





# SUMMARY OF 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

## TOPIC 1: INITIATIVES TO BOOST RURAL ECONOMY WHILE INCREASING INCOME AND CONSUMPTION

### Introduction

India, being a predominantly consumption-based economy, requires continuous efforts to stimulate demand, investment, and rural economic growth. In the Union Budget 2025-26, several initiatives have been proposed to enhance rural income, improve agricultural productivity, and strengthen rural infrastructure, all while maintaining fiscal balance. This article explores the various measures introduced in the budget to boost the rural economy, increase income, and stimulate consumption.

**BEST BANKING CLASS**

**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 ₹1.5 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

### 1. Current Economic Scenario and Need for Growth

#### (i) Fiscal Targets and Growth Projection

- **Revenue Generation Targets:**
  - The government aims to collect ₹42.70 lakh crore in revenue for FY 2025-26, which is 11% higher than the ₹38.53 lakh crore target for FY 2024-25.

- **Direct tax collection target:** ₹25.20 lakh crore ( 14.4%).
- **Indirect tax collection target:** ₹17.50 lakh crore ( 10.4%).
- **GDP Growth Projections:**
  - **First Advance Estimate (2024-25):** 6.4% GDP growth.
  - **RBI Projection (2024-25):** 6.6% growth.
  - **Projected GDP Growth (2025-26):** 6.7%.

#### (ii) Challenges Affecting Growth

- **Global Factors:**
  - Tariff changes, protectionist policies, and US Federal Reserve interest rates affecting global markets.
- **Domestic Factors:**
  - Declining GDP growth (5.4% in Q2 2024-25).
  - Need to boost consumption, investment, and exports.

### Budget Initiatives to Strengthen the Rural Economy

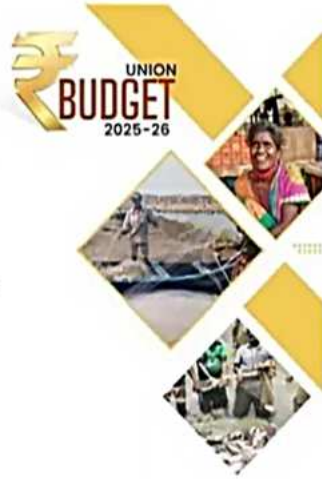
#### (i) Agriculture and Rural Development Investments

- **Total Allocation for Farmers:** ₹2.66 lakh crore (↑ ₹1,000 crore from last year).
- **Fertilizer Subsidy:** ₹1.67 lakh crore (↑ ₹3,000 crore).
- **Agriculture Development Scheme:** ₹8,500 crore (↑ ₹947 crore).
- **Animal Husbandry and Dairy:** ₹1,050 crore (↑ from ₹369 crore).

#### (ii) Increasing Farmers' Income

##### (a) Kisan Credit Card (KCC) Loan Limit Enhancement

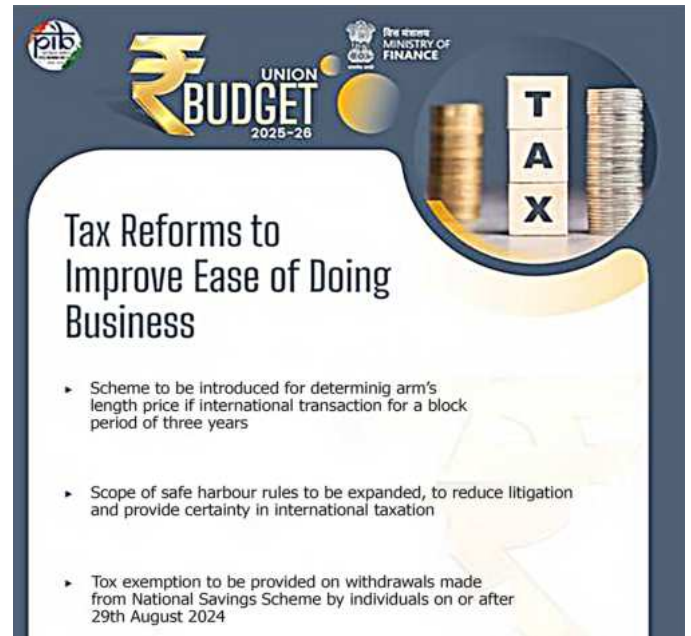
- Loan limit increased from ₹3 lakh to ₹5 lakh.
- **Interest subsidy:**
  - 2% general subsidy.
  - 3% additional subsidy for timely repayment (effective interest rate 4%).
- **Beneficiaries:** 7.75 crore farmers.



### 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



### Tax Reforms to Improve Ease of Doing Business

- Scheme to be introduced for determining arm's length price if international transaction for a block period of three years
- Scope of safe harbour rules to be expanded, to reduce litigation and provide certainty in international taxation
- Tax exemption to be provided on withdrawals made from National Savings Scheme by individuals on or after 29th August 2024

#### (b) Pradhan Mantri Dhan-Dhanya Krishi Yojana

- Focus on 100 low-yield districts.
- Financial aid for irrigation, storage, and improved seeds.
- Estimated beneficiaries: 1.7 crore farmers.

#### (c) Five-Year Missions for Agricultural Growth

- Cotton Technology Mission
  - Promotes long-fiber cotton varieties.
  - Aims to improve cotton quality and processing.
- Pulses Self-Reliance Mission
  - Focus on pigeon peas, black lentils, and other pulses.
  - 100% procurement assurance for farmers by NAFED & NCCF.

#### Fisheries and Self-Reliance in Agriculture:-

##### (i) Special Economic Zones (SEZs) for Fisheries

- India's seafood industry is valued at ₹60,000 crore.
- SEZs for fisheries to boost aquaculture and employment (benefiting 2.8 crore fishermen).

##### (ii) Self-Sufficiency in Urea Production

- New urea plant in Namrup, Assam (12.7 lakh metric tons/year capacity).
- Reduction in import dependence.

#### Boosting Rural Employment and Consumption

##### (i) Women's Economic Empowerment

- Term Loans for SC/ST Women Entrepreneurs: ₹2 crore loan limit for 5 lakh women entrepreneurs.
- Saksham Anganwadi and Poshan 2.0 Mission: ₹21,960 crore (↑ ₹1,889 crore).
- Mission Vatsalya: ₹1,500 crore for women's welfare programs.

