Demand for Grants 2024-25 Analysis
Rural Development

The Ministry of Rural Development aims to improve the quality of life in rural areas of the country and acts as the nodal agency for most development and welfare activities in rural India.[1] The Ministry comprises of two Departments, the Department of Rural Development and the Department of Land Resources. The Department of Rural Development works to enhance employment opportunities, ensure social security for the vulnerable, and facilitate infrastructure development for economic growth in rural areas.[1] The Department of Land Resources works to ensure sustainable development of rainfed cultivable and degraded lands, and optimise the use of land resources in the country.[2]

This note looks at the proposed expenditure for the Ministry for 2024-25 and trends in budgeting over the years. It also analyses broader trends in the sector and challenges faced by the Ministry in implementing its programmes.

Union Budget Highlights 2024-25

In 2024-25, the Ministry of Rural Development has been allocated Rs 1,80,233 crore.[3,4] The Department of Rural Development has been allocated Rs 1,77,566 crore, 4% higher than the revised estimates of 2023-24. The Department of Land Resources has been allocated Rs 2,667 crore, which is a 41% increase over the revised estimates of 2023-24.

Table 1: Budgetary Allocation to the Ministry of Rural Development (in Rs crore)

Department	22-23 Actuals	23-24 RE	24-25 BE	% Change*
Rural Development	1,76,837	1,71,069	1,77,566	4%
Land Resources	1,002	1,898	2,667	41%
Total	**1,77,839**	**1,72,967**	**1,80,233**	**4%**

Note: BE is budget estimate and RE is revised estimate.
*% change is change in 2024-25 BE over 2023-24 RE.
Sources: Demands for Grants of the Ministry of Rural Development 2024-25; PRS.

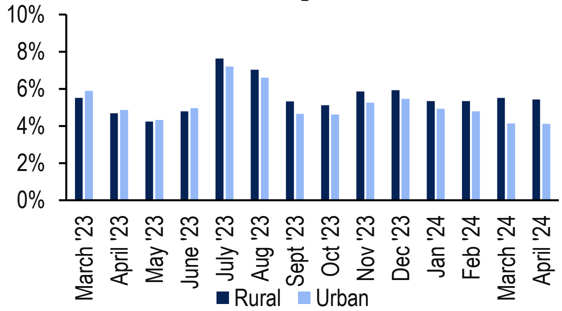
Budget Highlights[5]

- Three crore houses will be provided under the PM Awas Yojana in rural and urban areas.
- Phase-IV of the Pradhan Mantri Gram Sadak Yojana will be launched to provide all-weather road connectivity to 25.000 rural habitations.
- Unique land parcel identification number (ULPIN) will be assigned for all lands in rural areas. Initiatives will be taken for establishment of land registry and linking it to farmers registry.

State of the rural economy

As of 2021, 65% of India's population lives in rural areas, and 47% of the people depend on agriculture for livelihood.[6] In 2023-24, rural areas of the country experienced higher retail inflation compared to urban areas and agriculture sector saw a decline in growth.[7,8]

Figure 1: Rural and urban CPI inflation rate between March 2023 and April 2024

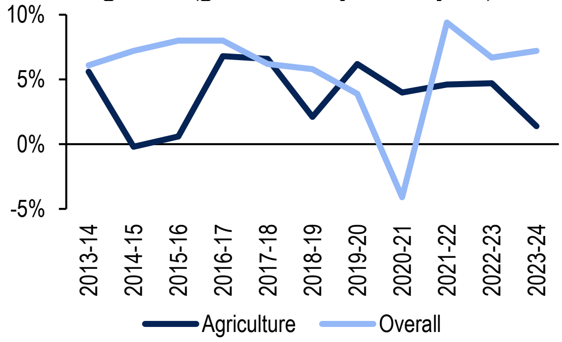


Notes: CPI for Consumer Price Index.
Sources: MoSPI; PRS

For the 2023-24 financial year, retail inflation in rural areas has remained higher than urban areas since July 2023.[8] In July 2023, rural and urban inflation rates were 7.63% and 7.2% respectively. In April 2024, urban inflation was at 4.11% and rural inflation was 5.42%. The higher inflation rate in rural areas is primarily driven by higher food prices.[8] While calculating the Consumer Price Index (CPI), food and beverages are given a greater weight in the rural context (54.18%) than the urban (36.29%).

The 2022-23 Economic Survey had noted that due to elevated inflation levels, the growth in real rural wages had been negative.[9]

Figure 2: Growth in agriculture relative to overall economic growth (growth rate year-on-year)



Note: Growth rates calculated over Gross Value Added (GVA); Agriculture includes agriculture, forestry and fishing Sources: MoSPI; PRS;

Atri Prasad Rout
atri@prsindia.org

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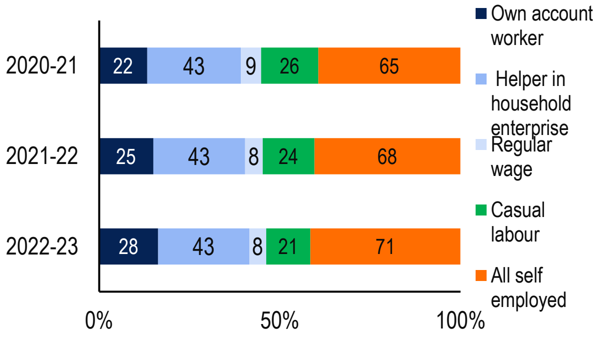
Between 2013-14 and 2023-24, the agriculture sector has grown at an annulised growth rate (CAGR) of 4% at constant prices.[7] This has been lower than the annualised growth rate for the overall economy (6%) at constant prices.

