to Rs. 5 lakh per family per year for secondary and tertiary care hospitalization. The budget has allocated additional funds to expand the scheme's reach, aiming



to cover more beneficiaries and include a broader range of treatments.

Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM): This mission focuses on strengthening the country's health infrastructure by developing critical care hospital blocks in districts, establishing integrated public health labs, and creating a robust IT-enabled disease surveillance system. The 2025-26 budget has increased funding for PM-ABHIM to enhance healthcare facilities, particularly in underserved regions, ensuring better preparedness for health emergencies.

Strengthening health infrastructure across India with increased focus on PM-ABHIM: The Budget 2025-26 underscores the government's commitment to strengthening health infrastructure through PM-ABHIM. Focused on boosting facilities nationwide, this initiative ensures better access to quality healthcare for all. Rs. 4,758 crores allocated for Health Infrastructure under PM-ABHIM in BE 2025-26; Rs. 1,001.88 crore increase (+26.67%) over BE 2024-25 (Rs. 3,756.47 crore).

Ayushman Bharat Digital Mission (ABDM): ABDM aims to create a comprehensive digital health ecosystem by providing citizens with unique health IDs, digitizing health records, and facilitating seamless access to healthcare services. The budget emphasizes the acceleration of this mission, allocating resources to improve digital infrastructure, promote interoperability among health systems, and ensure data privacy and security.

AYUSHMAN BHARAT PM-JAY

A Lifeline for Cancer Patients

68.43 Lakh
Cancer-related treatments supported

₹13,161 Crore
in financial assistance authorized

Union BUDGET 2025-26


Boosting Healthcare Infrastructure: Increased Allocation for PMSSY in BE 2025-26

₹9,940 crores allocated under PMSSY (including establishment of new AIIMS) in BE 2025-26

₹940 crore Increase (+10.44%) over BE 2024-25 (₹9,000 crore)

Enhancing tertiary healthcare for all

#Budget2025



Overall, these components of Ayushman Bharat in the Union Budget 2025-26 reflect a holistic approach to healthcare, emphasizing preventive care, financial protection, infrastructure development, and digital integration to achieve universal health coverage in India.

Expansion of Medical Education: 10,000 Additional Seats

To bridge the gap between healthcare demand and availability of qualified professionals, the budget has proposed the addition of 10,000 medical seats in colleges and hospitals across the country in the coming year. Over the next five years, a total of 75,000 new medical seats will be created, significantly expanding India's healthcare workforce. The Government's vision for a self-reliant India takes a giant leap forward with continued expansion in medical education.

With plans to add more seats in the coming years, India's healthcare system is on track to be stronger and more sustainable, ensuring quality healthcare for all.

Impact of Increased Medical Seats:

- **Addressing doctor shortage:** India faces a doctor-to-patient ratio gap, and this expansion will help mitigate this issue.
- **Strengthening public healthcare:** More medical professionals mean better healthcare access, especially in rural areas.
- **Boosting medical research and innovation:** More students and institutions will contribute to

advancements in medical science.

- **Strengthening AIIMS and other institutes:** Expansion will support the growth of AIIMS and state-run medical colleges.

Day Care Cancer Centres in All District Hospitals

The budget aims to make cancer treatment more accessible by setting up Day Care Cancer Centres in all district hospitals over the next three years. In 2025-26 alone, 200 centres will be operationalized.

Significance of day care cancer centres:

- **Timely and affordable treatment:** Reduces the financial burden on patients who otherwise have to travel to metro cities.
- **Early diagnosis and intervention:** Encourages early detection and treatment, improving survival rates.
- **Decentralization of healthcare:** Ensures that specialized treatment reaches tier-2 and tier-3 cities.
- **Reduced hospital burden:** By handling chemotherapy and other day-care treatments, major hospitals can focus on complex cases.

Social Security Scheme for Welfare of Online Platform Workers

With the rise of the gig economy, the government has introduced a Social Security Scheme for gig and platform workers, ensuring access to healthcare and financial protection.

Union BUDGET 2025-26


Strengthening Excellence in Healthcare: Increased Allocation for AIIMS New Delhi in BE 2025-26

₹5,200 crores allocated for AIIMS New Delhi in BE 2025-26

₹677 crore increase (+14.97%) over BE 2024-25 (₹4,523 crores)

Strengthening infrastructure at India's premier medical institute.

#Budget2025



Key Features:

- **Identity Cards and Registration on e-Shram Portal:** Formal recognition of gig workers.
- **Health Coverage Under PM Jan Arogya Yojana:** Ensuring access to medical care.
- **Pension and Social Benefits:** Potential provisions for insurance and retirement benefits.
- **Increased Job Security and Welfare Measures:** Protecting gig workers from exploitation.

Jal Jeevan Mission: Extended Until 2028 with Enhanced Outlay

The Jal Jeevan Mission, which aims to provide safe drinking water to every household, will be extended until 2028 with increased financial allocation.

Expected Outcomes:

- **Universal Tap Water Supply:** Ensuring every rural household has access to piped water.
- **Reduced Waterborne Diseases:** Enhancing public health by eliminating contamination.
- **Employment Generation:** Job creation through infrastructure development.
- **Women Empowerment:** Reducing the burden on women who traditionally fetch water for households.

Medical Tourism and Heal in India Initiative

The government has proposed capacity building and easier visa norms to attract international patients, promote medical tourism and boost India's position as a global healthcare hub.

Key Features:

- **Strengthening private-public partnership:** Encouraging private hospitals to cater to international patients.
- **Simplified visa procedures:** special medical visas for international patients.
- **World-class facilities and infrastructure:** Upgrading hospitals and medical facilities.
- **Increased foreign exchange earnings:** Boosting economic growth through healthcare tourism.

Customs Duty Exemptions for Lifesaving Medicines

To reduce the cost burden on patients, the budget includes customs duty exemptions and concessional rates for essential medicines.



Key provisions:

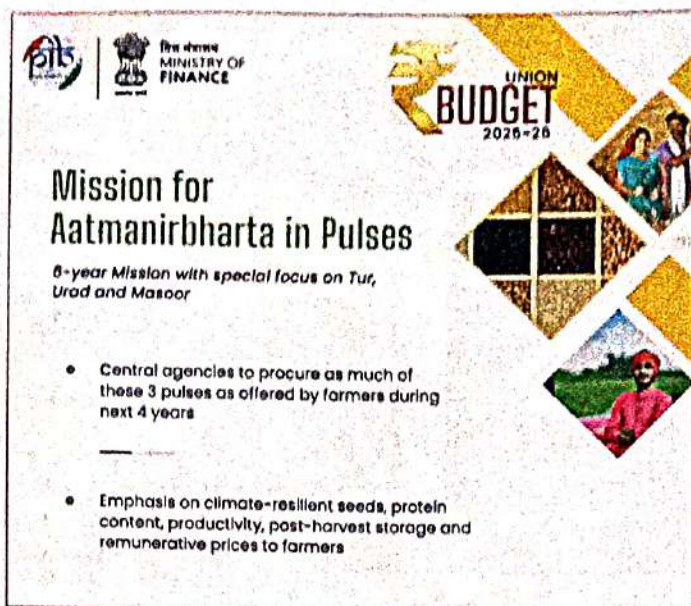
- 36 lifesaving drugs fully exempted from basic customs duty (BCD)
- 6 additional medicines at concessional customs duty of 5%
- Bulk drugs for lifesaving medicines also exempted
- 37 new medicines and 13 additional patient assistance programmes included

Impact:

- Lower cost of treatment for chronic and rare diseases
- Better access to essential medicines for underprivileged patients
- Support for pharmaceutical research and development

Agriculture remains one of the most critical pillars of India's economy, contributing significantly to employment and GDP. Recognizing its role in driving economic prosperity, the Union Budget 2025-26 has prioritized agricultural growth and productivity as a key development measure. The Union Minister of Finance and Corporate Affairs, Smt. Nirmala Sitharaman, while presenting the budget in Parliament, emphasized that agriculture is one of the four powerful engines of economic growth, alongside Micro, Small, and Medium Enterprises (MSMEs), investment, and exports.

The budget outlines several initiatives aimed at strengthening the agricultural sector, enhancing farmers' income, and ensuring long-term sustainability. These proposals seek to boost productivity, improve



This Initiative is expected to benefit approximately 1.7 crore farmers, leading to significant improvements in rural agricultural output, income levels, and overall economic resilience.

Building Rural Prosperity and Resilience

To address employment concerns and enhance rural economic stability, the Rural Prosperity and Resilience Programme has been introduced as a multi-sectoral initiative. The focus of this programme is to generate employment opportunities in rural India, thereby reducing the compulsion for migration to urban centers.

Key components of this programme include:

- **Skill development and training programmes** to equip rural youth and farmers with advanced agricultural and allied skills.
- **Encouraging investment in rural enterprises** to support micro-businesses and agro-based industries.
- **Leveraging technology** to modernize agricultural practices, increase productivity, and ensure efficient farm management.
- **Strengthening financial independence for rural women** by providing support for self-help groups (SHGs) and entrepreneurial ventures.
- **Enhancing warehousing infrastructure** for marginal and small farmers to ensure better post-harvest management and market access.
- **Diverse livelihood opportunities for landless families**, allowing them to engage in allied sectors such as dairy farming, poultry, fisheries, and handicrafts.

The initiative aims to implement global and domestic best practices while seeking financial and technical support from multilateral development banks. In Phase-1, 100 developing agricultural districts will be covered, ensuring focused interventions for sustained rural growth.