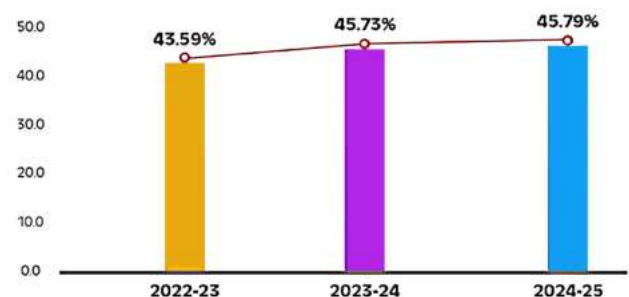
##### (ii) Support for Small Businesses and Street Vendors

- PM SVANidhi Yojana Expansion
  - Higher loan limits for street vendors.
  - Encouraging financial inclusion and formalization of businesses.

##### (iii) Infrastructure and Logistics Development

- Conversion of 1.5 lakh rural post offices into logistics hubs.
- Cost-effective rural supply chain solutions for MSMEs and farmers.
- ₹1.5 lakh crore interest-free loans to states for infrastructure.

Share of Export of MSME related products in All India Export



## Industrial and MSME Growth for Rural Development Conclusion

### (i) MSME Sector Reforms

- Revised MSME Classification:

Category	Previous Investment Limit	New Investment Limit	Previous Turnover Limit	New Turnover Limit
Micro	₹1 crore	₹2.5 crore	₹5 crore	₹10 crore
Small	₹10 crore	₹25 crore	₹50 crore	₹100 crore
Medium	₹50 crore	₹125 crore	₹250 crore	₹500 crore

- Credit Guarantee Cover: ₹10 crore (previously ₹5 crore).
- 10 lakh credit cards for micro enterprises.



### (ii) National Manufacturing Mission

- Focus on:
  - Ease of Doing Business.
  - Workforce skill development.
  - Technology-driven quality products.
- MSME Contribution to Exports:
  - 45% of total exports.
  - 36% contribution to manufacturing.
  - Employment to 7.5 crore people.

### (iii) ₹10,000 Crore Startup Fund

- Support for innovation, entrepreneurship, and easy credit access.
- Boosting domestic and global presence of Indian startups.

The Union Budget 2025-26 has taken bold steps to accelerate rural economic growth, increase farmers' income, and enhance rural employment opportunities. With higher agricultural investments, MSME reforms, and a strong focus on women empowerment, the government is addressing key economic challenges while fostering sustainable development. If successfully implemented, these initiatives can drive inclusive growth and strengthen India's position as a global economic powerhouse by 2047.

## TOPIC 2: UNION BUDGET 2025-26: DEVELOPMENT DIMENSIONS

The Union Budget 2025-26 is a crucial step in India's economic roadmap, particularly in driving rural development, infrastructure, employment generation, and social welfare. The budget aligns with the long-term vision of Viksit Bharat@2047 by prioritizing investments in key sectors like agriculture, rural economy, skill development, MSMEs, and infrastructure.

### Economic Context: Insights from the Economic Survey 2024-25



The Economic Survey 2024-25, tabled in Parliament on 31 January 2025, highlighted India's resilient economic growth amidst global challenges. The survey noted:

- Slowdown in global manufacturing due to supply chain disruptions and weak demand from Europe and Asia.

- India’s competitive advantage in managing demand and supply mechanisms effectively.
- Revival in rural demand and agricultural productivity, aided by food inflation control and macro-economic stability.

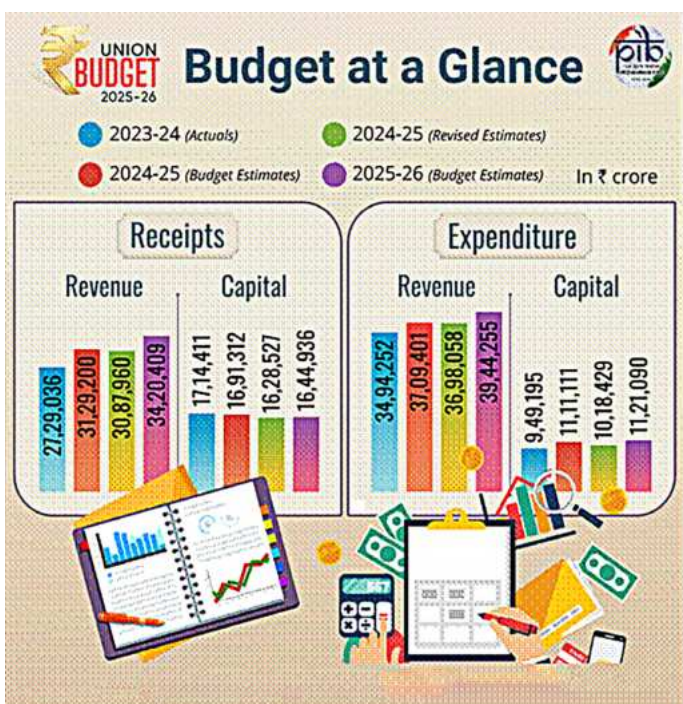
- Major push for **rural development** with an **allocation of ₹1.87 lakh crore** to the **Department of Rural Development** (+5.75% from 2024-25).

**Sector-Wise Analysis**

**Citizen’s Pre-Budget Expectations:**

- Increased income and employment opportunities.
- Stronger infrastructure development.
- Higher allocation to social welfare and business-friendly policies.

**Budget Highlights: Allocation and Development Push**



**Key Financial Figures:** The budget aims at accelerating economic growth, enhancing infrastructure, and promoting social welfare.

- Total Expenditure: ₹50.65 lakh crore (vs ₹47.16 lakh crore in 2024-25).
- Effective Capital Expenditure: ₹15.48 lakh crore (vs ₹10.18 lakh crore in 2024-25).
- Higher Allocation to Priority Sectors: Agriculture, MSMEs, rural employment, infrastructure.

