

CHAHAL IAS
ACADEMY

SUMMARY OF
YOJANA
MARCH 2026



**FORCE
MULTIPLIER**

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TOPIC 1: INCLUSIVE GROWTH — ADVANCING VIKSIT BHARAT THROUGH FOUR PILLARS

Union Budget 2026-27's Four Pillars (Youth, Women, Farmers, Poor), University Townships, MSME Growth Fund, Corporate Mitras, SHE Marts, Bharat-VISTAAR AI Tool & VB-G RAM G Scheme (By Dr. Sajjan Singh Yadav, Additional Secretary, Dept. of Expenditure, Ministry of Finance, Govt. of India)

INCLUSIVE GROWTH VISION: *"The 2026-27 Budget has been built upon a structural quartet: the youth, women, farmers, and the poor. These pillars form the social and economic scaffolding for Viksit Bharat. If India is to join the league of developed nations, it must ensure that its demographic dividend (the youth) is skilled, its agrarian backbone (the farmers) is modernised, its untapped labour potential (women) is unleashed, and its most vulnerable (the poor) are insulated from systemic shocks."* — Dr. Sajjan Singh Yadav

1. Executive Summary & Core Budgetary Thesis

In the March 2026 special edition of Yojana dedicated to the Union Budget 2026-27, the opening feature titled 'Advancing Viksit Bharat through Four Pillars' is authored by Dr. Sajjan Singh Yadav, Additional Secretary in the Department of Expenditure, Ministry of Finance, Government of India (co-authored by Isha Khosla). The treatise provides a comprehensive assessment of how Finance Minister Nirmala Sitharaman's historic ninth consecutive budget lays down the socio-economic scaffolding for Viksit Bharat@2047.

The authors highlight that the 2026-27 fiscal roadmap is anchored in a structural quartet: the Youth, Women, Farmers, and the Poor. To achieve developed-nation status, India must systematically upskill its demographic dividend, modernize agrarian supply chains, unleash female labor force potential, and provide robust social safety nets to vulnerable populations.

2. The Four Pillars and Major Budgetary Interventions

I. Empowering the Youth (Demographic Dividend & Skills)

- New University Townships: Establishment of 5 new university townships near major industrial and logistic corridors

to bridge academia-industry gaps. MSME Growth Fund: Introduction of a dedicated Rs 10,000 crore SME Growth Fund to nurture scalable units into global Champion MSMEs.

- Micro-Enterprise Risk Capital: Infusion of an additional Rs 2,000 crore into the Self-Reliant India Fund and the abolition of Angel Tax.
- Corporate Mitras Initiative: Partnering with professional bodies (ICAI, ICSI, ICMAI) to train youth as Corporate Mitras to provide affordable compliance and tax advisory support to small businesses.
- Orange Economy & Tourism: Setting up AVGC content creator labs in 15,000 secondary schools and 500 colleges, training 10,000 tourist guides, establishing a National Institute of Hospitality, and developing Medical Value Tourism Hubs.

II. Women-Led Development (Empowerment & Leadership)

- SHE Marts (Self-Help Entrepreneur Marts): Establishing community-owned retail hubs in every district to provide organized, consistent market access for products made by women-led SHGs.
- Caregiver Economy: Training 1.5 lakh multi-skilled caregivers for elderly care, childcare, and allied health services.
- Girls' Hostels in Every District: Proposing dedicated residential facilities within higher education STEM institutions to improve female enrollment and retention.
- Traditional Sectors: Consolidating handlooms and handicrafts through a National Handloom and Handicraft Programme and the Mahatma Gandhi Gram Swaraj Initiative.

III. Transforming Agriculture (Farmers' Income & Diversification)

- Bharat-VISTAAR AI Tool: Introduction of a multilingual AI platform synthesizing Agri Stack and ICAR advisories to provide real-time, customized agricultural guidance
- High-Value Agriculture: Incentivizing high-return crops like coconut, cocoa, cashew, sandalwood, and tree crops in the North-East.
- Allied Sector Boost: Credit-linked subsidies for animal husbandry, transforming 500 reservoirs into aquaculture hubs, and granting duty-free status for fish harvested by Indian-flagged vessels in the EEZ.

IV. Uplifting the Poor (Social Safety Nets & Livelihoods)

- VB-G RAM G (Viksit Bharat Guarantee for Rozgar and Aajeevika Mission - Gramin): Guaranteeing up to 125 days of rural employment, unemployment support, and funding for rural infrastructure.
- PMGKAY (Pradhan Mantri Garib Kalyan Anna Yojana): Continuing free foodgrains (5 kg per person per month) to ~80 crore citizens.

- Affordable Housing Push: Massive funding boost with rural housing allocations increasing by 69% and urban housing allocations jumping by 179%.

3. Analytical Matrix: The Four Pillars of Viksit Bharat (Budget 2026-27)

The table below synthesizes the four strategic pillars, core objectives, budgetary interventions, and developmental outcomes:

Strategic Pillar	Core Focus & Objectives	Key Budgetary Interventions & Schemes	Anticipated Developmental Outcome
The Youth	Demographic dividend, skilling, entrepreneurship, and new-age tech.	5 University Townships, Rs 10,000 Cr SME Growth Fund, Corporate Mitras, AVGC Labs.	Bridges academia-industry gaps and generates high-quality employment.
Women	Women-led development, economic leadership, safety, and security.	SHE Marts, 1.5 lakh trained caregivers, district STEM girls' hostels, Mission Shakti.	Unleashes female labor force participation and boosts entrepreneurship.
Farmers	Agrarian modernization, climate resilience, and income diversification.	Bharat-VISTAAR AI tool, high-value crops, 500 reservoir aquaculture hubs, EEZ fishing.	Mitigates climate risks, enhances per-acre returns, and modernizes supply chains.
The Poor	Social protection, food security, rural employment, and housing.	VB-G RAM G (125 days work), PMGKAY free foodgrains, 69% rural & 179% urban housing boost.	Insulates vulnerable households from shocks and builds long-term asset security.