Aatmanirbharta in Pulses

India has made remarkable progress in achieving self-sufficiency in pulses. However, rising incomes and increased consumption necessitate further efforts to ensure a steady supply. To this end, the government has launched a 6-year 'Mission for Aatmanirbharta in

infrastructure, ensure better credit accessibility, and promote self-sufficiency in essential commodities.

Prime Minister Dhan-Dhaanya Krishi Yojana: Developing Agri Districts Programme

One of the flagship initiatives announced in the Union Budget 2025-26 is the Prime Minister Dhan-Dhaanya Krishi Yojana, which seeks to uplift agricultural districts with lower productivity and inadequate credit parameters. Inspired by the success of the Aspirational Districts Programme, this scheme will be implemented in collaboration with state governments to address the challenges faced by 100 identified agricultural districts.

The scheme aims to:

- **Enhance agricultural productivity** through the adoption of modern techniques and best farming practices.
- **Encourage crop diversification** and sustainable farming methods to optimize land use and promote climate resilience.
- **Strengthen post-harvest storage facilities** at the panchayat and block levels, ensuring reduced wastage and better price realization for farmers.
- **Improve irrigation infrastructure** to ensure adequate water availability, leading to improved crop yields.
- **Facilitate access to credit** by ensuring both long-term and short-term financial support for farmers, thereby reducing their dependence on informal lending sources.

pulses', focusing on key varieties like Tur, Urad, and Masoor.

Objectives of the mission:

- **Development of climate-resilient seed varieties** to enhance yield and adapt to changing climatic conditions.
- **Increasing protein content** in pulses to boost their nutritional value and meet dietary needs.
- **Improving productivity** through scientific farming techniques and enhanced support for pulse farmers.
- **Strengthening post-harvest storage and management** to prevent spoilage and ensure quality preservation.
- **Ensuring remunerative prices** for farmers through procurement by central agencies such as NAFED and NCCF.

A unique aspect of this mission is the commitment by central agencies to procure unlimited quantities of these three pulses over the next four years, provided farmers register and enter into agreements with these agencies. This measure aims to boost farmers' confidence, increase production, and maintain price stability.

Comprehensive Programme for Vegetables & Fruits

With the increasing awareness of nutrition and health-conscious eating habits, the demand for vegetables, fruits, and Shree-Anna (millets) has surged significantly. Recognizing this shift in consumption patterns, the government has proposed a Comprehensive Programme for Vegetables & Fruits to

Comprehensive Programme for Vegetables & Fruits

As a sign of healthier choice, consumption of Vegetables, Fruits and Shree-Anna is increasing significantly

- To promote production, efficient supplies, processing, and remunerative prices for farmers
- Institutional mechanisms involving Farmer Producer Organizations and Cooperatives to be set up

promote production, efficient supply chains, processing, and fair pricing for farmers.

Key elements of this initiative include:

- **Enhancing production capabilities** through support for modern agricultural techniques, greenhouse farming, and vertical gardening.
- **Establishing efficient supply chains** to reduce post-harvest losses and ensure timely delivery of perishable goods.
- **Strengthening processing units** to increase value addition and shelf-life of fresh produce.
- **Setting up institutional mechanisms** that involve farmer producer organizations (FPOs) and cooperatives, ensuring collective bargaining power for farmers.
- **Promoting organic farming** and sustainable agricultural practices for long-term environmental benefits.

This initiative is expected to significantly benefit small and marginal farmers by improving their market reach and enhancing income stability.

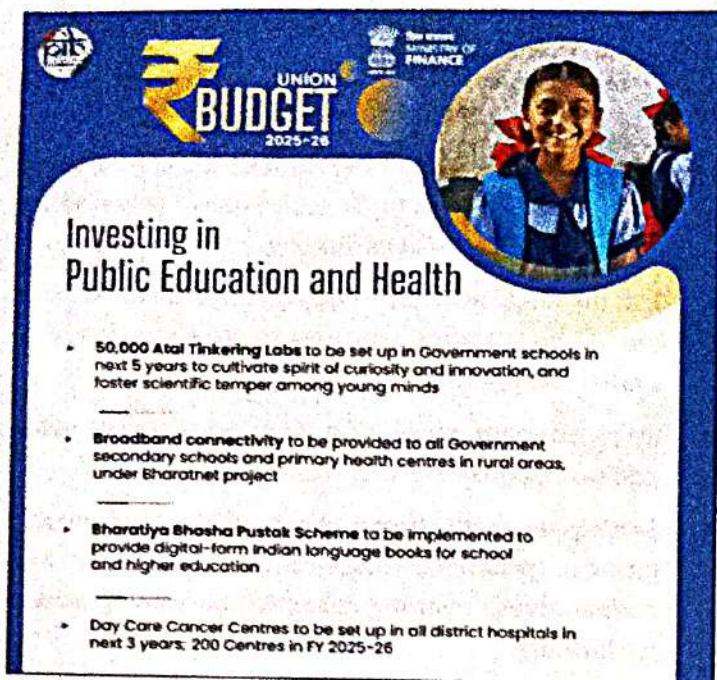
Grameen Credit Score: Enhancing Financial Inclusion

Access to institutional credit remains a major challenge for rural communities, especially small and marginal farmers, landless labourers, and members of self-help groups. To bridge this gap, the government has proposed the development of a Grameen Credit Score framework by Public Sector Banks.

This framework aims to:

- **Assess creditworthiness** of rural borrowers based on financial behaviour, repayment history, and participation in economic activities.
- **Provide easier access to formal credit** for SHG members, farmers, and other rural entrepreneurs.
- **Encourage financial inclusion** by ensuring that rural populations can avail loans at lower interest rates.
- **Reduce dependence on informal lending sources**, which often exploit borrowers with high-interest rates.

By formalizing credit assessment mechanisms in rural areas, this initiative will empower farmers and rural entrepreneurs with better financial security and investment opportunities.



Makhana Board in Bihar: A Makhana Board to be established to improve production, processing, value addition, and marketing of makhana.

National Mission on High Yielding Seeds: A National Mission on High Yielding Seeds to be launched aiming at strengthening the research ecosystem, targeted development and propagation of seeds with high yield, and commercial availability of more than 100 seed varieties.

Saksham Anganwadi and Poshan 2.0: Strengthening Nutritional Support and Healthcare in India

The Union Budget 2025-26 has placed significant emphasis on strengthening healthcare and nutritional support, particularly for vulnerable groups such as children, pregnant women, lactating mothers, and adolescent girls. The budget allocates increased funding to Rs. 21,960 crores and enhanced cost norms for nutrition-related schemes under Saksham Anganwadi and Poshan 2.0, extending benefits to more than 8 crore children, 1 crore pregnant and lactating mothers, and approximately 20 lakh adolescent girls in aspirational districts and the North-East region. This initiative is a cornerstone of the government's commitment to improving health outcomes and addressing malnutrition through an integrated approach.

Key features and objectives:

- **Enhanced cost norms:** The government has recognized the need to revise cost norms for nutritional support to accommodate inflation and

rising food costs.

- **Targeted nutrition support:** The programme provides direct nutritional assistance to vulnerable groups, ensuring access to fortified food and essential nutrients.
- **Integration with other health initiatives:** Coordination with maternal and child health programmes to provide comprehensive healthcare support.
- **Focus on aspirational districts and north-east region:** Special attention to underdeveloped areas with a high prevalence of malnutrition.
- **Technology and monitoring:** Utilization of digital tools and real-time tracking to ensure efficiency and transparency in food distribution and service delivery.

By expanding coverage and improving the quality of nutritional support, the programme aims to significantly reduce stunting, wasting, and anaemia among women and children, thereby contributing to India's long-term health and productivity.

The 2025-26 budget allocation to Mission Vatsalya (Child Protection Services and Child Welfare Services) has also been increased to Rs. 1500 crores; and for Mission Shakti (Mission for Protection and Empowerment for Women) Rs. 3150 crores.

In summary, the Union Budget 2025-26 demonstrates a robust commitment to strengthening India's healthcare system through increased funding and strategic initiatives. The significantly increased allocation of to the Ministry of Health and Family Welfare, underscores the government's dedication to improving healthcare services. The key measures, such as expanding medical education by adding 75,000 new seats over five years, establishing 200 day-care cancer centers in district hospitals, and promoting medical tourism through streamlined visa processes and public-private partnerships, aim to enhance accessibility, affordability, and quality of care. Additionally, the exemption of 36 life-saving drugs from basic customs duty is poised to make essential medications more affordable for patients. Overall, the budget sets a promising trajectory for the nation's healthcare sector, focusing on infrastructure development, workforce expansion, and global positioning. □



Union Budget 2025-26

Enhancing Swachh Bharat and Jal Jeevan Mission

The Union Budget 2025–26, with its record allocations and renewed policy directives, aims to address these challenges by extending JJM (Jal Jeevan Mission) until 2028 and maintaining robust support for sanitation under SBM 2.0 (Swachh Bharat Mission 2.0). With sustained financial commitment and strategic interventions, India can achieve universal sanitation and water access, contributing to improved public health, environmental sustainability, and economic growth. And with continued investment, technological advancements, and community engagement, India is on the path toward a cleaner, healthier, and water-secure future.