**Vision for Viksit Bharat@2047**

- A **developed and self-reliant India** with economic prosperity.
- Focus on **innovation, technology, environmental sustainability, and governance.**



- 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

**(i) Agriculture and Farmers’ Welfare**

- Prime Minister’s Dhan-Dhaanya Krishi Yojana: Launched in 100 districts to integrate existing agriculture schemes.
- **Key Focus Areas:**
  - Sustainable agricultural practices (organic farming, agroforestry).
  - Improved irrigation and water management through PM Krishi Sinchai Yojana (PMKSY) (₹8,260 crore).
  - Higher investment in post-harvest infrastructure (cold storage, logistics).
  - Strengthening of PM-Kisan Samman Nidhi.
- **Fertilizer Subsidy Shift:**
  - Urea subsidy reduction in favor of nutrition-based subsidies.
  - Emphasis on biofertilizers and precision farming to reduce soil degradation.

**(ii) Food Processing Industries**

- PM Formalization of Micro-Food Processing Enterprises (PMFME) saw a 4.8% hike in allocation.
- **Focus on:**
  - Technology upgradation & modern processing units.
  - Improved product quality & business scalability.

**PM Kisan Samman Nidhi Yojana:**

◆ Providing Financial Assistance, Impacting Farmers lives ◆

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

**NATIONAL FISHERIES DIGITAL PLATFORM**

A platform to formalize the fisheries sector

PLEASE VISIT  
**NFDPP**  
<https://nfdp.dof.gov.in/nfdp>

TO REGISTER AND AVAIL THE BENEFITS UNDER  
**PM-MKSSY**

### (iii) Rural Employment: MGNREGA & NRLM

- MGNREGA Allocation: ₹86,000 crore (same as 2024-25).
- Deendayal Antyodaya Yojana – NRLM (DAY-NRLM):
  - 26.3% increase in allocation (₹19,005 crore from ₹15,047 crore).
  - Focus on women empowerment, skill development & entrepreneurship.
- **Challenges & Improvements:**
  - Need for better planning, execution, and asset quality improvement.
  - Village entrepreneurship programs to encourage self-employment.

### (iv) Rural Housing & Connectivity

- PM Awas Yojana – Gramin (PMAY-G): ₹54,832 crore (+0.6% from 2024-25).
  - Focus on affordable rural housing for SCs, STs, and women-headed families.
- Pradhan Mantri Gram Sadak Yojana (PMGSY): 19,000 crore.
  - Accelerated rural road infrastructure to enhance connectivity, trade, and employment opportunities.

### (v) Dairy & Fisheries Development

- Dairy Sector Priorities: Boost milk production & rural dairy farming.
- Investment in cold storage and cooperative models (e.g., AMUL).
- PM Matsya Sampada Yojana (PMMSY): 5.7% increase in allocation.
- Focus on modern aquaculture, cold storage, and fishermen's welfare.

### (vi) Skill Development & Education

- **Samagra Shiksha:** ₹41,250 crore allocation for primary & secondary education.
  - Emphasis on digital learning, teacher training & inclusive education.
- **PM Vishwakarma Yojana:**
  - Empowering rural artisans & craftsmen.
  - Focus on modern tools, financial aid & market integration.

### (vii) MSMEs and Rural Enterprises

- **Revised MSME Definition:** Expands eligibility for government support.
- **Benefits:**
  - Easier access to finance, technology, and markets.
  - Growth in agribusiness, food processing, handicrafts.

Reduction in rural-to-urban migration by creating local employment.

**UNION BUDGET 2025-26**

**Scheme to Make India A Global Toys Hub**

To create high-quality toys representing the 'Made in India' brand

- To focus on development of clusters, skills, and a manufacturing ecosystem that will create high-quality, unique, innovative, and sustainable toys

**Development Impact & Future Prospects**

- Economic Growth Acceleration: Higher investment in infrastructure, agriculture, and employment.
- Strengthening Rural Economy: Enhanced agri-productivity, dairy, and fisheries development.
- Job Creation & Skill Development: Improved opportunities in MSMEs, rural enterprises, and technical education.
- Social Inclusivity: Increased support for SCs, STs, women, and marginalized communities.

**Challenges & Way Forward**

Challenges	Proposed Solutions
Need for better rural employment implementation	Strengthen monitoring, planning & execution of MGNREGA & NRLM
Fertilizer subsidy rationalization may impact farmers	Promote biofertilizers & sustainable farming
Urban-rural disparity in infrastructure	Increased investment in connectivity & logistics
Skill-job mismatch	Industry-aligned skill training programs

**Conclusion**

The Union Budget 2025-26 presents a holistic approach to economic and rural development, aligning with the long-term vision of Viksit Bharat@2047. With higher allocations in

agriculture, employment, infrastructure, MSMEs, and education, the budget aims to accelerate economic growth, generate employment, and enhance social welfare. The challenge, however, lies in efficient implementation and ensuring that budgetary provisions translate into tangible benefits for the people.

**TOPIC 3 : ENHANCING SWACHH BHARAT AND JAL JEEVAN MISSION**

**Introduction**

India faces pressing challenges in sanitation, waste management, and water security due to rapid urbanization, population growth, and environmental stress. The Swachh Bharat Mission (SBM) and Jal Jeevan Mission (JJM) have been pivotal in addressing these issues. However, gaps in infrastructure, service delivery, and funding persist. The Union Budget 2025-26 extends JJM until 2028 and maintains financial support for SBM 2.0. This article evaluates the missions' progress, challenges, and strategies for enhancement.

**Historical Context and Evolution of Sanitation & Water Management in India**

**(i) Sanitation and Swachh Bharat Mission (SBM)**

- Pre-SBM Scenario: Before 2014, nearly 600 million Indians practiced open defecation, leading to high child mortality and the spread of waterborne diseases.
- SBM Phase 1 (2014-2019):
  - Over 100 million toilets were built.
  - 600,000 villages and 4,234 cities declared Open Defecation Free (ODF).
- SBM 2.0 (2021-Present):
  - Focus on waste management, faecal sludge treatment, and plastic waste reduction.
  - Emphasizes sustainable ODF+ with proper waste disposal mechanisms.

**(ii) Water Security and Jal Jeevan Mission (JJM)**

- Pre-JJM Scenario: In 2019, only 3.23 crore (16.8%) rural households had tap water access.
- JJM's Progress:
  - By 2024, 15 crore households (80% of rural India) received tap water.

- Focus on Functional Household Tap Connections (FHTCs), groundwater recharge, and water sustainability.
- Extension Till 2028: The government aims for 100% tap water coverage in rural areas.