8. Civil Services Examination Focus (GS Paper II & III)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across governance and economy papers:

Relevance for General Studies Paper II (Inclusive Growth, Welfare Schemes & Social Justice)

- Four-Pillar Strategy: The 2026-27 Budget provides an excellent structural model for essays and governance answers on how targeted interventions across youth, women, farmers, and the poor drive inclusive growth (Sabka Saath, Sabka Vikas).

- Institutional Empowerment: Initiatives like SHE Marts, Corporate Mitras, and Aspirational frameworks illustrate how state policy transitions from passive welfare distribution to active citizen empowerment.

Relevance for General Studies Paper III (Indian Economy, Budgeting, Employment & Agriculture)

- Fiscal Balance with Growth: Demonstrates how capital expenditure (Capex) allocation (raised to Rs 12.2 lakh crore) acts as an economic multiplier while maintaining fiscal deficit targets (pegged at 4.3% of GDP)
- Technological Integration in Agriculture: Tools like Bharat-VISTAAR exemplify the integration of Agri Stack data and AI into grassroots farming to tackle productivity and climate challenges.

MAINS INCLUSIVE GROWTH

PERSPECTIVE: “A nation’s progress is shaped not only by the pace of its growth, but by the direction in which that growth moves. By placing youth, women, farmers, and the poor at the centre of its vision, Union Budget 2026-27 lays a clear, participatory roadmap toward Viksit Bharat.”
— Dr. Sajjan Singh Yadav

TOPIC 2: PERSONAL FINANCE — PERSONAL FINANCE EMPOWERMENT FOR THE MIDDLE CLASS

Union Budget 2026-27 Compliance Simplification, Continuation of Old Tax Regime, Extended Revised Return Deadlines, Share Buyback Tax Rules, TCS Reductions & Import/Customs Relief (By Shishir Sinha, Senior Journalist)

PERSONAL FINANCE VISION: “There are measures aimed at empowering the middle class without compromising the fiscal roadmap of the government. Notably, there is no change and no indication of sunset date for the old Income Tax regime. This means that if a middle-class individual aims to go for a tax-free savings and investment instrument, they will have the option of the old tax regime.” — Shishir Sinha

1. Executive Summary & Fiscal Roadmap Context

In the March 2026 special edition of Yojana, the second feature titled ‘Personal Finance Empowerment for the Middle Class’ is authored by senior economic journalist Shishir Sinha. The paper examines how Union Budget 2026-27 delivers relief to the middle class not necessarily through direct tax slab reductions, but through compliance simplification, cash-flow stress reduction, and procedural friction removal.

Sinha notes that following major revenue adjustments in FY 2025-26 (such as making annual income up to Rs 12 lakh tax-free under the new regime and GST rate cuts impacting collections significantly), the government targeted fiscal deficit targets of 4.4% for FY 2025-26 and 4.3% for FY 2026-27. To protect this fiscal roadmap while empowering taxpayers, the budget prioritized lowering expenses, easing compliance, and ensuring procedural ease. Crucially, the old Income Tax regime has been continued without any sunset date, preserving tax-free savings options for individuals.

2. Compliance Simplification and Tax Reforms

- Extended Time for Revised ITR: Non-audit taxpayers (salaried individuals) can now file a revised return within 12 months from the end of the relevant tax year (i.e., up to March 31) by paying a nominal fee of Rs 1,000 to Rs 5,000.
- Taxation of Share Buybacks: Buybacks are reclassified from dividends to capital gains, resolving capital loss set-off issues for small retail shareholders and subjecting gains to applicable capital gains tax rates.
- Simplified Form 15G/15H Declaration: Taxpayers can submit Form 15G/15H directly to depositories (NSDL/CDSL) for mutual fund units, securities interest, and dividends, avoiding multiple filings with separate deductors.
- Simplified Lower/Nil TDS Certificates: Small taxpayers can apply electronically for lower or nil TDS deduction certificates, which authorities will examine and issue digitally.
- MACT Compensation Interest Exemption: Interest awarded on compensation by the Motor Accident Claims Tribunal (MACT) is made fully exempt from income tax and TDS, easing suffering for accident victims.

3. Cash-Flow Relief: TCS Reductions and Customs Duty Rationalization

- Lower Tax Collected at Source (TCS): Remittances under LRS exceeding Rs 10 lakh for education or medical treatment see TCS reduced from 5% to 2% (other purposes remain at 20%), while overseas tour packages see TCS reduced to 2%.
- Travel and Foreign Remittance Allowances: Duty-free baggage allowance revised upward to Rs 75,000, with explicit clarity allowing a new laptop alongside personal effects.
- Healthcare Customs Exemptions: Basic customs duty is completely exempted on 17 cancer drugs and expanded to cover personal imports of drugs and foods for 7 additional rare diseases.

4. Analytical Matrix: Personal Finance & Compliance Reforms (Budget 2026-27)

The table below synthesizes personal finance reforms, previous provisions, budget proposals, and benefits for taxpayers:

Reform Domain	Previous / Existing Provision	Budget 2026-27 Proposal	Benefit to Middle Class Taxpayers
Revised ITR Filing	Revised return deadline restricted to December 31.	Extended up to March 31 with a nominal fee.	Provides ample time and legal flexibility to correct tax filing errors.
Share Buyback Taxation	Taxed as dividends, preventing proper capital loss set-offs.	Reclassified as capital gains, taxed at applicable capital gains rates.	Relieves small retail shareholders from unfair tax burdens.
Education/ Medical TCS	5% TCS rate on LRS remittances exceeding Rs 10 lakh.	Reduced from 5% to 2% for education and medical treatments.	Reduces cash-flow blockage and refund dependency for families.
Life-Saving Medicines	Import duties levied on specialized critical care medicines.	Full customs duty exemption on 17 cancer drugs and 7 rare diseases.	Substantially lowers treatment costs for patients and families.