*Dr. Sudheer Kumar Shukla

** Dr. Harveen Kaur

India faces complex challenges in providing safe drinking water, proper sanitation, and effective waste management across its rural and urban landscapes. Two flagship initiatives—the Jal Jeevan Mission (launched in 2019) and the Swachh Bharat Mission—have driven substantial progress. However, with

increasing urbanization, population growth, and environmental pressures, the need for integrated and innovative solutions has become paramount. The Union Budget 2025–26, with its record allocations and renewed policy directives, aims to address these challenges by extending JJM until 2028 and maintaining robust support for sanitation under SBM 2.0.

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** The author is an Environment & Sustainability Expert.

The Swachh Bharat Mission (SBM), launched on October 2, 2014, is a flagship initiative aimed at achieving universal sanitation coverage and promoting cleanliness across India. The mission primarily focuses on eliminating open defecation through the construction of household and community toilets, improving solid and liquid waste management, and fostering behavioural change. By 2019, SBM had facilitated the construction of over 100 million individual household toilets, leading to more than 600,000 villages and 4,234 cities declaring themselves Open Defecation Free (ODF). Building upon this success, SBM 2.0, launched in October 2021, emphasizes sustainable waste management, faecal sludge treatment, and plastic waste reduction to create cleaner and healthier communities.

Complementing SBM, the Jal Jeevan Mission (JJM) was launched on August 15, 2019, to ensure safe and adequate drinking water for every rural household through Functional Household Tap Connections (FHTCs) by 2024. At the inception of JJM, only 3.23 crore (16.8%) rural households had tap water connections. As of January 30, 2024, more than 10.98 crore additional rural households have been provided with tap water connections under JJM, significantly enhancing water accessibility in rural India. The mission focuses on infrastructure development, water source sustainability, and community participation, integrating rainwater harvesting, groundwater recharge, and real-time water quality monitoring. By strengthening local governance and empowering rural communities, JJM is transforming water access,



improving public health, and promoting long-term water security across the nation.

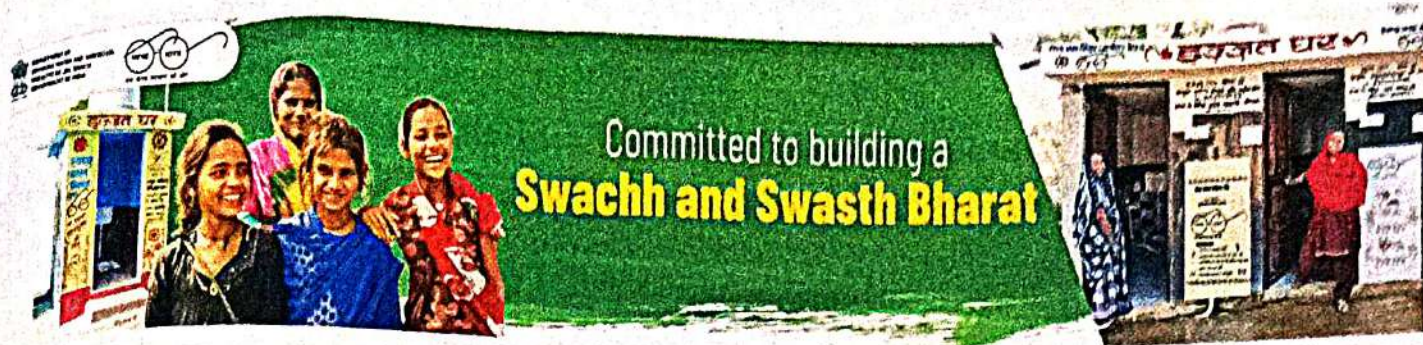
Thus, both SBM 2.0 and JJM are pivotal initiatives under India's Ministry of Jal Shakti, addressing critical challenges in sanitation and water security. While SBM 2.0 ensures the sustained ODF status and enhanced waste management, JJM aims to provide tap water to every rural household by 2024-25. In this context, Budget 2025 plays a crucial role in reinforcing these initiatives by ensuring financial and policy support for their successful implementation.

Historical Context and Evolution of Sanitation and Water Management in India

India has faced severe challenges related to sanitation and water security over decades. The introduction of the Swachh Bharat Mission in 2014 marked a paradigm shift in public health and sanitation policies, driving nationwide efforts to eliminate open defecation and ensure access to toilets. Prior to SBM's launch, nearly 600 million people in India practiced open defecation, significantly contributing to waterborne diseases and high child mortality rates. The government's aggressive approach, coupled with community participation, led to the construction of over 110 million toilets in its first phase, helping India achieve open defecation-free (ODF) status in 2019.

Similarly, access to safe drinking water has been a longstanding issue, particularly in rural India. With over





163 million people lacking access to clean water before JJM, the initiative was launched in 2019 to provide universal water supply by 2024. By the end of 2023, over 153.7 million households had been connected to functional tap water supply, significantly reducing the incidence of waterborne diseases.

Synergies Between Swachh Bharat and Jal Jeevan Mission

Both missions are increasingly converging to deliver comprehensive WASH (Water, Sanitization and Hygiene) solutions. Three primary areas of synergy are identified:

Integrated Planning for WASH:

- The integration of water supply and sanitation planning under both missions facilitates a coordinated approach at the village and urban levels.

- Local governments and Gram Panchayats are encouraged to develop unified action plans that encompass water, sanitation, and hygiene, ensuring

that infrastructure development and maintenance are closely interlinked.

Wastewater Treatment and Reuse for Water Conservation:

- The emphasis on wastewater management under SBM 2.0 now dovetails with JJM's focus on ensuring safe, regular water supply. By treating and reusing greywater and wastewater, the missions together can reduce pressure on freshwater resources.

- Initiatives that promote treated wastewater reuse underscore the potential for a circular water economy, especially in water-stressed urban areas.

Capacity Building and Institutional Strengthening:

- Both missions stress the importance of training local bodies, particularly Gram Panchayats, to manage and maintain WASH infrastructure.

- Capacity building through dedicated training modules, technology adoption, and public-private partnerships is key to achieving long-term impact and ensuring sustainability.

- The Jan Bhagidari scheme exemplifies community empowerment, where citizen participation is leveraged to enhance both water and sanitation service delivery.

Comparative Analysis

The following table summarizes key differences and overlaps between JJM and SBM 2.0 under Budget 2025:

Gaps in Infrastructure and Service Delivery

Despite remarkable progress, sanitation infrastructure gaps persist, particularly in rural areas where 20% of households lack functional tap water connections. Urban centers also struggle with inadequate sanitation facilities, with only 54% of the population having access to safe sanitation. A significant percentage of urban sanitation systems suffer from inefficient operations and maintenance, leading to

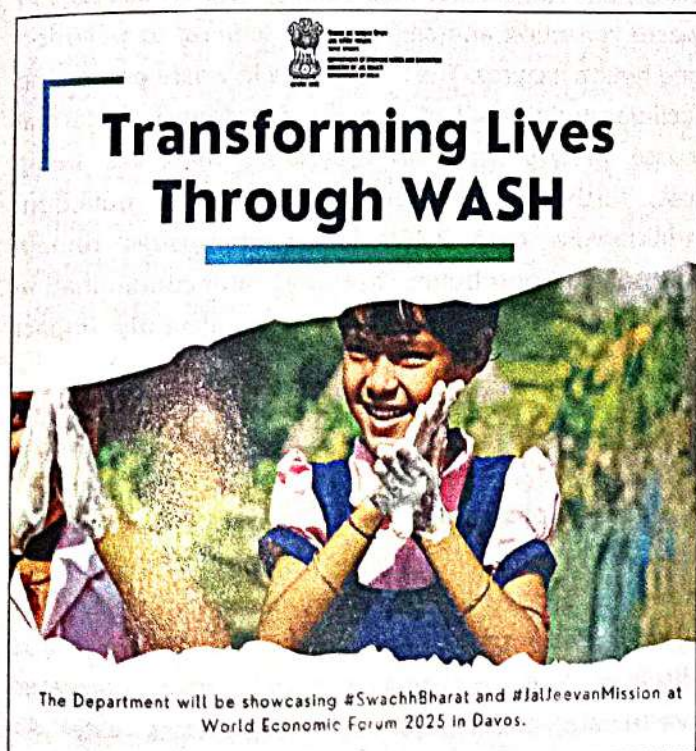


Table 1: Differences and overlaps between JJM and SBM 2.0 under Budget 2025

S.N.	Dimensions	Jal Jeevan Mission (JJM)	Swachh Bharat Mission (SBM 2.0)- Gramin
1	Budget Allocation	Rs. 67,000 crore	Rs. 7,192 crore (Gramin); additional funds for urban sanitation in excess of previous estimates
2	Primary Objective	Provide functional household tap water supply to all rural households	Sustain ODF status and implement comprehensive solid/liquid waste management
3	Timeline	Extended till 2028	Ongoing with focus on sustaining and upgrading ODF to ODF Plus
4	Key Focus Areas	Infrastructure quality, regular water supply, water quality monitoring, Jan Bhagidari for community participation	Toilet sustainability, waste management (solid, liquid, and greywater), capacity building at local levels
5	Integrated Planning	Emphasizes WASH integration with community-led planning at the village level	Aligns with urban planning, emphasizing convergence of sanitation, waste management, and hygiene
6	Wastewater Reuse	Incorporates advanced monitoring to ensure safe water delivery and potential reuse of treated wastewater	Increasing focus on establishing wastewater treatment plants and reuse mechanisms for water conservation
7	Capacity Building	Extensive training modules and institutional support for local bodies, including Gram Panchayats	Similar emphasis on building local capacities with added focus on waste management and behavioural change initiatives

Challenges in Rural-Urban Sanitation and Waste Management

issues such as overflowing septic tanks, untreated sewage discharge, and unsanitary conditions in densely populated areas. Additionally, 38% of urban areas lack proper sewerage infrastructure, increasing dependence on manual scavenging and informal waste disposal.