### Synergies Between Swachh Bharat and Jal Jeevan Mission

- (i) Integrated WASH (Water, Sanitation, and Hygiene) Planning**
- Local governments and Gram Panchayats coordinate sanitation and water projects.

- Unified action plans ensure sustainable water supply and sanitation facilities.

### (ii) Wastewater Treatment and Reuse

- SBM 2.0 emphasizes wastewater treatment, which supports JJM's goal of reducing freshwater dependence.
- Greywater recycling and circular water economy in urban areas reduce water stress.

### (iii) Capacity Building and Institutional Strengthening

- Training local bodies and Gram Panchayats for efficient infrastructure maintenance.
- Jan Bhagidari (community participation) model strengthens water and sanitation governance.

### Challenges and Gaps in Implementation

#### (i) Infrastructure and Service Delivery Gaps

- 20% of rural households still lack functional tap water connections.
- 54% of the urban population lacks safe sanitation access.
- 38% of urban areas lack sewage infrastructure, leading to water contamination.

#### (ii) Waste Collection and Management Issues

- Only 45% of urban waste is scientifically processed (CPCB 2024).
- 2,400+ legacy dumpsites remain unresolved, contributing to groundwater contamination.
- Lack of formal waste segregation systems increases environmental pollution.

#### (iii) Public Health & Environmental Impact

- 70% of India's surface water is polluted due to untreated sewage.
- Poor sanitation causes diarrhea, cholera, and respiratory illnesses due to waste burning.
- 30% of rural households still lack access to proper toilets (Ministry of Housing and Urban Affairs, 2024).

### Budget 2025-26: Financial and Policy Support

#### (i) Swachh Bharat Abhiyan (SBM) Budget

- Total allocation: ₹12,192 crore
  - SBM-U (Urban): ₹5,000 crore
  - SBM-G (Rural): ₹7,192 crore (unchanged since 2022)

- **Concerns:**
  - No increase in funding since 2022 despite rising urbanization and inflation.
  - Funds are insufficient for ODF+ projects, waste processing upgrades, and worker training.

### (ii) Jal Jeevan Mission (JJM) Budget

- ₹67,000 crore allocated for 2025-26, but lower than ₹70,163 crore in 2024.
- JJM's Budget Cut at Revised Estimates (RE) Stage:
  - 2024-25 BE: ₹70,163 crore RE Cut: ₹22,694 crore (down 67.65%).
  - Indicates funding utilization issues and project execution challenges.
- Extension until 2028 aims for 100% tap water coverage.

### Recommendations for Enhancing SBM and JJM

#### (i) Increase Budgetary Allocation

- SBM and JJM need higher funding to meet growing sanitation and water demands.
- Increased capital investment for waste treatment plants, sewage systems, and FHTC expansion.

#### (ii) Strengthen Public-Private Partnerships (PPPs)

- **PPP models can improve:**
  - Waste management efficiency.
  - Water conservation projects.
  - Infrastructure development and O&M (Operations & Maintenance).

#### (iii) Local Governance & Capacity Building

- **Training Gram Panchayats and urban local bodies for:**
  - Infrastructure maintenance.
  - Effective fund utilization.
  - Behavioral change programs for hygiene awareness.

#### (iv) Performance-Based Fund Disbursement

- **Introduce financial incentives based on:**
  - Sanitation and water supply coverage.
  - Timely project completion.
  - State and municipal efficiency in fund utilization.

#### (v) Digital Monitoring & Technology Adoption

- Use GIS mapping, AI-driven analytics, and IoT-based water quality monitoring for:

- Real-time tracking of sanitation & water supply.
- Preventing infrastructure failures.
- Ensuring transparency & accountability.

### Conclusion

The Swachh Bharat Mission and Jal Jeevan Mission have driven substantial progress in sanitation and water security. However, funding constraints, service delivery gaps, and inefficient waste management continue to pose challenges. Budget 2025-26 reaffirms government commitment but requires higher allocations, improved PPP participation, and technology integration for long-term success. Enhancing SBM & JJM through integrated planning and governance reforms will be critical in achieving a cleaner, healthier, and water-secure India.

### TOPIC 4:- UNION BUDGET 2025-26: ENHANCING HEALTHCARE ACCESS

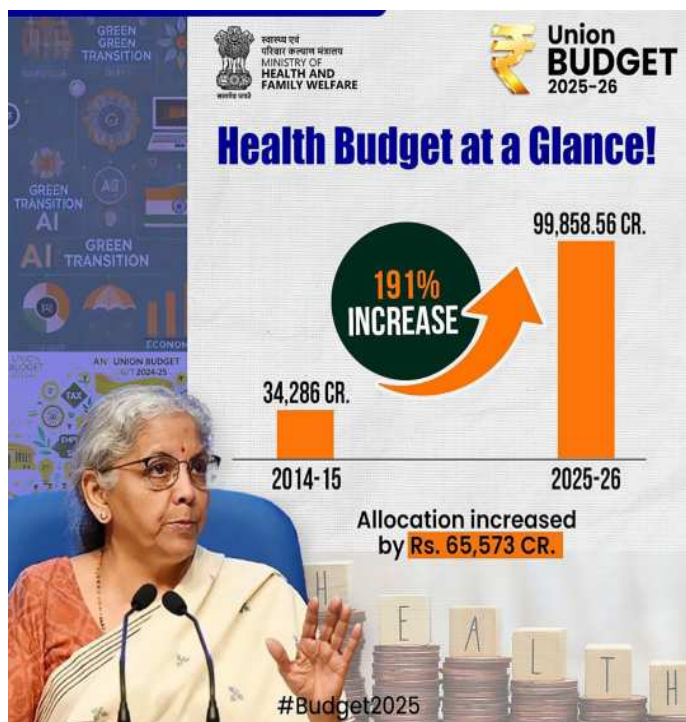
The Union Budget for the fiscal year 2025-26, presented by Finance Minister Nirmala Sitharaman, underscores a significant commitment to enhancing India's healthcare infrastructure and services. The Ministry of Health and Family Welfare has been allocated a total of Rs. 99,858.56 crore, marking an approximate 11% increase from the previous fiscal year. The key highlights of the budget related to healthcare are outlined below:

### Key Budget Allocations and Initiatives

#### (i) Strengthening Healthcare Infrastructure

- **PM-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM):**
  - Rs. 4,758 crore allocated in 2025-26, reflecting a 26.67% increase over the previous year.
  - Development of critical care hospital blocks in districts.
  - Establishment of integrated public health labs.
  - Strengthening IT-enabled disease surveillance systems.
- **Expansion of Medical Education:**
  - Addition of 10,000 new medical seats in colleges and hospitals across India.
  - Target: 75,000 medical seats over five years to address the shortage of healthcare professionals.
  - Expansion to strengthen AIIMS and other medical institutions.