8. Civil Services Examination Focus (GS Paper III & Economy)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across Indian economy and taxation papers:

Relevance for General Studies Paper III (Indian Economy, Taxation, Fiscal Policy & Middle Class)

- Fiscal Consolidation with Citizen Relief:** Union Budget 2026-27 demonstrates a strategic balance—maintaining fiscal deficit targets (4.3% of GDP) while lowering procedural friction, compliance costs, and cash-flow stress for taxpayers.
- Plural Tax Architecture:** Retaining the old tax regime alongside the new tax structure ensures that taxpayers retain freedom of choice regarding savings, provident funds, and long-term capital formation.

MAIN PERSONAL FINANCE PERSPECTIVE:

"The budget always has much more than what a finance minister says in her speech. There are a lot of fine prints which bring a smile to the middle-class taxpayer's face through compliance ease and cash-flow relief." — Shishir Sinha

TOPIC 3: INFRASTRUCTURE — INFRASTRUCTURE AS AN ECONOMIC MULTIPLIER

Union Budget 2026-27 Capex of Rs 12.2 Lakh Crore, PM Gati Shakti National Master Plan, National Infrastructure Pipeline (NIP), 7 High-Speed Rail Corridors, City Economic Regions (CER) & Infrastructure Risk Guarantee Fund (By Sunil Kumar Batra, Senior Journalist)

INFRASTRUCTURE VISION: *"India's infrastructure is racing into the future under Prime Minister Narendra Modi's leadership. It's a journey where steel and spirit merge, and each milestone carries the hopes of a billion. Highways that shorten distances, bridges that unite communities, and digital networks that spark innovation—India is building more than infrastructure. It's building confidence, connectivity, and a beautiful canvas for every Indian dream." — Sunil Kumar Batra*

1. Executive Summary & Historical Capex Surge

In the March 2026 special edition of Yojana, the third feature titled 'Infrastructure as an Economic Multiplier' is authored by senior journalist Sunil Kumar Batra. The treatise examines how sustained public capital expenditure (Capex) has transformed India's infrastructure landscape, propelling the nation to become the world's fastest-growing major economy (growing at 7%+ for four consecutive years)

Batra highlights that the Union Budget for FY 2026-27 raised infrastructure Capex by a staggering 8.9% to Rs 12.2 lakh crore (up from Rs 11.2 lakh crore in FY 2025-26). Public capital expenditure has multiplied manifold from Rs 2 lakh crore in 2014-15 to Rs 12.2 lakh crore in 2026-27. Citing the Economic Survey 2025-26, the author emphasizes that public infrastructure investment carries a high multiplier effect of 2.5 to 3.5 times the GDP over the medium term, acting as the primary engine for sustainable and inclusive growth.

2. Multi-Modal Integration and Major Budget 2026-27 Initiatives

- **PM Gati Shakti National Master Plan:** Launched in October 2021 to unify planning across 58 central ministries and 36 states/UTs on a GIS-based platform. It has integrated over 1,700 data layers and assessed 293 major projects worth Rs 13.59 lakh crore, aiming to reduce logistics costs from 13-14% to 8% by 2030.
- **Infrastructure Risk Guarantee Fund:** Proposed to provide calibrated partial credit guarantees to lenders, mitigating NPA fears and crowding-in private sector investment.

Key Budgetary Outlays and Projects (2026-27)

- **7 High-Speed Rail Corridors:** Proposed as urban-industrial 'growth connectors': (1) Mumbai-Pune, (2) Pune-Hyderabad, (3) Hyderabad-Bengaluru, (4) Hyderabad-Chennai, (5) Chennai-Bengaluru, (6) Delhi-Varanasi, and (7) Varanasi-Siliguri
- **City Economic Regions (CER):** Mapping and supporting Tier-II, Tier-III cities, and temple-towns with an allocation of Rs 5,000 crore per CER over 5 years.

- **Railway & Road Outlays:** Indian Railways budgeted outlay raised to Rs 2.92 lakh crore (up 10% over RE), and Road Transport & Highways outlay set at Rs 3.09 lakh crore (up 7.6%).
- **Green Energy & CCUS:** Rs 20,000 crore proposed for Carbon Capture, Utilisation and Storage (CCUS) technologies, alongside a 32% increase for the solar power sector (Rs 30,539 crore).

3. Implementation Challenges and Strategic Correctives

- Despite massive expansion, the author notes critical challenges that must be addressed to ensure optimal outcomes:
- **Time and Cost Overruns:** Large projects frequently suffer delays due to upstream gaps in project preparation, incomplete Detailed Project Reports (DPRs), and slow dispute resolution.
- **Last-Mile and Rural Connectivity:** Ensuring uniform expansion across remote and hilly regions (e.g., remote villages receiving electricity only recently) is vital for poverty alleviation.
- **Ecological and Climate Sustainability:** Balancing rapid infrastructure development with environmental safeguards to prevent soil degradation, deforestation, and health hazards.