Waste Collection and Management Deficiencies

A 2024 Central Pollution Control Board (CPCB) report reveals that only 45% of urban waste is scientifically processed. Rural areas face even greater challenges in waste collection and segregation, leading to pollution and health hazards. The inefficiency in waste processing facilities and the lack of formalized systems for informal waste pickers result in recyclable materials being lost, further exacerbating environmental pollution. Additionally, over 2,400 legacy dumpsites remain unresolved, contributing to groundwater contamination and methane emissions, which significantly impact climate change.

— Impact of poor sanitation on public health and environmental sustainability

Despite progress through initiatives like the Swachh Bharat Mission (SBM), gaps in sanitation infrastructure persist, particularly in peri-urban areas and smaller towns. Poor sanitation contributes to waterborne diseases (e.g., diarrhea, cholera), while untreated wastewater pollutes 70% of India's surface water. Air






JAL JEEVAN MISSION

JJM has potential of employment generation (in person year): **2.80 Crore** during implementation and **13.3 lakh** annually for O&M

1.36 lakh Child Death (under 5 years) can be prevented after universal tap water coverage

5.5 Crore hours saved daily from fetching water (75% women)

4 Lakh Diarrheal Deaths can be averted with safe drinking water supply at home

SBI Research: 0.3% point reduction in household fetching water from outside and 2.4% increase in women's participation in agriculture related activities

Oxford Hall's Pragati's Revolutionary Impact: % of rural households with running water increased from 17% in 2019 to 74% in 2024.



Swachh Bharat Mission (Grameen)



pollution from waste burning exacerbates respiratory illnesses in cities like Delhi. According to the Ministry of Housing and Urban Affairs (2024), nearly 30% of rural households still lack access to proper toilets, and urban slums continue to face severe sanitation challenges due to inadequate sewage systems and water supply.

Budget 2025's Role in Strengthening Swachh Bharat Abhiyan

The Swachh Bharat Abhiyan has been allocated Rs. 12,192 crore in the 2025 Budget. While the urban component has received Rs. 5,000 crores, the rural-centred scheme got Rs. 7,192 crore in this year's Budget. In fact, the allocation has remained unchanged after the 2022 Budget, when Finance Minister Nirmala Sitharaman announced Rs. 9,492 crore for the combined flagship scheme. No change has been made to the allocation of Swachh Bharat Mission (Gramin). It has been kept at Rs. 7,192 crore for 2025-26. Notably, under the SBM-U, the Union government has been undertaking the Swachh Survekshan, the world's largest cleanliness survey, in a bid to foster cleanliness among cities.

The unchanged allocation for Swachh Bharat Abhiyan since 2022 raises concerns about the adequacy of funds to sustain and expand sanitation infrastructure. With urban population growth and the need for improved waste management systems, an increase in funding is essential to scale up ODF Plus initiatives, modernize waste processing facilities, and strengthen sanitation workforce training. Additionally, inflation and rising operational costs may further limit the effectiveness of existing budget allocations.

Budget 2025's Contribution to the Jal Jeevan Mission

Union Govt. announced an extension of the Jal Jeevan Mission (JJM) till 2028, with an outlay of Rs. 67,000 crore in the Union Budget 2025-26. However, the scheme saw a massive cut in allocation at the revised estimate (RE) stage during the current fiscal year 2024-25.

Launched in August 2019, the JJM was aimed at providing functional household tap connections (FHTC) to provide 55 lpcd (litre per capita per day) drinking water to all rural households in the country by 2024. Since 2019, 15 crore households representing 80 per cent of India's rural population have been provided access to potable tap water connections. To achieve 100 per cent coverage, the extension of the Mission until 2028 has been introduced.

#ViksitBharatBudget2026
Union Budget 2025-26

Jal Jeevan Mission

To achieve
100 percent coverage, the extension of this Mission until 2028 with an enhanced total outlay.



The allocation of Rs. 67,000 crore under the scheme for 2025-26 is lower as compared to the budgetary estimate of Rs. 70,163 crore in last year's budget, but higher when compared to the RE for 2024-25. The reason is that the JJM saw a massive cut of 67.65% in its allocation at the RE stage. Here, the government had revised the JJM budget to Rs. 22,694 crore from the budgetary estimate of Rs. 70,163 crore in the Union Budget 2024-25 presented in July last year.

While the Rs. 67,000 crore allocation for JJM demonstrates the government's commitment to water security, the significant budget cut at the revised estimate (RE) stage in 2024-25 (from Rs. 70,163 crore to Rs. 22,694 crore) suggests challenges in fund utilization and project execution. If funds remain underutilized, achieving universal coverage may be delayed beyond 2028. Strengthening institutional capacities and improving fund disbursement mechanisms will be crucial to ensuring effective utilization.

Conclusion

Budget 2025 underscores India's commitment to achieving sustainable sanitation and water security through financial support and policy interventions. However, a critical assessment of fund allocations reveals areas for improvement, particularly in fund utilization, infrastructural expansion, and capacity-building efforts. Addressing these challenges through increased funding, technological advancements, and governance reforms is essential to achieving the long-term goals of SBM and JJM.

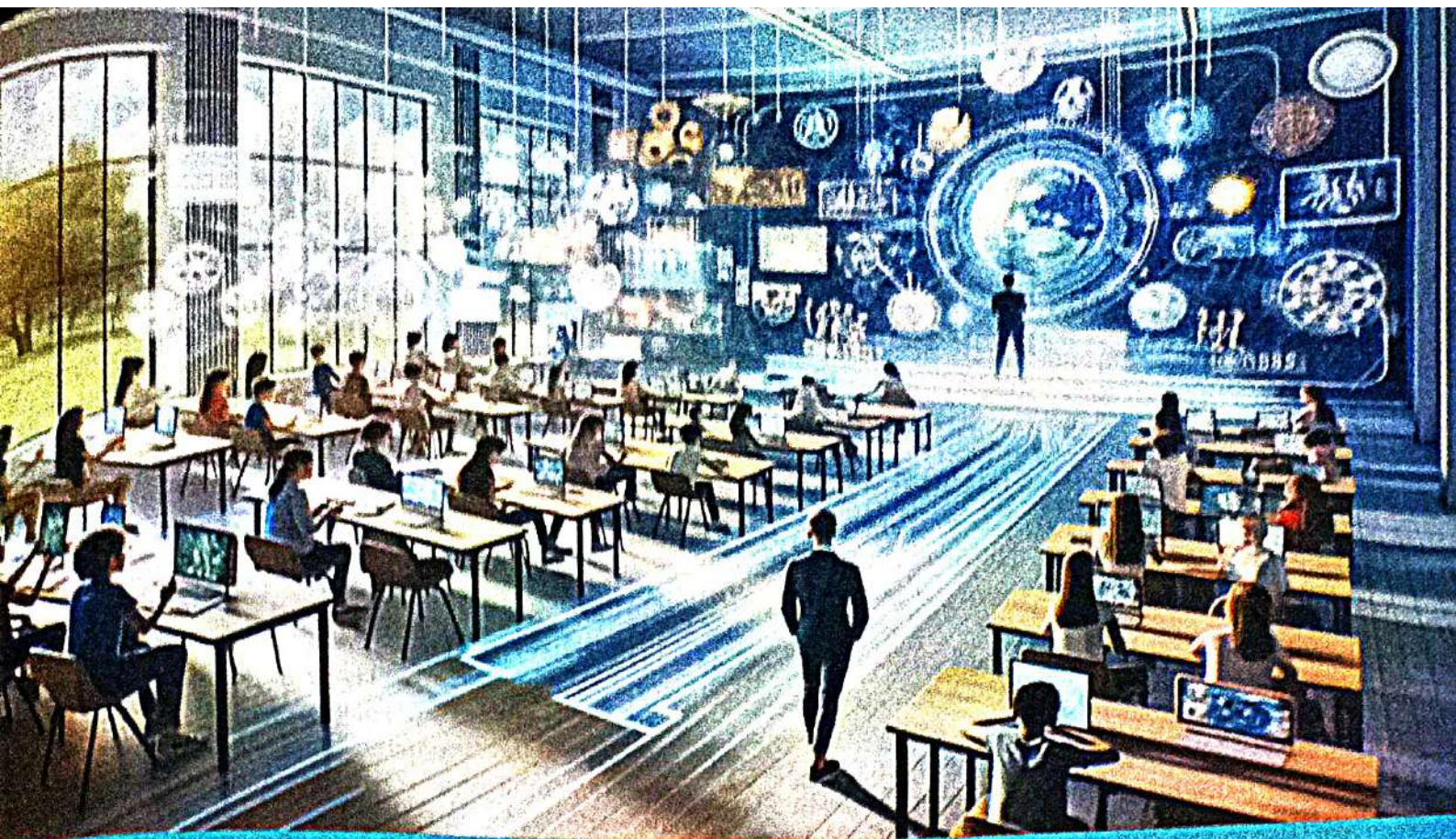
One of the key concerns with sanitation and water security projects is the discrepancy between budget allocations and actual expenditures. Reports indicate

that despite sufficient fund availability, large portions remain unspent due to bureaucratic delays, slow implementation at the state level, and inadequate monitoring mechanisms. Streamlining administrative processes, reducing bottlenecks in fund allocation, and leveraging technology for real-time project tracking can enhance budget efficiency.