In rural regions, between 2017-18 and 2022-23, the Female Labour Force Participation Rate (FLFPR) for women aged 15 years and above rose from 25% to 42%.[10] FLFPR tracks the percentage of women who are either working or looking for work. A higher rate indicates increasing willingness among women to take part in economic activities. As per the Periodic Labour Force Survey (PLFS) 2022-23, the rise in women's participation has mostly come through self-employment.[10] In 2022-23, 71% of the rural working women were self-employed. Of these, 43% worked as 'helpers in household enterprise', for which they did not receive any regular wages.[10]

Figure 3: Rural working women by the category of their employment (in percentage)



Sources: Periodic Labour Force Survery, MoSPI; PRS

In 2022-23, 21% of rural working women sought work as labourers and 8% had found work with regular wages. According to PLFS, the unemployment rate for women has gone down in rural areas from 4% in 2017-18 to 2% in 2022-23.[10] The unemployment rate for men in rural areas has gone down from 6% in 2017-18 to 3% in 2022-23. However, the India Employment Report 2024 by the International Labour Organisation observed that in 2022, the labour force participation rate for young men (61%) was almost three times higher than young women (21.7%) in both rural and urban areas.[11] The report also noted a gap in average earnings of men and women in both rural and urban areas. In 2022, the gap in income between male and female workers was highest for self-employed workers in rural areas.[11]

Table 2: Average monthly income of male and female workers in rural areas (in Rs)

Type	Male	Female	Difference
Self-employed	11,397	4,814	6,583
Regular salaried	16,319	10,567	5,752
Casual	8,831	5,451	3,380

Note: Data for 2022; self-employed includes unpaid family workers and casual includes workers employed on daily wage basis.
Sources: India Employment Report 2024, International Labour Organisation; PRS.

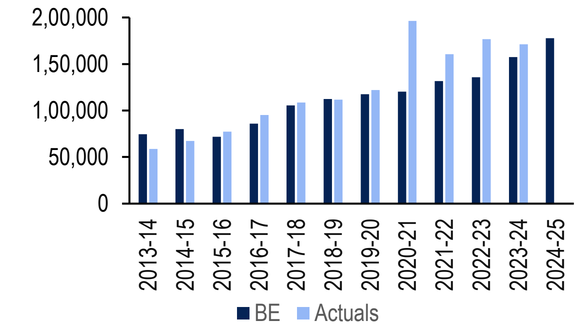
Department of Rural Development

Overview of Finances

The Department of Rural Development implements programmes to provide employment in rural areas, support economic development through enhanced connectivity, and ensure livelihood and social security for the poor and vulnerable.[12] Major schemes run by the Department include Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Pradhan Mantri Gram Sadak Yojana (PMGSY), National Rural Livelihoods Mission (NRLM), and Pradhan Mantri Awaas Yojana-Gramin (PMAY-G).

Between 2014-15 and 2024-25, budgetary allocation to the Department has grown at an average annual rate of 9%. Between 2020-21 and 2022-23, allocation to the Department was increased significantly to provide more financial support during the pandemic. This increased allocation was towards MGNREGS and welfare schemes, such as the direct benefit transfer to women under Pradhan Mantri Jan Dhan Yojana.[13]

Figure 4: Expenditure between 2014-15 and 2024-25 (in Rs crore)



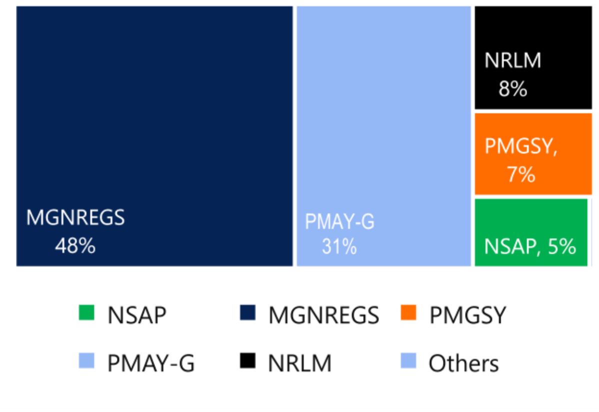
Note: BE is budget estimate; actual figure for 2023-24 is revised estimate.
Sources: Demands for Grants of the Ministry of Rural Development for various years; PRS.

Since 2015-16, actual expenditure for the Department has been higher than the budget estimates except in the year 2018-19. Between 2020-21 and 2022-23, the actual expenditure higher than the budget estimate mainly due to expenditure on MGNREGS, a demand-based scheme which saw higher work demand because of the COVID-19 pandemic.

Major schemes under the Department

In 2024-25, of the total allocation to the department, MGNREGS (48%) and PMAY-G (31%) together account for almost 80% of the budgetary allocation. This is followed by National Rural Livelihoods Mission (8%) and PMGSY (7%), and the National Social Assistance Programme (NSAP, 5%).

Figure 5: Top expenditure heads (as a % of total allocation)



Note: Others include Central Sector Schemes, establishment expenditure, and other central sector expenditure.
Sources: Demand for Grants of the Department of Rural Development, 2024-25; PRS.