4. Analytical Matrix: Infrastructure Sectors, Budget Outlays & Multiplier Impacts

The table below synthesizes key infrastructure sectors, budget outlays, flagship projects, and their economic multiplier impacts:

Infrastructure Sector	Budget 2026-27 Outlay / Provision	Flagship Projects & Initiatives	Economic Multiplier Impact
Public Capex	Rs 12.2 Lakh Crore (8.9% increase over FY 2025-26 BE).	Highways, railways, ports, digital networks, and multi-modal logistics parks.	Yields a medium-term GDP multiplier effect of 2.5 to 3.5 times.
Railways & Highways	Railways: Rs 2.92 lakh crore; Roads: Rs 3.09 lakh crore.	7 High-Speed Rail corridors, Vande Bharat expansion, dedicated freight corridors.	Accelerates freight movement and lowers logistics transaction costs.
Urban & Regional Growth	Rs 5,000 Crore per City Economic Region (CER) over 5 years.	Modernizing Tier-II, Tier-III cities, and emerging temple-towns.	Decentralizes economic agglomeration and fosters balanced regional growth.

Green Infrastructure	Rs 20,000 Cr for CCUS; Rs 30,539 Cr for solar power.	Green hydrogen hubs at major ports, renewable energy integration.	Aligns rapid economic expansion with long-term climate resilience.
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8. Civil Services Examination Focus (GS Paper III & Economy)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across Indian economy and infrastructure papers:

Relevance for General Studies Paper III (Indian Economy, Infrastructure, Investment & Logistics)

- Infrastructure as an Economic Multiplier: Raising public Capex to Rs 12.2 lakh crore demonstrates how state-led infrastructure spending crowds in private investment and drives high GDP multipliers (2.5x to 3.5x)
- PM Gati Shakti and Multimodal Logistics: Integrating 58 ministries on a GIS platform significantly reduces logistics costs, enhances supply chain efficiency, and boosts India's export competitiveness.

MAINS INFRASTRUCTURE PERSPECTIVE:

"Highways that shorten distances, bridges that unite communities, and digital networks that spark innovation—India is building more than infrastructure. It's building confidence, connectivity, and a beautiful canvas for every Indian dream." — Sunil Kumar Batra

TOPIC 4: INDIA'S ORANGE ECONOMY — THE ROLE OF IICT

Indian Institute of Creative Technologies (IICT) Mumbai, AVGC Content Creator Labs (15,000 Secondary Schools & 500 Colleges), Demand for 2 Million Professionals by 2030 & Scaling Creative Education (By Dr. Vishwas Deoskar, CEO, IICT)

ORANGE ECONOMY VISION: "If we want to build a creative nation, we must begin early. Creativity is not a switch that turns on at 18; it is a muscle strengthened through exposure, practice, and mentorship from a young age. By placing AVGC content creator labs in secondary schools, we are signalling to students that creativity is not extracurricular; it is core." — Dr. Vishwas Deoskar

1. Executive Summary & The Rise of the Orange Economy

In the March 2026 special edition of Yojana, the fourth feature titled 'India's Orange Economy: The Role of IICT' is authored by Dr. Vishwas Deoskar, CEO of the Indian Institute of Creative Technologies (IICT), Mumbai. The paper examines how Union Budget 2026-27 supports IICT in establishing Animation, Visual Effects, Gaming, and Comics (AVGC) content creator labs across 15,000 secondary schools and 500 colleges.

Deoskar highlights that this is not merely a budgetary provision but a declaration of intent that India is preparing to become a global leader in content creation rather than remaining a mere consumer or back-end service provider.

2. AVGC Sector Expansion and IICT's Mandate

- Massive Industry Demand: Globally, the creative economy contributes trillions of dollars. India's AVGC segment is one of the fastest-growing components, projected to require nearly 2 million (20 lakh) professionals by 2030.
- IICT's Establishment: Envisioned on par with IITs and IIMs, IICT is India's first institution dedicated exclusively to creative technology, bridging art, design, storytelling, computer science, and business.
- First Campus in Mumbai: Launched in July 2025 at the NFDC Peddar Road premises in Mumbai, featuring state-of-the-art animation and gaming labs, XR studios, and post-production suites.
- Industry-Aligned Courses: Introduced 18 specialized courses spanning AVGC-XR, integrating AI-assisted production, real-time rendering, and procedural generation into workflows.

3. Democratizing Creativity in Schools and Colleges

- School-Level AVGC Labs: Placing AVGC creator labs in 15,000 secondary schools

transforms them into active spaces where students can animate local folklore, learn game physics, and express narratives visually.

- **Interdisciplinary Collaboration in Colleges:** In 500 colleges, students across computer science, fine arts, literature, and engineering can collaborate on immersive XR solutions for education and healthcare .
- **Incubation and Intellectual Property (IP):** IICT supports early-stage start-ups through

incubation ecosystems, ensuring creators retain ownership of original Indian IP that can travel globally .

4. Analytical Matrix: Orange Economy & AVGC Initiative

The table below synthesizes the strategic dimensions of the Orange Economy, budget provisions, institutions, and socioeconomic impacts:

Strategic Dimension	Budgetary Provision / Initiative	Institution / Platform	Economic & Social Impact
School & College AVGC Labs	AVGC content creator labs in 15,000 secondary schools and 500 colleges.	Supported nationally by IICT, Mumbai .	Fosters creativity, problem-solving, and tech skills from early education .
Employment & Skilling	Addressing the demand for 2 million AVGC professionals by 2030 .	18 specialized courses and AI-integrated workflows .	Prepares youth for high-paying global creative-tech careers .
Startups & IP Creation	Supporting early-stage ventures in the AVGC-XR domain .	IICT Incubation Ecosystem and NFDC infrastructure .	Nurtures original Indian Intellectual Property (IP) for global reach .