Recommendations

1. **Increase Budgetary Allocation:** Given the rising demands for improved sanitation and water supply, an increase in allocations for both SBM and JJM is necessary to address evolving challenges effectively.
2. **Enhance Public-Private Partnerships (PPPs):** Engaging private sector expertise in waste management, water conservation, and infrastructure development can improve service delivery and operational efficiency.
3. **Strengthen Local Governance and Capacity Building:** Providing technical training to local authorities and increasing community engagement can accelerate project implementation and ensure sustainable outcomes.
4. **Implement Performance-Based Fund Disbursement:** Introducing performance-linked financial incentives for states and municipalities can encourage efficient budget utilization and timely project completion.
5. **Adopt Digital Monitoring Systems:** Expanding the use of GIS mapping, AI-driven data analytics, and IoT-based water quality monitoring can enhance transparency, track project progress, and address inefficiencies proactively.

Future success depends on the government's ability to ensure consistent policy execution, robust monitoring mechanisms, and enhanced coordination between central and state agencies. With sustained financial commitment and strategic interventions, India can achieve universal sanitation and water access, contributing to improved public health, environmental sustainability, and economic growth. With continued investment, technological advancements, and community engagement, India is on the path toward a cleaner, healthier, and water-secure future. Achieving Sustainable Development Goals (SDGs) by 2030 will require multi-stakeholder collaboration, sustained financial commitment, and innovations in water conservation and waste management. □



Artificial Intelligence in Education

The Importance of technology and AI in modern education have the potential to revolutionize the teaching and learning process, providing students with personalized experiences, assisting teachers with administrative tasks and exposing learners to tech-driven career paths. Artificial Intelligence in education requires careful planning, infrastructure development, and continuous monitoring to ensure that it aligns with the goals and principles outlined in the NEP 2020.

*J.P. Pandey

**Raja Pandit

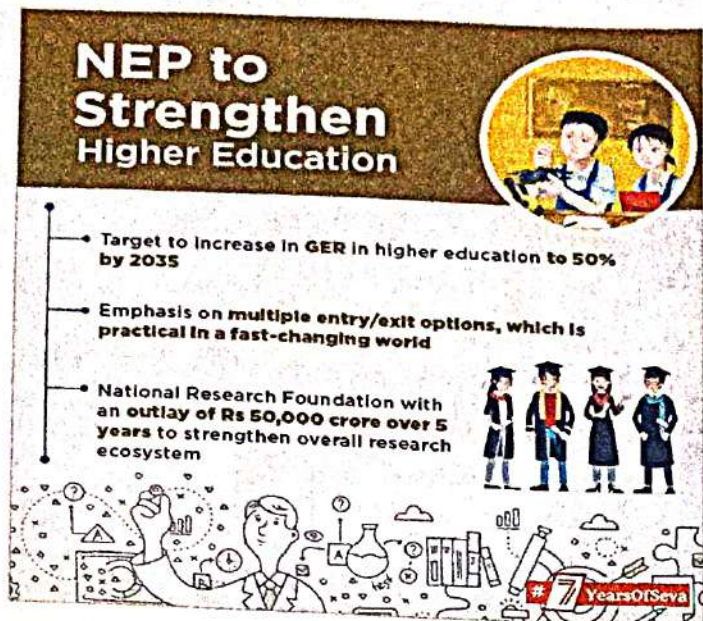
India's National Education Policy (NEP) 2020

NEP 2020 has brought a revolutionary change in the Indian education system. It has created a transformative turn in educational policy and provided the framework for futuristic education in India to revamp the existing education system. NEP 2020 aims to provide high-quality education to all, emphasizes the importance of access, equity, and

quality, and create a knowledge society. NEP 2020 also aspires to improve rural education by providing access to quality education and reducing the gap between rural and urban education. The policy focuses on early childhood education, vocational education and technology integration. It sketches an inclusive vision for transforming the educational landscape with a holistic approach.

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Technology Integration in NEP 2020

Ensuring extensive and equitable use of technology in teaching and learning, removing language barriers, online and digital education, increasing access for divyang students and educational planning and management are major initiatives of NEP 2020. Mentioning of 'Artificial Intelligence' at 8 places in NEP 2020 clearly recognises the importance of AI in education.

Integrating AI tools into education is one of the new educational reforms. Education has two fold responsibilities, one of preparing our students to learn about AI as a subject, providing a conducive ecosystem for research & development activities in the field of AI and on other hand to use AI for achieving its own objectives. This tool prepares students for their skill development and modern employment market. The concept of AI is a transformative force in education. Its sole aim is the overall improvement of the education system which is the cornerstone of the NEP and has taken very serious note of the role of technology in the field of education and its applications such as e-learning, online resources and the use of digital tools.

Artificial Intelligence

The term 'artificial intelligence' was first coined in 1956 by John McCarthy, a Dartmouth College professor who aimed to create machines capable of reasoning and using human language. Research in AI was slow for about 3 decades but soon after the developments of computer technology, advances in

machine learning and neural networks, a resurgence was observed in the 1990s. The invention of Chat GPT in 2022 marked a significant milestone which showcased an unprecedented capability in large language understanding and generation. Recent release of DeepSeek has further fuelled the advancements in AI.

Today, AI plays an important role in sectors such as healthcare, finance etc and it has the potential to revolutionize education with innovation in teaching and learning practices and speed up the progress towards SDG 4. India has been geared up in big way to attain the benefits of this new age technology. Celebration of Artificial Intelligence Appreciation Day on July 16, 2024 marked the pivotal moment to reflect on AI's transformative impact across the nation.

In today's rapidly evolving educational landscape, artificial intelligence is playing an increasingly crucial role in shaping the future of learning. From personalized instruction to automated administrative tasks, AI-powered tools are transforming academics across the nation. The importance of technology and AI in modern education have the potential to revolutionize the teaching and learning process, providing students with personalized experiences, assisting teachers with administrative tasks and exposing learners to tech-driven career paths. Artificial intelligence in education requires careful planning, infrastructure development, and continuous monitoring to ensure that it aligns with the goals and principles outlined in the NEP 2020.

Artificial Intelligence in India

"The future of AI is not predetermined – it's a future we all have a hand in creating"

The Niti Aayog in its discussion Paper on National Strategy for Artificial Intelligence, has identified the focus as 'AI for All' to leverage the transformative technologies to ensure social and inclusive growth.




Ministry of Education
Government of India

Vidya Samiksha Kendra (VSK)
#100DaysOfModi3

Operational in 31 States/UTs, and 2 Autonomous Bodies

Student data from 20 States linked to Rashtriya Vidya Samiksha Kendra (NCERT)



The paper has highlighted Education as one of the core areas of AI's focus in India.

Government initiatives such as "AI for All" and the National AI Strategy underscore India's commitment to harnessing AI for societal benefit and its potential to address uniquely Indian challenges keeping ethical implications and ensure inclusive development that preserves our cultural values and benefits all citizens.

On July 15, 2023, the Ministry of Skill Development & Entrepreneurship launched the 'AI for India 2.0' initiative which represented a significant step in the government's efforts to promote AI in the field of education and skill development. It offers free online training on Artificial Intelligence and aims at equipping youth with essential AI skills to prepare them for future job markets. It assists students in breaking language barriers in technology education by offering courses in multiple Indian languages.

Other leading initiatives in India are Skill India AI Portal which is an online platform that offers AI courses, tutorials, and certifications in collaboration with tech firms and educational institutions, National AI Skilling Program helps to enhance AI skills through customized training modules with industry leaders, covering machine learning, data science, and AI ethics.

AI in the Curriculum

NEP 2020 focuses on the integration of essential subjects, Skills and Capacities in curriculum. Concerted curricular and pedagogical initiatives are being adopted both in school and Higher education system for the

introduction of contemporary subjects such as Artificial Intelligence, Design Thinking, Holistic Health, Organic Living, Environmental Education, Global Citizenship Education (GCED), etc. at relevant stages to develop various important skills in students.

Apart from this, a focus on STEM education envisions creating a 'STEM-infused' curriculum and concepts across all disciplines. This approach aims to break down the barriers between science, technology, engineering, and mathematics and encourage a comprehensive understanding of the world. Similarly, A focus on Robotics provides a dynamic and engaging platform for students to apply their STEM knowledge in a practical way. Students gain valuable hands-on experience in problem-solving, teamwork, and critical thinking by designing, building and STEM programming robots. This hands-on approach to learning is essential for preparing students for the future workforce, where adaptability, innovation and technological literacy are highly valued skills. These initiatives will boost the student's interest in AI by enhancing the scientific temperament. DoSE&L, Ministry of Education through its flagship scheme of Samagra Shiksha Scheme and PM SHRI Yojana support these initiatives all across the country.

Use of AI in Education

The Indian school education system is one of the largest in the world consisting of around 25 lakh students in 14.5 lakh schools with around 96 lakh teachers. Inadequate infrastructure, poorly qualified and motivated teacher force and quality education are constant challenges of our education system. AI can assist in various ways.

+ Teaching and Learning Process

AI-powered professional development tools help to locate resources and tailor them according to the teachers' needs and interests, fostering continuous



Myth 7:
DIKSHA portal is not beneficial for students in remote areas or rural areas.