In 2024-25, allocation to the MGNREGS has remained the same compared to the revised estimates of 2023-24. For PMAY-G, the allocation has gone up 70% in comparison to the revised estimates of 2023-24. The Shyama Prasad Mukherjee Rurban Mission (SPMRM), which was set to end in March 2022, has not been allocated any funds in this financial year.[14]

Table 3: Allocation to key schemes (Rs in crore)

Schemes	2022-23 Actuals	2023-24 RE	2024-25 BE	% Change
MGNREGS	90,806	86,000	86,000	0%
PMGSY	18,783	17,000	12,000	-29%
PMAY-G	44,962	32,000	54,500	70%
NRLM	11,536	14,129	15,047	6%
NSAP	9,651	9,652	9,652	0%
SPMRM	821	-	-	-
CSS	201	100	251	151%

Note: % Change from 2023-24 RE to 2024-25 BE; CSS for central sector schemes which includes grants for National Institute of Rural Development.
Sources: Demand for Grants of the Department of Rural Development; PRS.

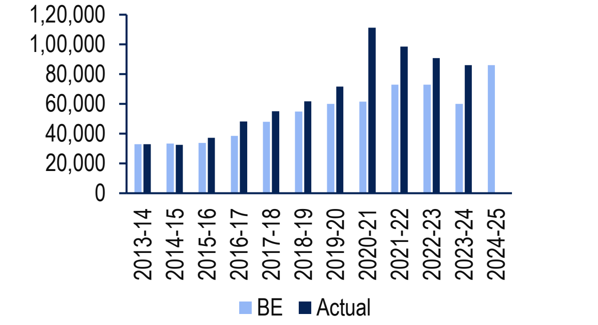
Key Issues and Analysis

Mahatma Gandhi National Rural Employment Guarantee Scheme

The National Rural Employment Guarantee Act, 2005 provides for 100 days of guaranteed wage employment in a financial year for adults of rural households.[15]

The law has been operationalised across the country through the Mahatma Gandhi National Rural Employment Guarantee Scheme.[16] The scheme covers all districts except those with 100% urban population. Any individual who demands work through the scheme is entitled to a daily unemployment allowance if work is not provided within 15 days. The projects taken up under the scheme include those related to digging canals for irrigation, construction of Anganwadi centres, plantation drives, drinking water supply and sanitation.[17]

Figure 6: Change in allocation to MGNREGS (Rs in crore)

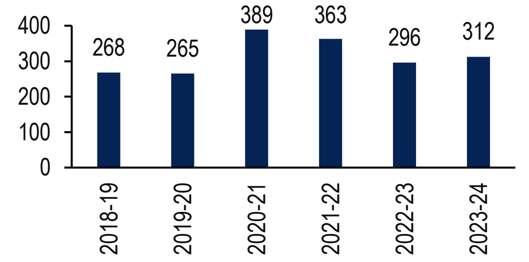


Note: Budget estimates are BE. Actual figure for 2023-24 is revised estimate.
Sources: Demand for Grants of the Department of Rural Development; PRS.

For 2024-25, the scheme has been allocated Rs 86,000 crore, same as the revised estimates for 2023-24. As MGNREGS is a demand driven scheme, the expenditure rises and falls in response to demand for work in rural areas. It jumped 55% in 2020-21 as the demand for work went up during COVID-19 pandemic driven by people migrating back to villages.[18] The 15th Finance Commission had also noted that the slowdown in aggregate demand during the pandemic had affected the primary sector and severely hit the rural economy.[19]

Under the scheme, the amount of work provided is measured through persondays.[30] During 2020-21, the total persondays of work generated was 389 crore.[20] That declined in the next two years. In 2022-23, it was 296 crore. But in 2023-24, as of August 2024, demand for work increased to 312 crore persondays.[21]

Figure 7: Persondays of work generated through MGNREGS (in crore)

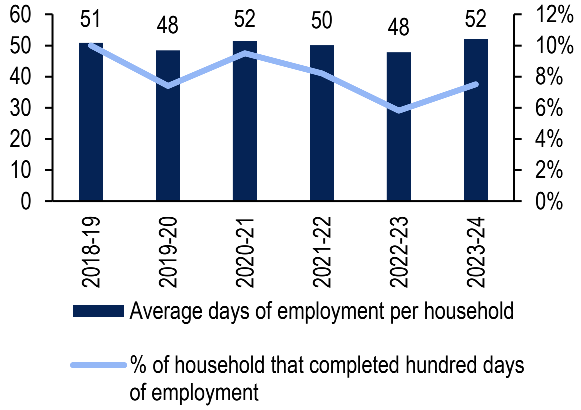


Sources: MGNREGS Dashboard, as accessed on July 15, 2024; PRS.

The Standing Committee on Rural Development and Panchayati Raj (2023) had noted of the role of the scheme in providing support to rural population during times of distress such as the COVID-19 pandemic.[22] However, the Economic Survey 2023-24 concluded that work demand under MGNREGS is not a real indicator of rural distress.[23] It observed that work provided under the scheme is linked to the institutional capacity of individual states. To access funds under the scheme, states need to budget in advance for the upcoming financial year. This involves planning, meetings and approvals at the Gram Panchayat, block and district levels. The Survey noted that states with trained manpower at all levels complete the process on time, which affects work provided under the scheme.[23]

In 2023-24, the average days of employment per household also saw an uptick.[24] The percentage of people who obtained 100 days of employment rose from 6% in 2022-23 to 8% in 2023-24.