5. Civil Services Examination Focus (GS Paper III & Culture)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across economy and culture papers:

Relevance for General Studies Paper III (Indian Economy, Creative Industries, Skill Development & Innovation)

- **The Orange Economy as a Growth Engine:** Integrating creativity, culture, and digital technology provides a powerful economic driver as India marches toward a USD 5 trillion economy and beyond .
- **Experiential Learning in Education:** Establishing AVGC labs aligns with National Education Policy (NEP) goals emphasizing experiential learning, digital literacy, and multidisciplinary education .

MAINSORANGE ECONOMY PERSPECTIVE:

“The Orange Economy represents more than economic growth; it represents cultural confidence. As India advances towards becoming a five-trillion-dollar economy and beyond, the integration of creativity, culture, and digital technology will define its global narrative presence.” — Dr. Vishwas Deoskar

TOPIC 5: AI GOVERNANCE — WHO’S REALLY IN CHARGE?

Union Budget 2026-27 Approach to Artificial Intelligence, Capacity Building, Skilling, Bharat-VISTAAR Tool, Institutional Accountability, Geopolitical Dependencies & Ethical Frameworks (By Shali Ittaman, Digital Media Consultant & Journalist)

AI GOVERNANCE AXIOM: *“It’s never just about who builds the model. It’s about who gets to decide what data matters, what level of error is acceptable, and, crucially, who’s left holding the bag when systems misfire.” — Shali Ittaman*

1. Executive Summary & The Union Budget 2026-27 Approach to AI

In the March 2026 special edition of Yojana dedicated to Union Budget 2026-27, the fifth feature titled ‘AI: Who’s Really in Charge?’ is authored by digital media consultant and journalist Shali Ittaman. The paper critically evaluates how the national fiscal roadmap approaches Artificial Intelligence (AI) without succumbing to speculative hype or standing idle. Instead, the budget adopts a pragmatic, middle-

path strategy anchored in capacity building, institutional strengthening, and practical domain deployment.

The author categorizes the government's strategic AI approach into three foundational pillars:

- **Heavy Lifting Infrastructure:** Ramping up computational capacity, upgrading data infrastructure, and fueling the broader deep-tech entrepreneurial ecosystem.
- **Human Capital & Skilling:** Extensive reskilling and upskilling initiatives, including specialized AI and machine learning (ML) training for government officials and statistical personnel.
- **High-Impact Domain Steering:** Channeling AI deployment toward testable, high-priority domains like agriculture where tangible results can be delivered rapidly at the last mile.

2. Explicit Budgetary Provisions and Institutional Intent

During her budget speech on 1 February 2026, Finance Minister Nirmala Sitharaman outlined key institutional mechanisms and sectoral deployments for emerging technologies

- **Standing Committee on Technology Impact:** Introduction of a dedicated standing committee tasked with continuously tracking how emerging technologies, particularly AI, impact employment, professional skills, and the education-to-employment value chain
- **Curricular Integration:** Clear policy signals to embed AI fundamentals into school curricula and utilize smart algorithms to match workers with job openings and skilling pipelines.
- **Bharat-VISTAAR Initiative:** A flagship multilingual AI tool designed to integrate Agri Stack portals and Indian Council of Agricultural Research (ICAR) packages into customized, real-time advisory systems for farmers.
- **Divyang Sahara Yojana:** Scaling assistive technologies and R&D for persons with disabilities, supported by dedicated distribution channels such as Assistive Technology Marts.

3. Macro Questions: Geopolitics, Dependencies, and Institutional Backbones

While praising the pragmatism of Budget 2026-27, the author raises critical long-term questions that must be addressed from fiscal year 2027-28 onward: Whose AI is it? Who sets the terms of engagement? Who captures the economic windfall, and who bears the costs when systems malfunction?

- **Geopolitical Power Dynamics:** For early-mover nations, AI is not neutral technology but strategic weaponry. The United States projects dominance through proprietary platforms, China scales through massive industrial application, and Europe exports stringent regulatory rulebooks. First movers establish global defaults, while developing economies inherit downstream consequences.
- **The Trap of Technological Dependencies:** Late adopters risk inheriting deep dependencies on foreign data standards, proprietary vendor terms, and external audit frameworks. Negotiating on foreign regulatory turf weakens national sovereignty unless robust domestic institutions are built to push back, question technological defaults, and rewrite rules when necessary.
- **Structural Bottlenecks in India:** Effective AI integration requires pristine data lakes, robust nationwide connectivity, and responsive grievance redressal mechanisms—infrastructure that remains patchy across various regions in India.

4. Accountability, Ethics, and Citizen Protection

As algorithmic governance scales across public welfare distribution and state administration, ethical safeguards cannot remain an afterthought. Automated systems that patch bureaucratic leaks can simultaneously lock out society's most vulnerable citizens due to a single misclassified digital file or automated SMS rejection. Without clear, accessible appellate pathways, marginalized individuals are left defenseless.

- **Embedding Ethics from Inception:** Consent protocols, privacy safeguards, rigorous bias audits, human-in-the-loop oversight, and functional grievance mechanisms must be integrated into AI architecture from day one. Retrofitting ethics after large-scale deployment is an administrative nightmare.

- The Employment Paradox: While skilling programs are vital, bridging the gap between public training initiatives and actual private-sector hiring is essential to prevent skilling from becoming an empty, box-ticking exercise
- The Ultimate Standard of Governance: A modernizing state is ultimately judged not by the speed of its technological automation,

but by the quality of protection it affords its citizens during the transition.