Fact:
DIKSHA portal provides access to digital resources and learning materials for students across India, including those in remote and rural areas, promoting inclusive education.

Scan QR Code to know more or visit www.diksha.gov.in
Busting Myths about DIKSHA

professional growth. There are many classroom management tools which can help teachers monitor student engagement, providing valuable insights. In addition to enhancing student learning, AI can also streamline administrative tasks for educators. AI can personalize learning by adapting content and pace to individual student needs. This personalized approach helps address diverse learning styles and paces, ensuring that each student receives the attention and resources they need to succeed. AI-powered tools can analyse vast amounts of data to provide personalized learning experience.

AI-powered chatbots can provide 24/7 assistance to students and parents, answering common questions and directing them to relevant resources. By automating these time-consuming tasks, AI can better be used at platforms like DIKSHA to provide all relatable materials as per students' individual needs and preferences. Chatbot TARA at DIKSHA portal can boost the assimilation of teachers, learners and academics by providing a rich repository of varied resources in the form of audio, visual contents to aid in the teaching and learning processes. This allows educators to dedicate more energy to high-impact activities like lesson planning and one-on-one coachings. Such others AI-powered Chatbots, and Virtual Assistants are providing continuous support to students in the learning process. AI-administered language learning and translation tools are helping a lot in breaking down barriers to language learning. This is a boon for the application of regional languages in technical education along with addressing

the linguistic diversity in India's education system

✦ Grading and assessment

AI powered grading systems can handle large-scale assessments, freeing up educators to focus on more interactive and personalized aspects of teaching. This aligns with the NEP's goal of emphasis on fostering critical thinking skills instead of rote memorization.

Automatic formative assessment with AI-assisted techniques can provide actionable feedback on student writing, understanding or other student outputs. In the long run, AI could save teachers time and effort by automating the students' homework and assessments. AI can assist in evaluation and analysis of answer sheets. It can also analyse the students orientation, likings, preferences and accordingly prove resources to excel in life.

✦ Classroom Monitoring

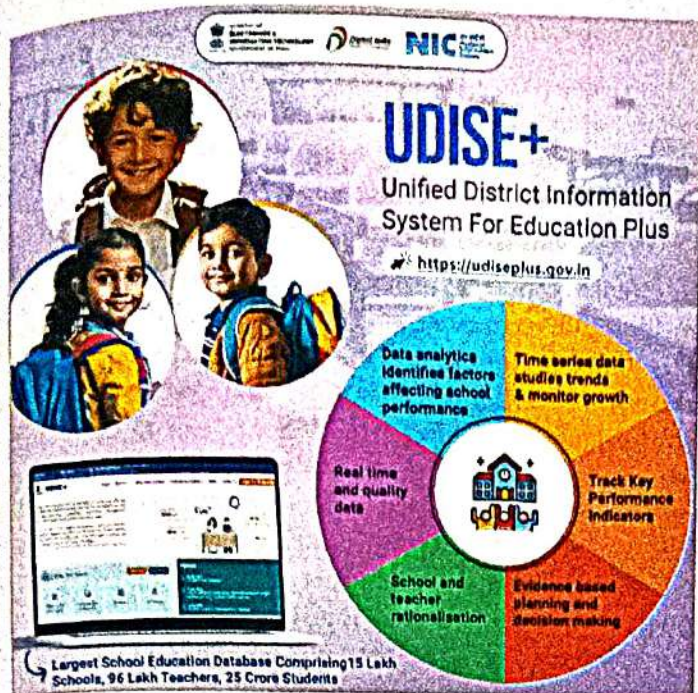
AI can assist teachers to monitor and manage classroom activities for effective teaching practices. It will save precious time and energy. AI-assisted systems can be used for classroom-based student monitoring. AI-assisted video applications have the potential to monitor each student individually. Best part of AI is that it's free from biases and can provide guided charted solutions for every student. With the advent of generative AI, It can create new contents like text, images and audio/vedios and evolve in immersive ways.

Measures such as face recognition, usage analysis and theft detection are absolutely necessary to maintain a safe environment in educational institutions. This will help in increasing the examination integrity. There is a need for secrecy and fairness in the exam. Maintaining its balance in sanctity can be done by AI.

• Support Learners with Disabilities

AI powered assistive technologies, such as speech-to-text applications for hearing-impaired students and





text-to-speech for visually impaired students, along with real-time language translation services can make education more accessible to diverse students. Apps like PRASHAST facilitate early screening of students for possible disabilities. AI can further make this process efficient and effective. It is a step towards realising the vision of Equitable and Inclusive Education, of NEP 2020, and SDG 4.

+ Improvement in Educational Administration

The recent initiatives of the ministry of education, GoI in the form of Vidya Sameeksha Kendra has provided a new dimension to the educational administration. The ability to effectively collect, monitor, correlate, and analyse data will lead to timely actions to implement schemes. Various initiatives of the Ministry of Education like UDISE, Student Database, NAS, NIPUN BHARAT, Teacher Database, DIKSHA etc. are efficient systems working in silos. Integrating various data sets and breaking through the barrier of operating in silos will help us effectively leverage different entities towards a common goal. AI can further correlate various data sets, analyse them meaningfully using big data analysis, and machine learning and provide insights for effective decision making to enhance the overall monitoring of the education system and thereby improving learning outcomes.

AI powered Vidya Samiksha Kendra will assist in tracking student enrolment and drop-outs, students and teachers attendance, progress in their learning levels, Out of School Children mainstreaming, textbook

delivery, monitor the real-time status of various projects/ activities under the ambit of Samagra Shiksha, monitor and track field level academic and non-academic activities at state level, improve the academic performance of students, enhance the accountability of teachers in schools, effective utilisation of the available resources and also empower administrators and teachers in the field to take data driven decisions effectively.

AI Ambition in Union Budget 2025-26

Union Budget 2025-26 presented its AI ambitions and allocated Rs. 500 crore to set up an AI centre of excellence on education. The AI center of excellence for education can prove to be a strong signal for integrating AI for both the educators and learners. This will unlock learning and help in enhancement of the quality of education which shall increase the employability.

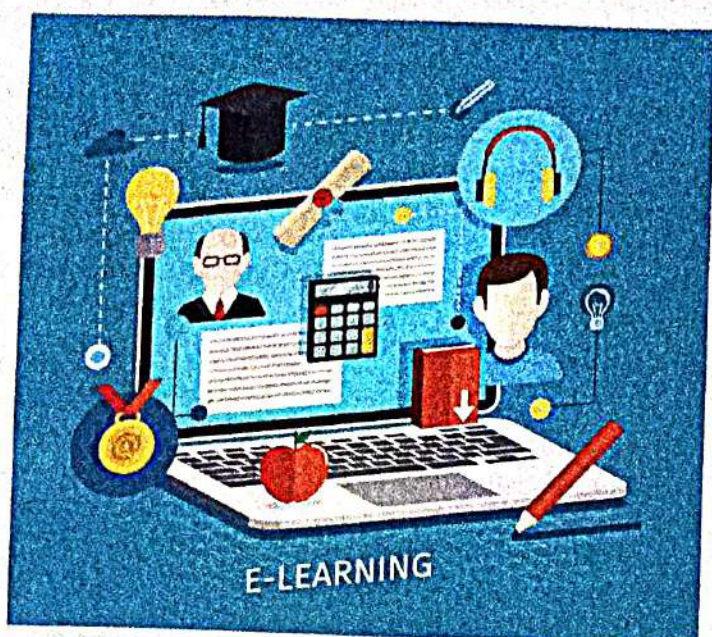
Data analysis is very much needed to improve education. AI also facilitates the creation of immersive learning experiences through virtual reality (VR) and augmented reality (AR). These technologies can bring abstract concepts to life, making learning more engaging and practical. Such immersive experiences align with the NEP's vision of promoting experiential learning and a holistic approach to education.

AI for Education in Rural India

The state of education in rural areas is often challenging due to numerous obstacles including limited resources, teacher shortages, and inadequate infrastructure for individualised learning, all of which contribute to a significant educational gap between rural and urban areas. AI can prepare rural students for success from supporting teachers to enhancing access.

AI can support and empower teachers in rural areas to access vast educational materials in order to create customized lesson plans and teaching-learning materials. It can allow teachers to focus on inspiring and guiding their students, creating a more dynamic and responsive educational environment suited to rural needs. The integration of AI can assist in creating a more inclusive and equitable education system by leveraging technology to overcome geographical barriers and resource constraints.

According to the National Education Policy (NEP) 2020, regional languages (or mother tongue, local language) should be used as the medium of instruction wherever possible, at least until Grade 5, and preferably



up to Grade 8 and beyond, promoting the use of regional languages in education to preserve cultural heritage and enhance learning outcomes. AI has provided multiple solutions to language learning. AI can also translate educational materials into local languages, promoting inclusivity and ensuring all students can access quality resources. AI can also bridge gaps by enhancing virtual classrooms and online courses. These platforms connect rural students with qualified educators worldwide, offering specialised courses and subjects not available locally.

AI-powered offline learning platforms can deliver educational content even in areas with unreliable electricity and limited internet connectivity. These platforms synchronise data and updates whenever an internet connection is available, ensuring uninterrupted learning. This adaptability is crucial for consistent education delivery in rural areas.