Figure 8: Average days of employment provided per household in 2023-24



Sources: MGNREGA Dashboard, accessed on July 15, 2024; PRS.

Inadequate wages under MGNREGS

Every financial year the Ministry of Rural Development notifies daily wage rates for MGNREGS workers for different states.[25] But the actual wage paid to workers is often lower than the notified rate. In 2023-24, out of 29 states and union territories (UTs) (for which data is available for all 12 months), the wages workers received were below the notified wage rate in 11 states and Union Territories.[26]

Table 4: The gap between notified daily wage rate and average wage paid in some states (in Rs)

State	Notified wage rate	Average wage paid
Rajasthan	255	202
Telangana	272	194
Andhra Pradesh	272	248
Chhattisgarh	221	206
Gujarat	256	234
Karnataka	316	305

Note: Average wage paid calculated over the year for 2023-24.
Sources: MGNREGA Dashboard, Ministry of Rural Development, as accessed on July 16, 2024; PRS.

The MGNREGS wages also vary across states as they are linked to the Consumer Price Index for Agriculture Labourers (CPI-AL) which varies across states.[25] CPI-AL tracks the change in prices of goods and services consumed by households whose primary income comes from agrarian labour.[27] In a report, the Standing Committee on Rural Development and Panchayati Raj (2024) had noted that wages provided through MGNREGS are inadequate given the rising cost of living.[28] Currently, the year 2009-10 is used as the base year for calculation of wage rates under the scheme. The Committee had recommended that the Ministry consider revising the base so that wages would account for prevailing inflationary trends.

Delay in unemployment allowance payment

Under the Act, if work is not provided to a person within 15 days of demand, the person is entitled to a daily unemployment allowance.[29] State governments are responsible for: (i) specifying the rate of unemployment allowance, (ii) framing rules for payment of the allowance, and (iii) making necessary budgetary provisions for allowances.[30] However, against the total due unemployment allowance, less than 10% is being paid for last five years (Table 5).[31]

Table 5: Unemployment allowance to be paid and actually paid (in Rs)

Year	Amount to be paid	Amount paid	Percentage paid
2019-20	30,29,059	16,943	1%
2020-21	58,06,966	2,37,096	4%
2021-22	1,66,10,171	2,56,678	2%
2022-23	89,87,570	7,84,713	9%
2023-24	20,58,838	1,18,916	6%

Sources: MGNREGA Dashboard, Ministry of Rural Development, as accessed on August 12, 2024; PRS.

The Ministry had explained that the responsibility of providing unemployment allowance lies with the state governments.[32] It also added that it is monitoring the process through review meetings with the states.

The Standing Committee on Rural Development and Panchayati Raj (2022) had taken note of the delay and irregularities in payment of allowances.[33] The Committee had urged the Department of Rural Development to ensure proper payment of allowances as the nodal agency. The Ministry had noted that it issues circulars, advisories, and makes pressure on the states through monitoring visits by central teams.[33]

The Economic Survey (2023-24) had observed that the institutional capacity of states affects how demand for work is reported under the scheme.[23] It noted that officials might not be registering demand for work in real time. The data on work demanded on the portal might not reflect the real demand for work. The Survey also observed that this affects the unemployment allowance paid by states.

Pradhan Mantri Awas Yojana (Gramin)

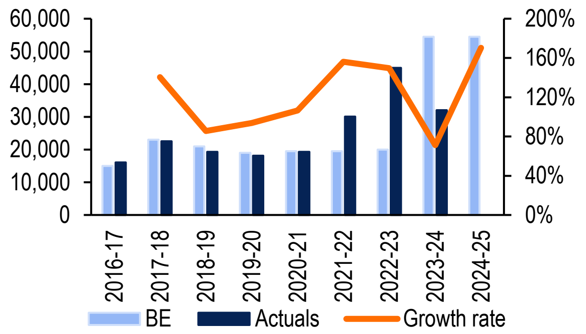
PMAY (G) was launched in 2016 to address gaps in the demand and supply of rural housing. It aimed to ensure housing for all by 2022. Based on the Socio Economic and Caste Census (SECC), 2011, the housing shortage in rural areas was estimated to be 4.03 crore.[34]

PMAY(G) had the target to build 2.95 crore pucca houses in rural areas in two phases.[34] In Phase I, the target was to build 1 crore houses between 2016 and 2019. In Phase II, 1.95 crore houses were targeted to be built between 2019 and 2022.[34] By 2022, a total of 2.10 crore houses had been completed under both the phases. The programme was extended till March, 2024 to meet the targets.[35]

For 2024-25, the scheme has been allocated Rs 54,500 crore, an increase of 70% over the revised estimate of 2023-24. However, as per revised estimates in 2023-

24, 41% of funds allocated to the scheme have been unutilised. The department in a reply to the Standing Committee (2023), had given several reasons for unspent balances, such as: (i) delay in transfer of money to states and consequent delay in release of funds from the state finance department to the implementing agency, (ii) states holding on to funds to release both the central and state shares simultaneously, and (iii) slow progress in work and expenditure due to seasonal factors like a prolonged monsoon.[36]

Figure 9: Fund allocated for PMAY (G) (in Rs crore and growth rate year-on-year)



Note: Growth rate calculated on actual expenditure.
Sources: Demand for Grants of Department of Rural Development; PRS.