5. Analytical Matrix: AI Governance, Budgetary Focus & Strategic Implications

The table below synthesizes the core dimensions of AI governance, budgetary interventions, structural challenges, and long-term strategic implications:

Governance Dimension	Budgetary / Policy Provision	Identified Risks & Gaps	Strategic Policy Outcome
Capacity & Infrastructure	Ramping up compute muscle, data architecture, and deep-tech funding.	Patchy regional infrastructure and uneven digital connectivity.	Builds foundational resilience and long-term technological self-reliance.
Sectoral Deployment	Bharat-VISTAAR AI tool for agriculture and Divyang Sahara Yojana.	Last-mile delivery friction and potential exclusion errors.	Delivers tangible, testable public good outcomes rapidly.
Skilling & Workforce	Standing committee on tech impact and education-to-employment pipelines.	Mismatch between public skilling exercises and private sector hiring.	Prepares human capital for modern digital labor markets.
Ethics & Accountability	Initial acknowledgment of tech-driven employment and welfare shifts.	Lack of retrofitted bias audits and robust grievance appeal mechanisms.	Ensures state protection and accountability during automation.

6. Civil Services Examination Focus (GS Paper II & III)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across governance, international relations, and technology papers:

Relevance for General Studies Paper II (Governance, E-Governance, Transparency & Accountability)

- Algorithmic Accountability in Welfare: The integration of AI into public administration (such as welfare delivery and agricultural advisories) necessitates robust transparency, data protection, and grievance redressal mechanisms to prevent citizen exclusion
- Institutional Oversight: Establishing standing committees to track technological disruptions highlights the growing necessity

for legislative and bureaucratic preparedness in managing emerging technologies.

Relevance for General Studies Paper III (Science & Technology, AI Applications, Cyber Security & Economic Growth)

- Sovereign AI & Strategic Autonomy: Developing indigenous computational infrastructure and specialized tools (like Bharat-VISTAAR) reduces technological dependencies on foreign platforms and protects national data sovereignty.
- Ethical Tech Deployment: Balancing rapid digital transformation with ethical safeguards, bias audits, and human oversight ensures sustainable and inclusive scientific advancement.

MAINS AI GOVERNANCE PERSPECTIVE:

"In the end, a modernising state isn't judged by how fast it automates. It's judged by how well it protects its people in the process." — Shali Ittaman

TOPIC 6: INDIA'S STRATEGIC EVOLUTION TOWARD A TB-MUKT BHARAT

National Tuberculosis Elimination Programme, WHO Global TB Report 2025 Trends, Jan Bhagidari & TB MukT Panchayat Initiatives, Ni-kshay Digital Platform, BPaLM Regimen for Drug-Resistant TB, Ni-kshay Poshan Yojana & Nutritional Support (By Dr. Shobini Rajan, Deputy Director General - TB, Central TB Division)

TB ELIMINATION AXIOM: "The road to TB elimination is undeniably steep. Yet India's trajectory is clear and consequential. By leading with evidence, innovating at scale, protecting the most vulnerable, and mobilising citizens, India is not only accelerating its own progress but reshaping what is possible for high-burden countries worldwide." — Dr. Shobini Rajan

1. Executive Summary & Epidemiological Progress (WHO Global TB Report 2025)

In the March 2026 special edition of Yojana, the sixth major feature titled 'India's Strategic Evolution Toward a TB-Mukt Bharat' is authored by Dr. Shobini Rajan, Deputy Director General (TB) in the Central TB Division. The treatise examines how Tuberculosis (TB), one of humanity's oldest diseases, is being aggressively countered through sustained political commitment, unprecedented public investment, and people-centered healthcare delivery.

According to the World Health Organization's (WHO) Global TB Report 2025, India has recorded remarkable epidemiological progress:

- **Incidence Decline:** India recorded a 21% decline in TB incidence between 2015 and 2024, reducing incidence from 237 to 187 per lakh population—nearly double the global average decline of 12%
- **Mortality Reduction:** TB mortality fell sharply by 25%, dropping from 28 to 21 per lakh population over the same period
- **Treatment Success:** India achieved an outstanding treatment success rate of 90%, outperforming the global average of 88%
- **Financial Backing:** These achievements are underpinned by a tenfold increase in financial allocations to the national TB programme between 2015-16 and 2025-26.

2. Political Leadership and Jan Bhagidari: The People's Movement

India's TB elimination strategy relies heavily on political leadership and the spirit of Jan Bhagidari (citizen participation), transforming a clinical disease control programme into a shared national civic responsibility.

- **TB MukT Panchayat Initiative:** Launched in 2023, this initiative places local self-governments (Gram Panchayats) and elected leaders at the core of TB elimination. By empowering Gram Pradhans to monitor outcomes, the initiative normalizes conversations around TB, reduces social stigma, and establishes local accountability
- **Engagement of Elected Representatives:** Over 30,000 elected leaders (from parliamentarians to local pradhans) actively participated in the Abhiyaan in 2025 to destigmatize TB and mobilize communities.

3. Innovation at Scale: Diagnostics, Digital Tracking, and Drug Regimens

Innovation is embedded across every stage of the care continuum under the TB MukT Bharat Abhiyaan [cite: 38]:

- **Ni-kshay Digital Platform:** Operational since 2012, Ni-kshay enables real-time patient tracking, case notifications, and analytics across public and private sectors. By embracing the motto 'go where the patient goes', structured incentives drove a 24-fold increase in private sector TB notifications since 2013.
- **100-Day TB MukT Bharat Abhiyaan (2025):** Addressing subclinical (asymptomatic) TB, this nationwide campaign deployed AI-enabled mobile chest X-ray units and rapid molecular tests (NAAT), screening over 20 crore vulnerable individuals and detecting over 28 lakh cases (including 9 lakh asymptomatic patients).
- **World's Largest TB Lab Network:** Comprising over 9,800 rapid molecular testing facilities, 107 accredited culture and drug-susceptibility laboratories, and nearly 2,000 AI-enabled handheld X-ray machines.
- **BPaLM Regimen for Drug-Resistant TB:** In 2024, India adopted the safer, shorter WHO-

recommended BPaLM regimen for drug-resistant TB (DR-TB), replacing 18-20 month regimens with a faster course achieving ~90% success rates.