## (ii) Ayushman Bharat Initiative: A Multi-Dimensional Approach



- **Ayushman Arogya Mandir:**
  - Establishment of wellness centers across India.
  - Services include preventive healthcare, health screenings, vaccinations, and counseling.
- **Pradhan Mantri Jan Arogya Yojana (PM-JAY):**
  - Financial protection against catastrophic health expenses.
  - Insurance coverage of Rs. 5 lakh per family per year.
  - Expansion to cover more beneficiaries and include additional treatments.
- **Ayushman Bharat Digital Mission (ABDM):**
  - Digitization of health records and integration of a unified health ecosystem.
  - Unique Health ID for every citizen.
  - Strengthening data privacy and interoperability among health systems.

### (iii) Cancer Care and Day Care Centers

- Establishment of 200 Day-Care Cancer Centers in district hospitals.
- Objective:
  - Provide timely and affordable treatment.
  - Reduce financial burden on patients who otherwise travel to metro cities.
  - Encourage early diagnosis and intervention.
  - Decentralization of healthcare to rural areas.

**AYUSHMAN BHARAT PM-JAY**

**A Lifeline for Cancer Patients**

**68.43 Lakh** Cancer-related hospital admissions supported

**₹13,160.75 Crore** in financial assistance authorized

### (iv) Medical Tourism & “Heal in India” Initiative

- Measures to promote India as a global hub for healthcare.
- Simplified visa procedures and public-private partnerships to attract international patients.
- Upgradation of medical facilities to world-class standards.
- Expected to increase foreign exchange earnings and boost India’s economic growth.

### (v) Reduction in Healthcare Costs: Exemptions on Lifesaving Drugs

- 36 lifesaving drugs fully exempted from basic customs duty.
- 6 additional medicines to be taxed at a concessional 5% duty.
- Bulk drugs for lifesaving medicines are also exempted.
- Impact:
  - Reduction in treatment costs for chronic and rare diseases.
  - Increased accessibility of essential medicines.
  - Support for pharmaceutical research and development.

### (vi) Social Security for Gig Workers: Ensuring Healthcare Access

- Introduction of a Social Security Scheme for online platform workers.
- Key Features:
  - Identity Cards and Registration on e-Shram Portal.

- Health coverage under PM-JAY.
- Pension and social benefits.
- Improved job security and welfare measures.

### (vii) Jal Jeevan Mission: Safe Drinking Water and Public Health

- Extension of Jal Jeevan Mission till 2028 with increased outlay.
- Expected Outcomes:
  - Universal tap water supply in rural areas.
  - Reduction in waterborne diseases.
  - Employment generation through infrastructure development.
  - Empowerment of women, reducing their workload of fetching water.

### Conclusion

The Union Budget 2025-26 represents a holistic approach to healthcare by emphasizing infrastructure development, preventive care, financial protection, and digital health integration. With a focus on medical education, cancer care, and affordable medicines, the government is strengthening India's healthcare framework to achieve universal health coverage and position the country as a leading global healthcare destination. The provisions for gig workers and clean drinking water initiatives further reinforce the vision of inclusive and equitable healthcare access for all.

## TOPIC 5: BUDGETARY INITIATIVES FOR WOMEN EMPOWERMENT

### Introduction

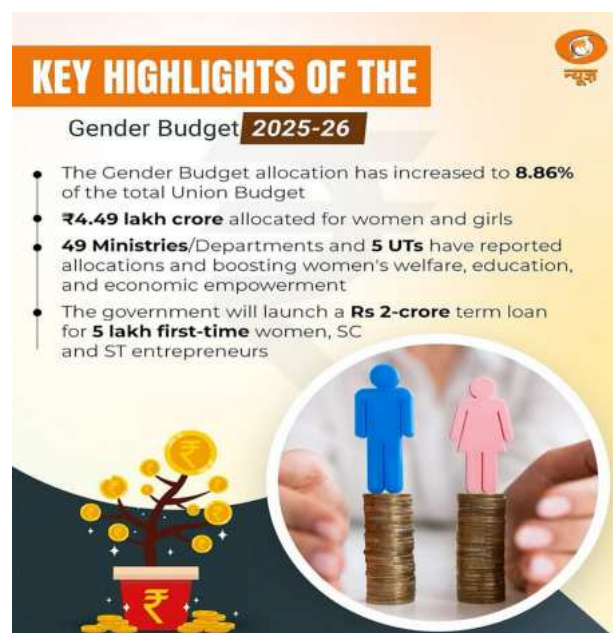
Women empowerment is a crucial aspect of economic and social development, directly impacting national growth, poverty reduction, and overall societal progress. Budgetary provisions play a significant role in ensuring gender equality by addressing financial and systemic barriers that hinder women's progress. Through dedicated allocations and gender-focused policies, governments can create meaningful opportunities for women across education, health, entrepreneurship, and financial inclusion. The Government of India has consistently prioritized women's empowerment in its budgetary planning, introducing various schemes and financial initiatives to support women's participation in diverse sectors and improve their socio-economic status.

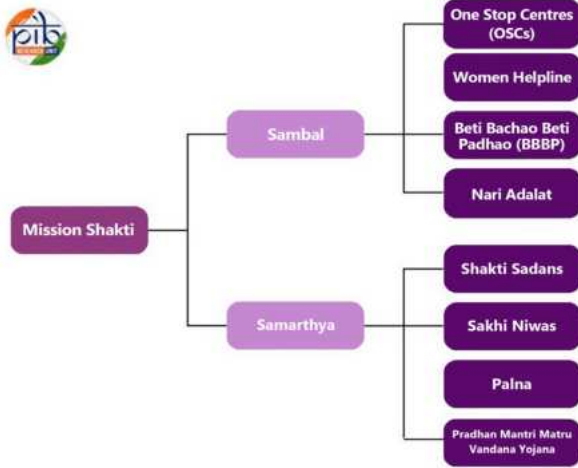


### Key Budgetary Initiatives for Women Empowerment

#### (i) Gender Budgeting

- Introduced in 2005-06 to ensure gender-sensitive planning and allocation of resources across ministries.
- Aims to integrate gender perspectives in budgetary planning and execution to address gender disparities.
- **Comprises two components:**
  - **Part A:** Schemes exclusively benefiting women, ensuring targeted assistance.
  - **Part B:** Schemes where at least 30% of benefits accrue to women, enabling indirect support.
- Various ministries, including Health, Rural Development, and Education, have incorporated gender-responsive budgeting to ensure women receive adequate financial support.