Delay in house completion

Against a target of 2.95 crore, a total of 2.61 crore houses have been completed as of July, 2024.[37]

Table 6: Number of houses completed under the scheme (in lakh)

	Year	Target	Completed	Completion Rate
Phase I	2016-17	42	0.02	0.05%
	2017-18	32	38	121%
	2018-19	25	45	179%
Phase II	2019-20	56	21	38%
	2020-21	42	34	82%
	2021-22	67	42	64%
	2022-23	23	56	242%
	2023-24	9	24	286%

Source: PMAY (G) dashboard, as accessed on July 15, 2024; PRS

One reason for the delay in achievement of targets has been many beneficiaries lacking land to build houses.[38] Under the scheme, if a beneficiary doesn't have land to build a house, the responsibility of providing land is with the respective state government. About 2.94 lakh beneficiaries are waiting for land or assistance to build houses under the scheme as of July, 2023.[38] The Standing Committee (2023) has recommended that the Ministry coordinate with state governments to ensure land for these beneficiaries and even explore solutions like multi-storey housing.[38]

Implementation and monitoring

Under the scheme, the beneficiaries living in plains receive Rs 1.2 lakh, and those living in hilly areas receive Rs 1.3 lakh.[38] The amount is transferred in three to four instalments which are linked to different stages of construction of the house. Comptroller and Auditor General (CAG) audits of the scheme across states have noted some issues related to implementation and monitoring. An audit in Madhya Pradesh in 2021 had noted that the first instalment was released within the prescribed time for only 33% of beneficiaries.[39] As per the implementation framework, the first instalment should be released within 15 days after sanctioning of the house. For 52% of beneficiaries the delay was between one day and six months. In 2022, an audit in Tamil Nadu noted that records were falsified to avail benefits.[40] Photographs of the same house were uploaded for different beneficiaries and photographs of different houses were uploaded for different stages of construction.

If a beneficiary wants to spend more than the amount provided through the scheme, they can avail home loan from financial institutions for up to Rs 70,000 with an interest subsidy of 3%.[34] A 2018 impact assessment of the scheme across Madhya Pradesh, Odisha and West Bengal had found that 80% of beneficiaries invested additional funds for constructing houses.[41] However, 54% of them borrowed money from building material suppliers and 18% from friends and relatives. Less than 5% of households had availed finance either through micro finance institutions or nationalised banks. The Standing Committee (2023) had recommended that the department revise the per unit assistance rate under the scheme taking the rising cost of building materials into account.[42] It had also recommended the Ministry to adopt measures to ensure proper examination of beneficiaries under the scheme.

Pradhan Mantri Gram Sadak Yojana

The government had launched the Pradhan Mantri Gram Sadak Yojana (PMGSY) in 2000 to address poor connectivity in rural areas.[43] The scheme is being implemented across four verticals to provide all weather road connectivity to all eligible rural habitations. In 2024-25, it has been allocated Rs 12,000 crore, 29% less than the revised estimate for 2023-24.

Table 7: Utilisation of allocated funds (Rs in crore)

Year	BE	Actual	Utilisation
2016-17	19,000	17,923	94%
2017-18	19,000	16,862	89%
2018-19	19,000	15,414	81%
2019-20	19,000	14,017	74%
2020-21	19,500	13,688	70%
2021-22	15,000	13,992	93%
2022-23	19,000	18,783	99%
2023-24	19,000	17,000	89%
2024-25	12,000		

Note: Budget estimate as BE. Actual for 2023-24 is revised estimate.
Sources: Demand for Grants of Department of Rural Development; PRS.

PMGSY has four verticals.[44,45] The first one targets habitats with a population of more than 250 people and it was extended till September 2022. The second vertical targets to upgrade 50,000 km of roads which are through routes and act as major links. The third vertical, launched in 2019, targets to consolidate 1.2 lakh km of roadways that connects markets and city centres.[44] The Road Connectivity Project for Left Wing Extremism Affected Areas (RCPLWEA) was launched as a separate vertical in 2016 and was to be implemented till March, 2023.[46] As of July, 2024, out of the 8,22,351 km of road sanctioned under the scheme, 92% of the roads have been completed.[47] The completion rate has been low for the third vertical and the RCPLWEA.

Table 8: Length of road sanctioned and completed under different verticals of PMGSY (in km)

Vertical	Sanctioned	Completed	Completion Rate
PMGSY I	6,44,885	6,24,129	97%
PMGSY II	49,857	48,874	98%
PMGSY III	1,15,446	77,879	67%
RCPLWEA	12,163	8,961	74%
Total	**8,22,351**	**7,59,844**	**92%**

Sources: PMGSY Dashboard as accessed on July 15, 2024; PRS.

The department has cited several reasons for the delay in achieving the targets, such as, (i) difficult terrain and law and order issues in areas affected by left wing extremism, (ii) challenges in managing logistics and supply of inputs, and (iii) delay in fund release by states as implementation is under their purview.[48] The Standing Committee (2023) had urged the department to give priority to completion under all verticals and coordinate with states through periodic follow up.[49] The Committee had also recommended that the Ministry revisit the list of habitations covered under the scheme. The population figures used to determine eligibility for the scheme are from the 2001 census. The Committee was of the view that some habitations might be left unconnected because of outdated data.