4. Addressing Social Determinants: Nutrition and Community Support

Recognizing that undernutrition is the single largest risk factor for TB in India, the national response couples medical treatment with robust social protection :

- Ni-kshay Poshan Yojana: Institutionalized in 2018, this scheme provides direct benefit transfers for nutritional needs, with monthly support increased from Rs 500 to Rs 1,000 in 2024. As of November 2025, over Rs 4,538 crore has been disbursed to 1.39 crore beneficiaries.

- Ni-kshay Mitra Initiative: Launched by President Droupadi Murmu in September 2022, over 7 lakh Ni-kshay Mitros (individuals, corporates, civil society) have distributed 49+ lakh nutritional baskets.
- MY Bharat Volunteer Mobilization: In 2025, collaboration with the Ministry of Youth Affairs and Sports mobilized over 2 lakh MY Bharat volunteers to provide psychosocial support, adherence counseling, and community follow-up.

5. Analytical Matrix: TB Elimination Pillars, Interventions & Strategic Outcomes

The table below synthesizes the core pillars of India's TB elimination strategy, key interventions, operational reach, and strategic outcomes:

Strategic Pillar	Key Intervention / Scheme	Operational Reach & Scale	Strategic Public Health Outcome
Political & Community Will	TB Mukht Panchayat & Jan Bhagidari mobilization.	Over 30,000 elected leaders and local pradhans engaged.	Destigmatizes TB and converts clinical care into shared civic duty.
Advanced Diagnostics	Ni-kshay platform, AI chest X-rays, and 9,800+ molecular labs.	20+ crore screened, 28+ lakh cases detected (including 9 lakh asymptomatic).	Enables early detection and cuts off silent transmission chains.
Advanced Therapeutics	Shorter, safer BPaLM regimen for Drug-Resistant TB.	Nationwide rollout replacing lengthy 18–20-month toxic courses.	Achieves ~90% treatment success and restores patient productivity.
Nutritional Support	Ni-kshay Poshan Yojana & Ni-kshay Mitra initiative.	Rs 4,538+ crore disbursed to 1.39+ crore beneficiaries; 7 lakh+ donors.	Combats undernutrition, the single largest risk factor for TB.

6. Civil Services Examination Focus (GS Paper II & III)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across public health, governance, and social justice papers:

Relevance for General Studies Paper II (Public Health, Social Justice, Welfare Schemes & Decentralized Governance)

- Decentralized Healthcare Delivery: Initiatives like the TB Mukht Panchayat demonstrate how grassroots governance and local self-government institutions can effectively tackle major public health challenges.
- Social Protection & Direct Benefit Transfers: Schemes like Ni-kshay Poshan Yojana

highlight the importance of addressing social determinants of health (such as undernutrition) through targeted financial support.

Relevance for General Studies Paper III (Science & Technology, Public Health Infrastructure & Disease Control)

- Technology-Driven Disease Eradication: The deployment of AI-enabled diagnostic tools, rapid molecular laboratories, and digital tracking platforms (Ni-kshay) showcases the power of scalable health tech
- Evidence-Based Policy Translation: Rapid adoption of global innovations (such as the BPaLM regimen) illustrates agile policy execution in combating drug-resistant diseases.

MAINS TB ELIMINATION PERSPECTIVE:

"India's journey toward a TB-Mukt Bharat is therefore more than a national achievement. It is a global public good. TB Harega, Desh Jeetega!" — Dr. Shobini Rajan

TOPIC 7: INNOVATION FOR PUBLIC GOOD — REIMAGINING AGRICULTURAL TRANSFORMATION

From Food Security to Prosperity Security, Fourth Agricultural Revolution, Global Agri-Tech Trends, Sub-Mission on Nutri-Cereals (Shree Anna), National Mission on Natural Farming, Grassroots Innovations (NIF), HRMN-99 Apple, Riyawan Silver Garlic & Sadabahar Mango (By Anand Prakash Tiwari, PhD Scholar, NIF-India & Dr. Arvind C. Ranade, Director, NIF-India)

AGRICULTURAL TRANSFORMATION

AXIOM: *"The journey from the Green Revolution's focus on calorie sufficiency to the current era of 'Nutritional and Prosperity Security' underscores a fundamental shift in India's agricultural spirit. As we march toward Viksit Bharat@2047, agriculture is no longer viewed merely as subsistence activity, but as a technology-enabled frontier driven by the Jai Anusandhan spirit." — Anand Prakash Tiwari & Dr. Arvind C. Ranade*

1. Executive Summary & The Shift from Food Security to Prosperity Security

In the March 2026 special edition of Yojana, the seventh major feature titled 'Innovation for Public Good: Reimagining Agricultural Transformation' is authored by Anand Prakash Tiwari (PhD Scholar, National Innovation Foundation-India) and co-authored by Dr. Arvind C. Ranade (Director, NIF-India). The paper examines how Indian agriculture is undergoing a profound paradigm shift—moving away from the input-intensive Green Revolution's primary focus on calorie and food sufficiency toward 'Nutritional and Prosperity Security'.

The authors highlight that while total foodgrain production rose remarkably from 108.42 million tonnes in 1970-71 to a record 357.73 million tonnes in 2024-25, the linear Green Revolution model created significant ecological burdens, including soil degradation, groundwater over-extraction, and chemical residues. As India marches toward Viksit Bharat@2047, agriculture is being reimagined as a technology-enabled, sustainable frontier powered by Prime Minister

Narendra Modi's call for 'Jai Anusandhan' (hail to research and innovation).