### (ii) Beti Bachao Beti Padhao (BBBP)

- Launched in 2015 to address the declining Child Sex Ratio (CSR) and promote education and welfare for the girl child.
- Budgetary allocation: Over ₹3,000 crore since inception, covering awareness programs, scholarships, and welfare initiatives.
- Focuses on multi-sectoral interventions, including education, advocacy, and community participation.
- Monitors CSR at the district level and takes corrective actions to ensure girl child survival and development.

### (iii) Pradhan Mantri Matru Vandana Yojana (PMMVY)

- A maternity benefit scheme providing direct financial assistance of 5,000 to pregnant and lactating mothers for the first childbirth.
- Aims to improve maternal and child health by supporting proper nutrition and reducing maternal mortality rates.
- Part of the National Food Security Act, ensuring food security and reducing child malnutrition.
- Encourages institutional deliveries and postnatal care, contributing to better healthcare outcomes.

### (iv) Mahila Shakti Kendra (MSK)

- Aims to empower rural women through skill development, digital literacy, health awareness, and employment generation.
- Budget allocation has ranged between ₹100-200 crore annually, focusing on grassroots interventions.
- Works in coordination with State Governments, NGOs, and community-based organizations.

- Provides training programs on entrepreneurship, vocational skills, and leadership development for rural women.
- Strengthens access to information about government schemes and financial services to enable financial independence.

### (v) Women Entrepreneurship and Financial Inclusion

#### • Stand-Up India Scheme:

- Facilitates bank loans of ₹10 lakh to ₹1 crore for women entrepreneurs, particularly from SC/ST communities.
- Encourages first-time women entrepreneurs to enter business sectors traditionally dominated by men.

#### • Mudra Yojana:

- Provides collateral-free microfinance loans to women-led micro-enterprises, promoting small business development.
- Over 70% of Mudra loans have been sanctioned to women, fostering financial independence.

#### • Nari Shakti Fund:

- Announced in Budget 2023-24 to promote women's economic empowerment through grants, mentorship programs, and business incubators.
- Supports female-led startups, self-help groups, and cooperatives to enhance business opportunities.

### (vi) Schemes for Women's Safety and Security

#### • Nirbhaya Fund:

- Established with an initial corpus of ₹1,000 crore to support initiatives ensuring women's safety.
- Funds programs such as One Stop Centres, Safe City projects, fast-track courts for gender-based violence cases, and emergency helplines.

#### • Mission Shakti:

- A comprehensive initiative integrating safety, security, and empowerment programs for women.
- Components:
  - ◆ **Sambal:** Focuses on women's safety through self-defense training, legal aid, and shelter homes.
  - ◆ **Samarthya:** Focuses on economic empowerment through skill training, employment programs, and entrepreneurship support.

- Strengthens police responsiveness and law enforcement mechanisms to prevent gender-based violence.

#### (vii) Health and Nutrition Initiatives

- **Poshan Abhiyaan:**
  - A flagship nutrition initiative targeting malnutrition among women and children.
  - Allocated ₹20,000 crore over five years to ensure better maternal and child nutrition outcomes.
  - Implements behavior change campaigns to promote dietary diversity and nutritional awareness.
- **Janani Suraksha Yojana (JSY):**
  - Provides financial incentives for institutional deliveries to reduce maternal and infant mortality rates.
  - Encourages pregnant women to seek antenatal care and skilled birth assistance.
- **Ayushman Bharat (PMJAY):**
  - Provides health insurance coverage up to ₹5 lakh per family, benefiting women as primary caregivers.
  - Covers expenses for critical medical treatments, ensuring financial relief for poor and vulnerable women.

**Challenges in Implementation:** Despite significant efforts, the effectiveness of budgetary initiatives faces various challenges:

- **Underutilization of funds:** Many schemes suffer from low fund utilization due to bureaucratic delays and inefficiencies.
- **Lack of awareness:** A significant percentage of eligible women are unaware of the benefits available under these schemes, leading to low participation rates.
- **Bureaucratic hurdles:** Complicated documentation, slow processing of applications, and lack of digital literacy hinder women's access to financial aid and support programs.
- **Socio-cultural barriers:** Deep-rooted gender biases continue to restrict women's participation in the workforce and decision-making processes.
- **Monitoring and Evaluation Deficiencies:** Weak monitoring mechanisms lead to leakages, mismanagement, and inefficiencies in program implementation.

**Way Forward :** To enhance the impact of budgetary allocations for women empowerment, the following steps must be taken:

- **Enhanced Budget Allocation:** Increase funding for women-centric schemes and ensure timely disbursement of funds.
- **Effective Monitoring & Evaluation:** Strengthen oversight mechanisms to track fund utilization and program effectiveness.
- **Digital Financial Literacy:** Promote digital inclusion and financial literacy programs to help women access banking and credit services efficiently.
- **Public-Private Partnerships:** Encourage collaboration with private sector organizations, NGOs, and civil society for skill development, employment generation, and access to markets.
- **Awareness Campaigns:** Launch large-scale information campaigns to educate women about existing schemes and benefits, ensuring higher participation and outreach.
- **Legal and Institutional Strengthening:** Implement stronger legal frameworks to ensure gender-sensitive policies and prevent workplace discrimination.

#### Conclusion

Budgetary initiatives have played a crucial role in advancing women's empowerment in India by addressing economic, social, and financial barriers. While significant progress has been made, there is a need for improved implementation, awareness campaigns, and increased financial allocations to ensure long-term and sustainable impact. A well-structured and effectively implemented gender budget can lead to greater social equity, economic participation of women, and inclusive national development. Ensuring that financial policies and budget allocations cater to women's needs is essential for creating an equitable and just society.