Maintenance of roads

Contractors who build the rural roads are responsible for maintenance for the five years following completion.[50] After the period, the state governments become responsible for road maintenance. Under the scheme, quality of roads is monitored through inspection during and after completion. Between March 2023 and April 2024, 19% of roads (267 out of 1,402) inspected for maintenance work were found to be unsatisfactory.[51]

The eMARG module is being implemented by the Ministry to monitor post-construction maintenance.[52] This module has digitised the monitoring process.[53] Contractors responsible for road maintenance have to register on the eMARG portal.[54] The bills for the maintenance work are generated online. Inspection is done through a mobile application and photos of the road are uploaded with geo-tagging. The contractor's performance is evaluated based on the quality of maintenance. The contractor is paid based on that evaluation.[54] The bills are processed digitally and paid through the portal.

This process makes payment conditional on the quality of maintenance work. Earlier, payment to the contractor used to be based on the cost of inputs.[54] However, eMARG has primarily covered roads in the five years after-construction defect liability period (DLP).[53] As of August 2024, eMARG has covered a total of 3,27,087 km of roads falling under DLP since inception in April 2020.[55] Only 87,243 km of roads under the post-DLP period has been covered as of August, 2024.[54]

The 15th Finance Commission had taken note of the inter-state disparity in maintenance of roads.[56] It had suggested to the Ministry to bridge inter-state gaps and recommended that states learn from each other. One of the recommendations was to provide funds to states for road maintenance. The Standing Committee (2023) had reiterated the recommendation.[38] Currently, states are responsible for budgeting for the road maintenance work. Under PMGSY-III, before the scheme is launched in a state, the state has to enter a memorandum of understanding with the Ministry as per the programme guidelines.[57] This is to ensure that states allocate funds for ten years of routine maintenance after construction, including funds for renewal of roads if necessary.

Table 9: Models adopted by various states to improve road maintenance

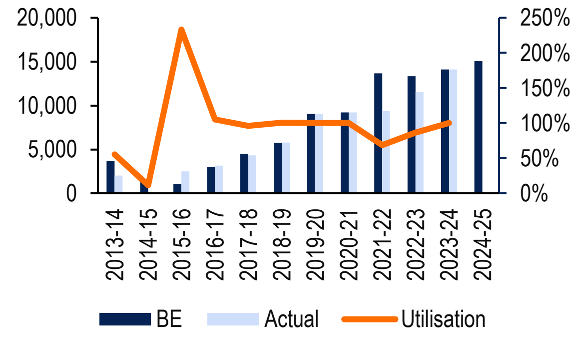
States	Model Adopted
Chhattisgarh, Rajasthan	Zonal maintenance contracts are signed with contractors
Uttar Pradesh, Madhya Pradesh, Uttarakhand	SHGs made responsible for road maintenance
Madhya Pradesh, Punjab, Rajasthan	Mandi cess used for road maintenance

Source: 15th Finance Commission Report, Vol III; PRS.

National Rural Livelihood Mission

The Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) aims to reduce poverty in rural areas by giving poor households access to finances and employment opportunities.[58] The scheme attempts to mobilise households through self-help groups (SHGs), create community funds, and enhance access to credit and financial services.

Figure 10: Budget utilisation under NRLM (in Rs crore)



Note: Actual for 2023-24 is revised estimate.
Source: Demand for Grants of Department of Rural Development; PRS.

In 2023-24, one of the targets under the scheme was to provide credit access to 41 lakh SHGs through banking linkage. The programme achieved 81% of its target, providing bank linkage for 33.5 lakh SHGs.[59] In terms of providing financing, the programme had the target of disbursing Rs 1,43,110 crore and achieved 83% of its target with disbursement of Rs 1,19,270 crore.[59]

Table 10: Progress made on SHG-Bank Linkage and providing credit to SHGs

	Target		Achievement		% Achievement	
Year	SHG	DA	SHG	DA	SHG	DA
2022-23	43	140	32	92	76%	66%
2023-24	41	143	33	119	81%	83%
2024-25	41	143	10	17	23%	12%

Note: SHGs in lakh, DA is disbursed amount in Rs thousand crore.
Source: DAY-NRLM Bank-Linkage Dashboard, accessed on July 15, 2024; PRS.

An independent assessment of the scheme by Institute of Rural Management Anand has noted several challenges with implementation of NRLM.[60] These include: (i) wide variation in outreach across states, (ii) challenges in aggregation of SHG groups into SHG federations, and (iii) difficulties in SHGs achieving financial self-sufficiency. The study had recommended that steps should be taken under the Mission to promote time-bound financial sustainability of SHGs.

National Social Assistance Programme

The National Social Assistance Programme was introduced in 1995, to extend support to citizens who are destitute, aged, sick, or disabled.[61] It comprises of five sub-schemes, (i) Indira Gandhi National Old Age Pension Scheme (IGNOAPS), (ii) Indira Gandhi National Widow Pension Scheme (IGNWPS), (iii) Indira Gandhi National Disability Pension Scheme (IGNDPS), (iv) National Family Benefit Scheme, and the (v) Annapurna scheme. The scheme extends across rural and urban areas, and is implemented by states.

The scheme has been allocated Rs 9,652 crore in 2024-25, similar to the revised estimate of 2023-24. This includes Rs 6,645 crore for the old age pension scheme, Rs 659 crore for the National Family Benefit Scheme, Rs 2,027 for the widow pension scheme, Rs 290 crore for the disability pension scheme, and Rs 10 crore for the Annapurna scheme.