Rural areas often lack extensive educational facilities like libraries and laboratories. AI can help overcome this by providing digital resources accessible through smartphones and other devices. AI-powered educational apps offer interactive materials, including videos, simulations, and quizzes, enhancing the learning process's effectiveness. This equitable distribution of resources can significantly reduce the educational disparity between rural and urban students, ensuring rural students have access to similar opportunities and personalised learning experiences as their urban peers thereby democratise the learning experiences.

Challenges

Privacy risks are a major concern. One is wary about what personal data is collected and how it is used. Data collection, data processing, data dissemination and invasion may lead to encroach into an individual's personal space, choices or activities.

Teacher-student relations are most sacrosanct in India. Relying more on AI has potential to hamper the teacher-student relationships and may impact on social-emotional aspects of learning. If teacher-student interactions vanish, students' social skills and interpersonal development will suffer. While artificial intelligence can be a great teaching tool, the role of real-life educators in fostering critical thinking, emotional intelligence and social skills remains important in education. Though AI can enhance the teaching process, the unique qualities that teachers bring in their students and to the classroom make them irreplaceable.

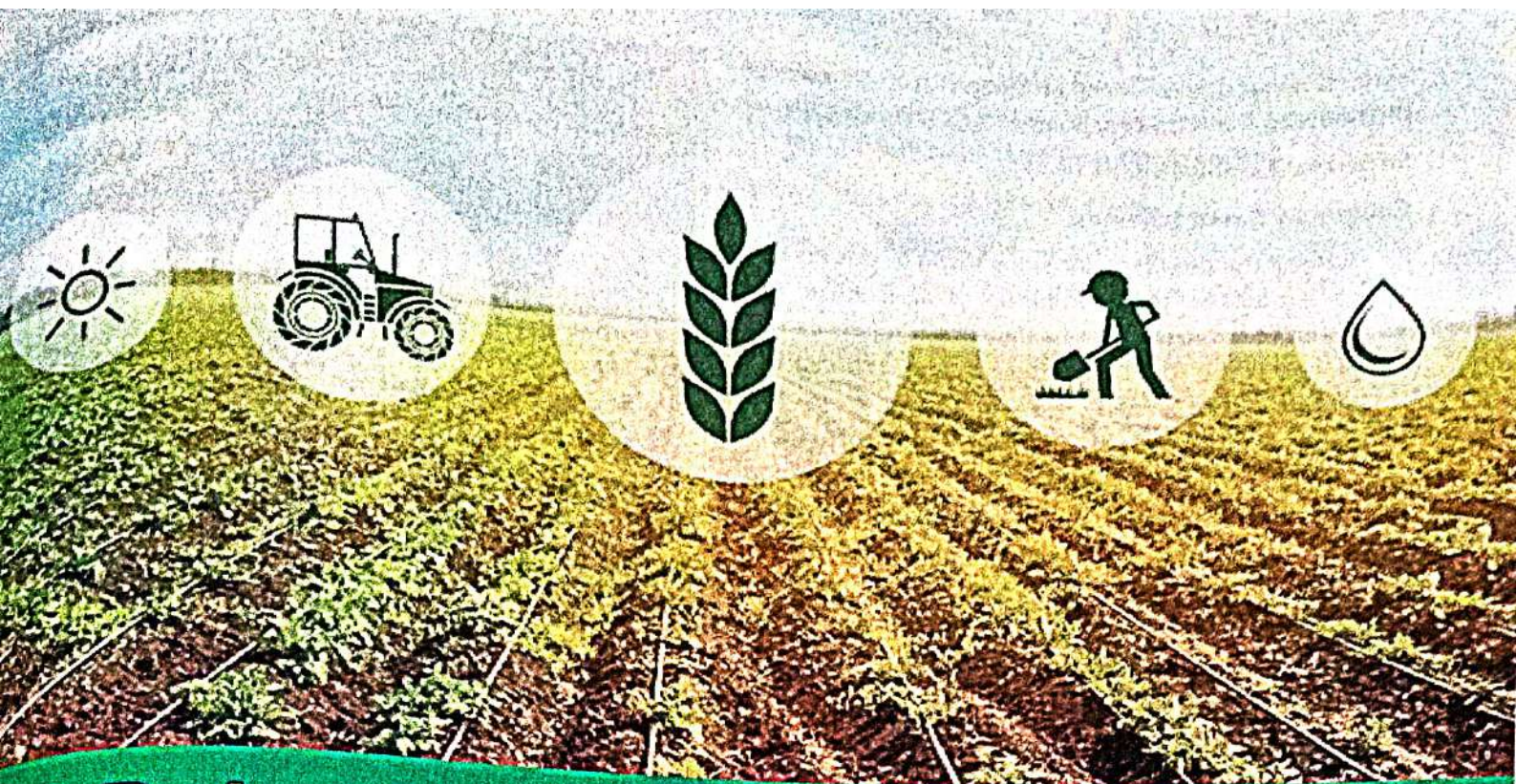
Cheating and plagiarism are also major challenges. AI may be used to complete assignments or exams or write papers unethically. It is said that AI is only as good as the algorithms it is based on. If the data it draws is inaccurate or biased, then the information it creates will be inaccurate or biased. Responsible, accountable and ethical development of AI is essential to ensure that AI benefits all stakeholders in the educational ecosystem.

Even when rural schools have access to technology, a lack of digital literacy and training can hinder its effective use. Many teachers and students in rural areas lack the skills and knowledge needed to integrate AI into their learning process.

Way Forward

Mention of AI in NEP-2020 reflects a paradigm move towards adapting technology to create a more inclusive, skill-oriented and efficient education system in India. As the use of AI in education continues to evolve, it has all the potential to significantly contribute to prepare all the stakeholders in the education system for a better future.

AI in education can assist every child to reach their full potential regardless of their socio-economic background. In order to bridge the digital divide, urban-rural gap and reap the benefits of Artificial Intelligence, broadband access, high-speed internet, investment in affordable tech Solutions, open-source software, cloud-based platforms and effective teacher-training programmes should be provided at all levels in a big way. With all the advantages AI can ensure quality education to all to realise the objectives of Viksit Bharat by 2047. □



A Budget for Progressive Agriculture

Overall, the budget of 2025-26 is a progressive document for the agriculture sector and farmers, which gives hope for the future of agriculture in the coming times. Like previous years, this time too many short-term and long-term announcements were made in the budget regarding agriculture and rural development. In this Budget, the Government not only tried to make the previous schemes more effective through increased funding but also took steps towards solving the structural and long-term problems of agriculture through some new schemes. There are challenges, but looking at the past record of the government, it can be said that by making full use of the available resources, this will prove to be a budget that will increase the prosperity of both agriculture and farmers.

***Bhuvan Bhaskar**

Presenting the first full budget of the third term of the Modi Government on February 1, Finance Minister Nirmala Sitharaman described agriculture as the “first engine of India’s development journey”. Like previous years, this time too many short-term and long-term announcements were made in the budget regarding agriculture and

rural development. At a time when climate change, slow growth in farmers’ income and unemployment in rural areas remain major challenges, the Finance Minister not only tried to make the previous schemes more effective through increased funding but also took steps towards solving the structural and long-term problems of agriculture through some new schemes. The approach adopted by the government to empower

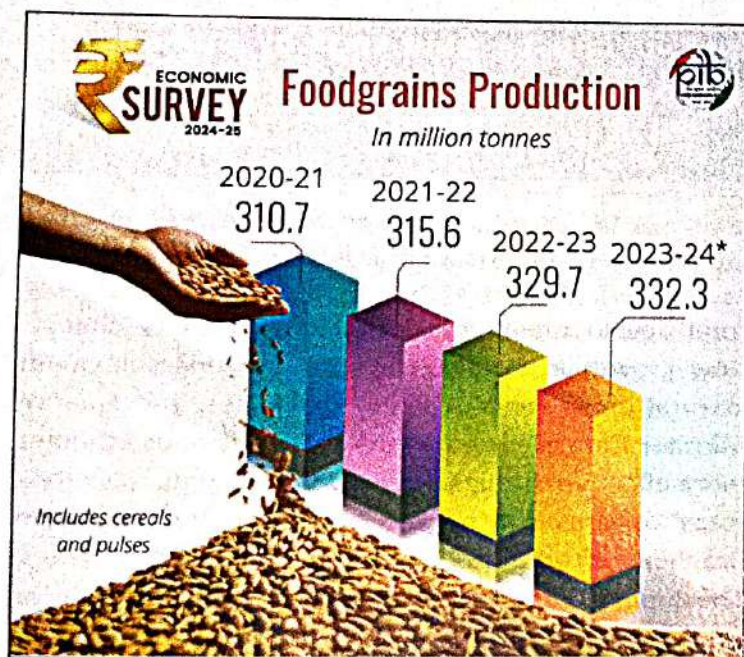
** The author is the CEO of agri startup company Croppers. Email: bhaskarbhuwan@gmail.com*

agriculture and rural India in Budget 2025-26 can be divided into the following points:

Structural Empowerment

Geography Based Schemes:

- i) Among the effective decisions taken in this budget to strengthen the foundation of agriculture, the Pradhan Mantri Dhan-Dhaanya Krishi Yojana can be placed at the top. Under this scheme, 100 districts with low productivity, less variety of crops and below average loan standards will be selected and some special steps initiated with the participation of the states along with all the existing schemes. 1.7 crore farmers are expected to get direct benefit from this scheme. Finance Minister Sitharaman said, "PM-DDKY will focus on increasing agricultural productivity, crop diversification, and adopting best practices in sustainable agricultural practices. Along with this, the target will also be to increase post-harvest storage capacity at the panchayat and block level, improve irrigation facilities and increase the availability of short and long term loans." Under this scheme, which is being launched with the aim of increasing prosperity and economic stability in rural areas, there will be an emphasis on creating new means of employment by connecting skills, investment and technology with the rural economy so that no one has to migrate out of compulsion. There will be special emphasis on rural women, young farmers, rural youth and small & marginal farmers and landless families.