## TOPIC 6: ARTIFICIAL INTELLIGENCE AND EDUCATION

### India's National Education Policy (NEP) 2020

The National Education Policy (NEP) 2020 has brought a revolutionary change in India's education system. It provides a transformative framework for futuristic education, revamping the existing system to ensure access, equity, and quality in learning. NEP 2020 focuses on creating

a knowledge-driven society, improving rural education, and reducing the urban-rural education divide. The policy emphasizes early childhood education, vocational training, and technology integration while adopting a holistic approach toward transforming education in India.

**NEP to Strengthen Higher Education**

- Target to increase in GER in higher education to **50% by 2035**
- Emphasis on **multiple entry/exit options, which is practical in a fast-changing world**
- National Research Foundation with an **outlay of Rs 50,000 crore over 5 years** to strengthen overall research ecosystem

#7 YearsOfSeva

### Technology Integration in NEP 2020

NEP 2020 ensures **extensive and equitable** use of technology in various educational dimensions:

- Removing **language barriers**
- Enabling **online and digital education**
- Increasing **access for differently-abled students**
- Enhancing **educational planning and management**

The policy explicitly mentions Artificial Intelligence (AI) at eight instances, recognizing its importance in education. AI plays a dual role:

- Preparing students for AI as a subject, fostering research and development in the field.
- Utilizing AI to enhance education quality, skill development, and employability.

AI has the potential to revolutionize the education system through e-learning, digital tools, and personalized learning experiences.

### Artificial Intelligence: An Overview

The term Artificial Intelligence (AI) was coined in 1956 by John McCarthy, a Dartmouth College professor. AI research progressed slowly until breakthroughs in machine learning and neural networks in the 1990s accelerated advancements. In 2022, the invention of ChatGPT revolutionized

AI with its large-language model capabilities. The recent release of DeepSeek has further propelled AI advancements.

Today, AI plays a significant role across multiple sectors, including healthcare, finance, and education. AI fosters innovation in teaching, learning methodologies, and progress toward Sustainable Development Goal 4 (SDG 4)—ensuring inclusive and equitable education for all.

#### (i) India's AI Initiatives

India has embraced AI significantly, with NITI Aayog's National Strategy for Artificial Intelligence promoting the concept of AI for All. The key AI initiatives in education include:

- **AI for India 2.0 Initiative (launched on July 15, 2023):** Offers free AI training to equip youth with AI skills for future job markets.
- **AI Skill India Program:** Provides training in machine learning, data science, and AI ethics.
- **AI Portal:** A collaborative platform offering AI courses and certifications.
- **National AI Skilling Program:** Enhances AI skills through customized training modules.

### AI in the Curriculum

NEP 2020 promotes the integration of AI, Design Thinking, Holistic Health, and Environmental Education at relevant stages. The STEM-infused curriculum encourages cross-disciplinary understanding of science, technology, engineering, and mathematics.

Additionally, robotics education is gaining importance, offering students hands-on experience in problem-solving, teamwork, and technological innovation.

### Use of AI in Education

#### (i) Teaching and Learning Enhancement

- AI-powered tools provide personalized learning experiences by adapting content to individual needs.
- AI-powered chatbots (like TARA on DIKSHA Portal) assist teachers, students, and parents with 24/7 support.
- Language learning and translation tools facilitate regional language learning, promoting inclusivity.
- Automated grading systems streamline assessments, reducing teachers' workload.
- AI-assisted formative assessment provides real-time feedback on students' performance.

**(ii) Classroom Monitoring & Management**

- AI-based video analytics monitor student engagement and classroom activities.
- Facial recognition and behavior analysis enhance examination integrity and classroom safety.

**(iii) AI for Differently-Abled Learners**

- Speech-to-text applications assist hearing-impaired students.
- Text-to-speech technology supports visually impaired learners.
- Real-time translation tools bridge linguistic gaps, ensuring inclusive education.
- Apps like "PRASHAST" help in early detection of disabilities, enabling timely intervention.

**(iv) AI in Educational Administration**

The Ministry of Education's Vidya Sameeksha Kendra leverages AI for:

- Tracking student enrollment and dropouts
- Monitoring teacher attendance and performance
- Analyzing student learning outcomes
- Ensuring effective implementation of Samagra Shiksha and PM SHRI Yojana

AI-driven data analytics aids in policy-making and educational reforms by integrating systems like UDISE, NAS, NIPUN BHARAT, and Teacher Database.

**AI Ambition in Union Budget 2025-26**

The Union Budget 2025-26 allocated ₹500 crore to establish an AI Center of Excellence for Education. This initiative aims to:

- Enhance AI integration in education
- Improve education quality
- Increase employability by fostering AI-based skill development

AI also facilitates Virtual Reality (VR) and Augmented Reality (AR) learning experiences, making education more immersive and practical.

**AI for Education in Rural India**

AI plays a crucial role in bridging the urban-rural education gap by:

- Supporting teachers with AI-powered educational materials
- Facilitating virtual classrooms for remote learning
- Translating educational content into regional languages, as per NEP 2020's vision
- Providing AI-driven offline learning platforms to cater to students with limited internet access

**Conclusion**

The integration of Artificial Intelligence in education, as envisioned by NEP 2020, is reshaping India's learning ecosystem. AI enhances personalized learning, administrative efficiency, and accessibility while fostering inclusivity and skill development. As AI continues to evolve, it holds the potential to create a technology-driven, equitable, and holistic educational framework that aligns with India's vision of Atmanirbhar Bharat and Digital India. However, careful infrastructure planning, ethical AI deployment, and continuous monitoring are essential to maximize AI's benefits in education.

**TOPIC 7: A BUDGET FOR PROGRESSIVE AGRICULTURE****Introduction**

Presenting the first full budget of the current government, the Finance Minister described agriculture as the primary engine of India's development journey. In line with previous years, the Budget 2025-26 introduced multiple short-term and long-term measures to strengthen agriculture and rural development. At a time when climate change, slow growth in farmers' income, and rural unemployment remain major challenges, the Finance Minister focused on making existing schemes more effective through increased funding while also addressing structural and long-term agricultural challenges through new initiatives.