Table 11: Fund utilisation under NSAP (in Rs crore)

Year	Budget Estimates	Actuals	% Utilisation
2014-15	10,618	7,084	67%
2015-16	9,074	8,616	95%
2016-17	9,500	8,854	93%
2017-18	9,500	8,694	92%
2018-19	9,975	8,418	84%
2019-20	9,200	8,692	94%
2020-21	9,197	42,443	461%
2021-22	9,200	8,152	89%
2022-23	9,652	9,651	100%
2023-24	9,636	9,652	100%
2024-25	9,652		

Notes: Actual for 2023-24 is revised estimate.
Source: Demands for Grants of the Department of Rural Development; PRS.

Under IGNOAPS, senior citizens below the poverty line are entitled to a monthly pension of Rs 200 up to 79 years of age and Rs 500 thereafter. Given the rising cost of living, Members of Parliament have raised the issue of increasing the monthly assistance through the scheme.[62] To enhance the assistance amount, States and UTs have added to the amount provided by the centre from their own resources.[63] This ranges from Rs 50 to Rs 3,200.

The Standing Committee on Rural Development (2023) has urged the Department to revise the amount upward.[64] The 15th Finance Commission had recommended that states coordinate with the Union Ministry of Finance to work out a minimum standardised annual per capita amount to be spent on social security across the country. It had also urged the states to conduct annual audit to verify and update the list of beneficiaries.[65]

In 2023, a CAG audit of the scheme found delay in disbursement of funds in several states.[66] Delay in transfer of funds from state treasury to implementing agencies resulted in non-disbursal of monthly pension to beneficiaries. Though NSAP is supposed to be monthly payment pension, four states were disbursing pensions on a quarterly basis, two states were disbursing pensions annually and 17 states were disbursing funds on an ad hoc basis.

Table 12: Delay in transfer of funds from state treasury to implementing department

State/UT	Delay period
Arunachal Pradesh	251 to 265 days
Tamil Nadu	117 to 287 days
Maharashtra	39 to 189 days
Sikkim	60 to 990 days
Punjab	36 to 139 days

Source: Report No 10 of 2023, CAG; PRS.

Department of Land Resources

The Department of Land Resources aims to ensure sustainable development of rainfed and degraded land, and implement a modern land record management system.[67]

Financial Overview

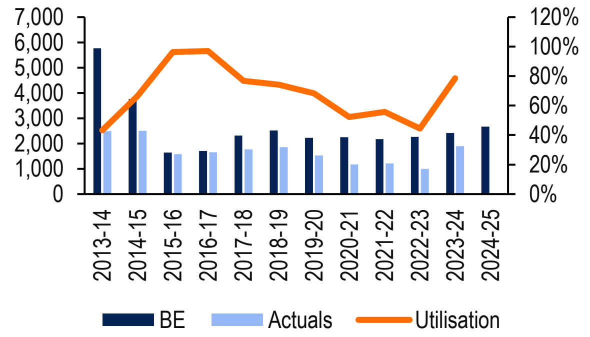
Table 13: Budgetary Allocation to the Department of Land Resources (in Rs crore)

Heads	22-23 Actual	23-24 RE	24-25 BE	% change
PMKSY-WDC	743	1,750	2,501	43%
DILRMP	239	125	141	13%
Secretariat	20	23	25	10%
Total	**1,002**	**1,898**	**2,667**	**41%**

Note: BE is budget estimate, RE is revised estimate; % change refers to the % increase of 2024-25 BE over 2023-24 RE; PMKSY-WDC for Pradhan Mantri Krishi Sinchai Yojana – Watershed Development Component and DILRMP for Digital India Land Records Modernisation Programme.
Source: Demands for Grants of the Department of Land Resources, 2024-25; PRS.

In 2024-25, the department has been allocated Rs 2,667 crore, which is 41% higher than the revised estimate for the previous year. Since 2013-14, the actual spending by the department has been less than the budgeted estimate. In 2023-24, at the revised state 78% of the department's fund had been utilised. However, compared to previous years the utilisation rate for 2023-24 was higher.

Figure 11: Utilisation of budgetary allocation by the Department of Land Resources (In Rs crore)



Source: Demand for Grants for Department of Land Resources; PRS.

Major schemes under the department

The department implements two major schemes: The Pradhan Mantri Krishi Sinchai Yojana – Watershed Development Component (PMKSY-WDC) and the Digital India Land Records Modernisation Programme (DILRMP). DILRMP was launched in 2016 to modernise the management of land records.[68] The objective of the scheme is to provide access to comprehensive information about land records, which would lead to, (i) optimum use of land resources, (ii) reduction in the number of land disputes, and (iii) efficient collection of land revenue. PMKSY-WDC is being implemented to improve the productive potential of rainfed and degraded land.[69] In 2024-25, the scheme accounts for 94% of the Department's allocation.