UNION BUDGET 2025-26

Makhana Board in Bihar

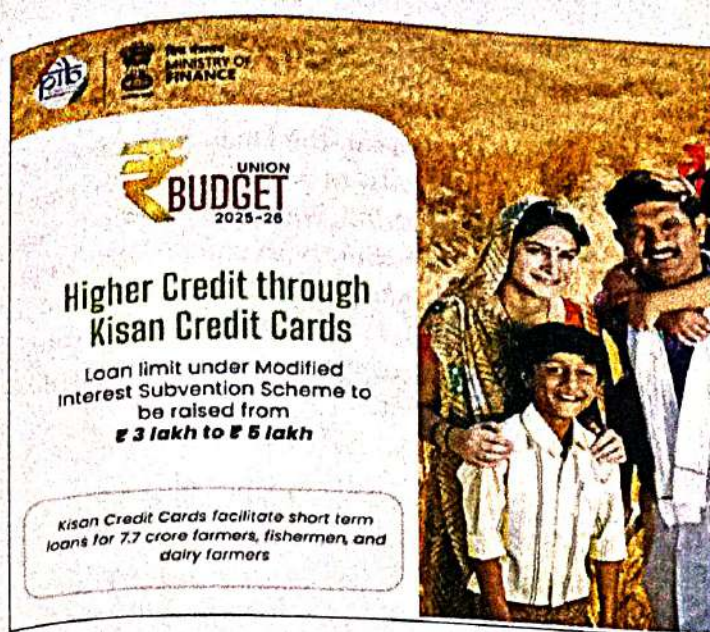
To improve production, processing, value addition, and marketing of Makhana

- People engaged in these activities to be organized into FPOs
- Board to provide handholding and training support to Makhana farmers
- Will also work to ensure they receive benefits of all relevant Government schemes

- ii) Makhana, grown in Bihar, is a unique high value cash crop whose popularity is gradually increasing across the country. To pass on the benefits of the increasing consumption of Makhana to the farmers, the Finance Minister announced the formation of a Makhana Board, which will help Makhana farmers in production, processing, value addition and marketing of this crop. The Board will form a Farmer Producer Organization (FPO) of Makhana producers, help them, train them and ensure that the benefits of all the government schemes reach them.

Crop Based Schemes:

- i) Reiterating the government's resolve to make the country self-reliant in the field of oilseeds and pulses, the Finance Minister announced that through the National Mission for Edible Oil, farmers have already taken steps towards producing sufficient oilseeds as per the country's requirement and now the government's focus will be on pulses. Nirmala Sitharaman said, "Ten years ago, we started a concerted effort to achieve self-sufficiency in the production of pulses and have achieved success in this objective to a great extent. Understanding the need of the hour, farmers increased the area under pulses by 50% and the government arranged for procurement at better prices. Since then, due to rising incomes of people and better prices, our consumption of pulses has also increased significantly." Along with this, she announced the launch of a 6-year national mission to achieve self-



sufficiency in the production of pulses with special focus on toor, urad and masoor pulses. The Finance Minister said that NAFED and NCCF will procure as much of these three pulses as possible from farmers registered with these agencies.

- ii) Smt. Nirmala Sitharaman announced the launch of a national mission in the budget to ensure timely and adequate supply of high-yield seeds of good health to the farmers of the country. To deal with the challenges faced by agriculture due to climate change, more than 100 varieties of high-yielding, pest-resistant and less sensitive to climate change seeds released from July 2024 so far will be disseminated onwards and efforts will be made to ensure their commercial availability. The aim of this mission, focused on strengthening the ecosystem of agri research, will be to reduce the distance between laboratory and field.
- iii) According to an estimate by the Ministry of Textiles, the Indian textile and apparel market will grow at a rate of 10% to reach \$350 billion by 2030, with exports accounting for \$100 billion. The textile and apparel industry accounts for 2.3% of the country's GDP, while it accounts for 13% in industrial production and 12% in exports. It is estimated that the share of this industry in GDP will double to around 4.5% by the end of this decade. To maintain this pace of the textile industry, the government has announced the launch of a mission on cotton productivity in the budget. Under the mission, in the next 5 years, the government will take several

steps to significantly increase the productivity and sustainability in cotton cultivation and encourage the cultivation of extra long staple cotton.

Agri Infrastructure Based Schemes

In the budget, the Finance Minister announced setting up of a 12.7 lakh tonne per annum capacity plant in Namrup, Assam to make the country self-sufficient in urea supply. Rs. 15,000 crore has been allocated to 'Per Drop More Crop', which is being run to make maximum use of every drop of groundwater, while Rs. 40,000 crore has been allocated for Pradhan Mantri Gramin Sadak Yojana to connect villages to urban centers and markets.

Schemes with Direct Help to Farmers

It is a big challenge for farmers to meet their agricultural related emergency requirements and often farmers get trapped in the vicious cycle of debt by falling into the trap of local moneylenders. Kisan Credit Card (KCC) acts as a lifeline for farmers in these circumstances. Considering its importance, the Finance Minister has expanded its scope to include fish farmers and dairy farmers, taking the total number of farmers availing it to 7.7 crores. Along with this, the limit of KCC has also been increased from Rs. 3 lakh to Rs. 5 lakh. This step will play a very important role in mechanizing farming and timely supply of better seeds.

Schemes like PM-Kisan and MNREGA, which directly benefit the farmers financially, have been continued. Budget 2025-26 has paid adequate attention to providing direct financial assistance to the farmers





along with connectivity of rural areas with urban areas and markets. Due to the agriculture-centric policies of the Modi government, there have been major changes in the government efforts for Indian agriculture and farmers in the last 10 years:

The Government of India's allocation for agriculture in 2008-09 was Rs. 11,915.22 crore, which has increased to Rs. 1,37,757 crore in 2025-26. Although this amount is 2.5% less than the revised budget estimate of 2024-25, but if seen in terms of the country's entire gross domestic product (GDP), it accounts for 2.7% of it. The country's food grain production was 20.46 crore tonnes in 2004-05, which has increased to 33.23 crore tonnes in 2023-24. The Minimum Support Price (MSP) has played a major role behind this increase of about 65% in grain production within 20 years, in which there has been a rapid expansion in the number of crops covered to the crop price. While the MSP of paddy was Rs. 850 and the MSP of wheat was Rs. 1080 per quintal in 2008-09, in 2024-25 it increased to Rs. 2,300 for paddy and Rs. 2,275 per quintal for wheat. Not only has the MSP increased, but the number of farmers benefiting from it has also increased substantially. While paddy farmers received Rs. 4.40 lakh crore and wheat farmers Rs. 2.20 lakh crore through MSP during 2004-13, the amount rose to Rs. 12.51 lakh crore and Rs. 5.44 lakh crore respectively during 2014-24.

If we look only at the agriculture sector schemes launched since 2014, Rs. 3.46 lakh crore has been disbursed under PM-KISAN (announced in February 2019 and implemented from 1 December 2018), claims worth Rs. 1.65 lakh crore have been settled under the Pradhan Mantri Fasal Bima Yojana (PMFBY) launched on 18 February 2016. At the same time, the Electronic

National Agriculture Market (eNAM) network, launched on 14 April 2016 with the aim of making the whole country one market, has reached more than 1400 mandis. This year, the Finance Minister has announced to connect e-NAM with the Open Network for Digital Commerce (ONDC), which will definitely help in developing the whole country as one market. Under the Agriculture Infrastructure Fund (AIF), announced in the 2020 budget, Rs. 52,738 crore has been allocated for more than 87,500 projects for the improvement of post-harvest management.

Challenges

Many experts consider the funds allocated in the budget to be inadequate in view of the increasing challenges facing agriculture. For the last few years, the government has been warning about the potential dangers of climate change in the Economic Survey presented before the budget. But the scale at which the expenditure on research should be increased to combat this is lacking. In Budget 2025-26, emphasis has been laid on the release of 109 high-yield 32 crops that are less susceptible to climate change, but considering the allocation of only 0.5% for agriculture-related research and development, this target will be a difficult one to achieve. Similarly, nothing has been said in the budget this time too on the old demand of including about 55% agricultural laborers in PM-Kisan Scheme. Under the mission for vegetables and fruits, the government has allocated Rs. 500 crore in the budget. Its goal is to increase production, strengthen the supply chain and develop processing so that farmers can get better prices. But according to the available data, 18% of the total vegetables and fruits produced in the country are wasted, which is worth Rs. 13,300 crore. Creating a mechanism for production, processing and supply chain for such a large quantity of fruits and vegetables cannot be done in a budget of Rs. 500 crore. Therefore, the success of this entire scheme depends on ensuring the participation of the private sector in it.

Overall, the budget of 2025-26 is a progressive document for the agriculture sector and farmers, which gives hope for the future of agriculture in the coming times. There are challenges, but looking at the past record of the government, it can be said that by making full use of the available resources, this will prove to be a budget that will increase the prosperity of both agriculture and farmers. □

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Glimpses of Mahakumbh at Prayagraj, Uttar Pradesh