The approach adopted by the government to empower agriculture and rural India in Budget 2025-26 can be categorized into the following key areas:

### Structural Empowerment – Geography-Based Schemes

#### (i) Pradhan Mantri Dham Dandhan Krishi Yojana (PM-DDKY):

- Aims to uplift 100 districts with low agricultural productivity, limited crop variety, and below-average loan access.
- Directly benefits 1.7 crore farmers.
- Focuses on increasing agricultural productivity, crop diversification, best farming practices, and sustainable agriculture.
- Emphasizes post-harvest storage, irrigation improvement, and access to short- and long-term loans.
- Aims to generate rural employment by integrating skills, investment, and technology.
- Special focus on rural women, young farmers, rural youth, small and marginal farmers, and landless families.

#### (ii) Formation of Makhana Board:



The infographic features the Union Budget 2025-26 logo and the Ministry of Finance logo. It includes a photograph of a man carrying a child on his shoulders. The text reads: **Makhana Board in Bihar**. To improve production, processing, value addition, and marketing of Makhana. Key points include: 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.

- Recognizing the economic significance of Bihar's high-value Makhana crop, a specialized board has been announced.
- Supports production, processing, value addition, and marketing.
- Establishes a Farmer-Producer Organization (FPO) for Makhana growers.

- Facilitates access to training, government schemes, and financial assistance.

### Crop-Based Schemes

#### (i) National Mission for Edible Oils and Pulses:

- Focuses on achieving self-sufficiency in pulses like Toor, Urad, and Masoor.
- Ensures large-scale procurement by NAFED and NCCF.

#### (ii) National Mission on High-Yield Seeds:

- Addresses challenges posed by climate change.
- Promotes over 100 varieties of high-yield, pest-resistant, and climate-resilient seeds.
- Aims to bridge the gap between agricultural research and practical field applications.

#### (iii) Mission on Cotton Productivity:

- Enhances cotton cultivation sustainability and productivity.
- Supports the Indian textile and apparel industry, projected to reach \$350 billion by 2030.
- Encourages the cultivation of extra-long staple cotton.

### Agri-Infrastructure-Based Schemes

#### (i) Urea Self-Sufficiency Initiative:



The infographic features the Union Budget 2025-26 logo and the Ministry of Finance logo. It includes a photograph of a hand holding a blue bag filled with white urea granules. The text reads: **Urea Plant to be set up in Assam**. To further augment area supply. Key points include: Plant with annual capacity of 12.7 lakh metric tons to be set up at Namrup, Assam; Three dormant urea plants in the Eastern region had been reopened.

- A 12.7 lakh tonne per annum capacity plant will be set up in Namroop, Assam, to reduce urea imports.

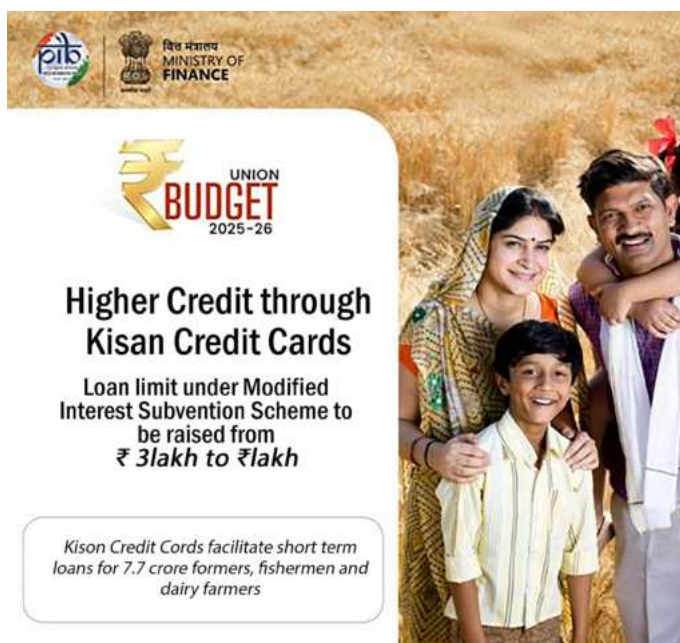
#### (ii) Irrigation and Rural Connectivity:

- Per Drop More Crop Scheme: Rs 15,000 crore allocated for efficient groundwater utilization.

- Pradhan Mantri Grameen Sadak Yojana: Rs 40,000 crore allocated to enhance rural-urban connectivity.

### Schemes with Direct Assistance to Farmers

#### (i) Expansion of Kisan Credit Card (KCC):



- Now includes fish and dairy farmers, increasing total beneficiaries to 7.7 crore.
- Loan limit raised from Rs 3 lakh to Rs 5 lakh, facilitating mechanization and better seed access.

#### (ii) Continuation of PM-Kisan and MGNREGA:

- Provides direct financial support to farmers and ensures rural employment.

### Budget Allocation and Impact

- Allocation for agriculture in 2025-26: Rs 1,37,757 crore (2.7% of GDP).
- Food grain production increased from 20.46 crore tonnes (2004-05) to 33.23 crore tonnes (2023-24).
- **MSP growth:**
  - Paddy: Rs 850 (2008-09) to Rs 2,300 (2024-25) per quintal.
  - Wheat: Rs 1,080 (2008-09) to Rs 2,275 (2024-25) per quintal.
- **MSP payments to farmers:**
  - Paddy farmers received Rs 4.40 lakh crore (2004-13), increased to Rs 12.51 lakh crore (2014-24).
  - Wheat farmers received Rs 2.20 lakh crore (2004-13), increased to Rs 5.44 lakh crore (2014-24).

### Challenges and Concerns

#### (i) Inadequate Funding for Agricultural Research:

- Only 0.5% of the budget allocated to R&D despite climate change risks.
- Success of high-yield seed programs depends on increased research investments.

#### (ii) Exclusion of Agricultural Labourers from PM-Kisan:

- 55% of agricultural labourers remain ineligible for the scheme.

#### (iii) Limited Allocation for Fruits and Vegetable Mission:

- Rs 500 crore allocated, while 18% of total produce (worth Rs 13,300 crore) goes to waste.
- Private sector participation is crucial for supply chain and processing improvements.

### Conclusion

The Budget 2025-26 presents a progressive roadmap for agriculture, emphasizing long-term growth, sustainability, and financial assistance. While challenges persist, past government efforts indicate that efficient resource utilization will ensure increased prosperity for farmers and a resilient agricultural sector.