The Standing Committee on Rural Development had noted that reduced allocation for the Department could lead to reduced expenditure under schemes implemented by the department.[70] Under the scheme, funds are transferred from the Centre to the states after submission of release proposals by the states. According to the department, incomplete or delayed proposal by states leads to slow release of funds from the Centre.[71]

Key Issues and Analysis

Unspent balances

The Standing Committee on Rural Development (2023) has noted high unspent balances under both the schemes.[72] Previously the department had explained that the COVID-19 pandemic, heavy rains, and delayed transfer of Central funds to State Level Nodal Agencies have led to high unspent balances.[73,74] The Committee had also noted slow implementation of projects by states, which had led to the accumulation of unspent balances. To address the issue, Ministry of Finance has made approval of funds conditional on utilisation of unspent balances.[75]

Table 14: Unspent balances in schemes of the Department of Land Resources (In Rs crore)

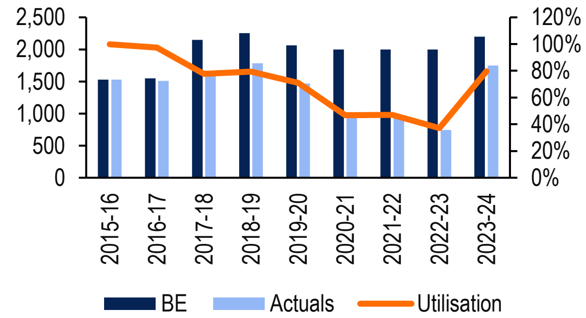
Year	PMKSY-WDC	DILRMP
2019-20	2255	399
2020-21	1833	493
2021-22	1120	537
2022-23	1394*	648**

*Till December 31, 2022; **Till January 1, 2023
Source: Report 30, Standing Committee on Rural Development; PRS.

Pradhan Mantri Krishi Sinchai Yojana – Watershed Development Component

Expenditure on PMKSY-WDC is estimated to be Rs 2,501 crore in 2024-25, a 43% increase over the revised estimate of 2023-24. Since 2015-16, allocation to the scheme has grown at an annualised rate (CAGR) of 6%. At the same time, fund utilisation under the scheme has remained low, even below 50% for some years. However, in 2023-24, the revised estimate is 80% of budget estimate, suggesting improved fund utilisation.

Figure 12: Budgetary allocation and fund utilisation under PMKSY – WDC (In Rs crore)



Source: Demand for Grants for Department of Land Resources; PRS.

Incomplete projects under PMKSY-WDC

PMKSY-WDC is being implemented in two phases. PMKSY-WDC 1.0 was implemented from 2009-10 to 2014-15. PMKSY-WDC 2.0 was launched in 2021-22 and is expected to continue till 2025-26.

WDC has several components meant for improving use of degraded land. These include afforestation, horticulture and construction of water harvesting structures. The rate of work and achievement of targets varies across all these segments.[76]

Table 15: Target achievement rate of various components under PMKSY-WDC

Activities	Achievement
Area brought under afforestation, agriculture	47%
Area brought under horticulture	41%
Area covered under soil and moisture conservation	26%
Water harvesting structures new created	30%

Source: Report T2, PMKSY-WDC 2.0 MIS, as accessed on July 18, 2024; PRS.

The Standing Committee (2023) had taken note of the positive impact of the scheme in checking urban migration by creating job opportunities in rural areas.[77] It had recommended enhanced budgetary allocation and timely implementation.

Digital India Land Records Modernisation Programme

DILRMP has been allocated Rs 141 crore in 2024-25, which is 13% higher than the revised estimates for the previous year but 28% lower than the budget estimate for that year. Apart from three years between 2017-18 to 2019-20, fund utilisation under the scheme has remained above 90%. In 2021-22 and 2022-23, the actual expenditure even exceeded the budget estimates.

Data on land records is available in the form of text and spatial data.[79] Text data includes records of rights, which provide information about ownership of land, its use and irrigation status. Spatial data involves cadastral maps which contain information about the division of land and boundaries. Under the programme, cadastral maps are being digitised with modern Geographic Information System (GIS) encoding.

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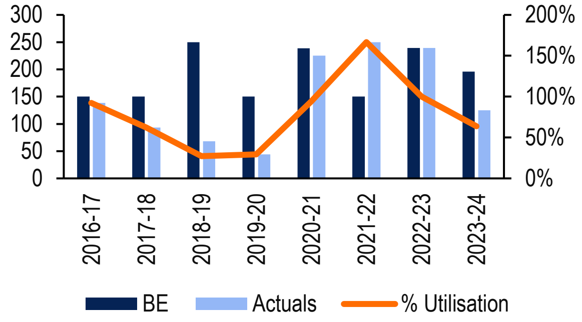
Figure 13: Budgetary allocation and fund utilisation under DLRMP (Rs in crore)



Source: Demand for Grants for Department of Land Resources; PRS.

Slow progress of components

DILRMP has eight components, including: (i) computerisation of land records, (ii) digitisation of cadastral maps, (iii) linking cadastral maps to record of rights, (iv) modernisation of record rooms, and (v) integration of sub registrar offices with land records.[78]

The official records need to be updated to reflect the ground reality.[79] The maps need to be changed when: (i) a plot is divided into more plots, (ii) a plot is transferred to other persons through gift, sale or inheritance. Resurvey becomes necessary when boundaries shown in the record do not match actual conditions on the ground. The Standing Committee (2022) had noted that the different components under the scheme showed differing levels of completion.[74] The department had mentioned the need for skilled manpower and delays by state governments as reasons for slow progress in some cases. The Committee had recommended that department complete implementation of the scheme across the country as per the fixed schedule.

Table 16: Progress of activities under DILRMP

Activity	Achievement
Computerisation of record of rights	95%
Computerisation of sub-registrar offices	93%
Integration of SROs and revenue office	76%
Digitisation of cadastral maps	76%
Cadastral maps linked to record of rights	65%
Modernisation of record rooms	86%

Sources: 34 Standing Committee Report; DILRMP Dashboard, as of July 17, 2024; PRS.

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