2. Global Agri-Tech Trends and the Indian Agrarian Context

Globally, the agri-tech market is expanding rapidly—doubling from an estimated USD 24.4 billion in 2024 to a projected USD 49 billion by 2030. This 'Fourth Agricultural Revolution' is driven by precision farming (IoT sensors and remote sensing), drone deployment for aerial spraying and weeding, and biotechnology.

In the Indian context, where agriculture supports nearly 50% of the workforce but contributes ~18% to GDP, structural challenges remain:

- **Smallholder Dominance:** Small and marginal farmers operate on fragmented landholdings averaging around 1 hectare (with 86% of holdings smaller than 2 hectares)
- **Productivity and Market Gaps:** Farmers face constraints including limited capital, fragmented supply chains, post-harvest losses, and escalating climate variability.
- **Redefining Public Good Innovation:** In a developing economy, agricultural innovation must emphasize accessibility (overcoming cost barriers), adaptability (tailored to diverse agro-climatic zones), and accountability (respecting farmers' autonomy and indigenous knowledge).

3. India's Policy Priorities and Budget 2026-27 Interventions

- India's agricultural transformation rests on multi-pronged policy priorities supported by Union Budget 2026-27:
- **Sub-Mission on Nutri-Cereals (Shree Anna):** Positioning millets as climate-resilient, nutrient-dense crops, with India emerging as the world's largest millet producer with 180.15 lakh tonnes in 2024-25.
- **Pulses and Oilseeds Missions:** The National Mission on Natural Farming, Mission for Aatmanirbharta in Pulses (targeting 35 lakh additional hectares during 2025-31), and National Mission on Edible Oils seek to bridge import gaps and promote sustainable practices.
- **Bharat-VISTAAR AI Platform:** Proposed in Budget 2026-27 as a multilingual AI tool integrating Agri Stack portals and ICAR packages to provide real-time, customized agricultural advisories.

- Value Chain and Blue Economy: Integrated development of 500 reservoirs and Amrit Sarovars into aquaculture hubs, alongside high-value crop promotion (coconut, cocoa, cashew, sandalwood) to build global brands by 2030.

4. Grassroots Innovations and Grassroots Technological Refinement

Nurtured by the National Innovation Foundation (NIF), grassroots innovators across rural India develop affordable, contextually appropriate technologies that reduce drudgery (especially for women farmers) and boost efficiency :

- Manual and Multi-Row Paddy Transplanters:** Innovators like Ranjit Mirig (Odisha) and Sadasibo Majhi (Koraput, Odisha) developed low-cost manual transplanters that drastically reduce the physical drudgery of prolonged bending in standing water while achieving high operational capacity.
- Multipurpose Food Processing Machine:** Developed by Dharambir Kamboj (Haryana), this portable cylindrical unit can process over 100 fruits, herbs, and seeds—extracting juices, oils, and gels while performing steaming and pulverization in a single machine. Adopted by women's SHGs, it is now sold across 15 countries.

5. Farmer-Led Varietal Innovations (Padma Shri Hariman Sharma & Others)

Beyond machinery, grassroots innovators pioneer remarkable plant-level selections and breeding breakthroughs supported by NIF and the PPV&FRA framework:

- HRMN-99 Apple Variety:** Developed by Hariman Sharma (Bilaspur, Himachal Pradesh), this apple variety thrives in plains, tropical, and sub-tropical regions (reaching 40-45°C summers), eliminating the traditional chilling-hour requirement (5,000-8,500 feet elevation). Backed by NIF multi-location trials across 7 states, Sharma was honored with the Padma Shri in 2025.
- Riyawan Silver Garlic:** Developed by Ishvarlal Dhakad (Neemuch, Madhya Pradesh) through disciplined selection, exhibiting large compact white bulbs, ~20 cloves per bulb, high yield (up to 120 quintals/ha), and 10-month storability.
- Sadabahar Mango Variety:** Developed by Shrikishan Suman (Kota, Rajasthan) over 15 years, this dwarf, round-the-year mango variety is disease-resistant, sweet, and ideal for kitchen gardens and high-density plantations.

6. Analytical Matrix: Agricultural Paradigms, Innovations & Strategic Impacts

The table below synthesizes the structural evolution, policy frameworks, grassroots innovations, and strategic developmental outcomes in Indian agriculture:

Transformation Dimension	Historical Paradigm	Contemporary Policy & Innovation	Developmental Impact
Agricultural Focus	Green Revolution: Calorie sufficiency and linear volume.	Prosperity Security: Nutritional adequacy, climate resilience, and net income.	Shifts from food scarcity to holistic rural prosperity and sustainability.
Digital & AI Integration	Manual advisories and traditional extension services.	Bharat-VISTAAR AI tool, Agri Stack integration, and e-NAM.	Provides real-time, multilingual, data-driven decisions at the farm gate.
Machinery & Drudgery	Heavy, capital-intensive machinery requiring vast infrastructure.	Grassroots tools: Manual transplanters and Multipurpose Food Processors.	Reduces drudgery for women farmers and empowers rural micro-enterprises.
Crop Breeding & Variety	Institutional research labs alone driving seed development.	Farmer-led innovations: HRMN-99 Apple, Riyawan Silver Garlic, Sadabahar Mango.	Decentralizes innovation, securing PPV&FRA rights and global market reach.

7. Civil Services Examination Focus (GS Paper III)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across agricultural economics, science & technology, and inclusive growth papers:

Relevance for General Studies Paper III (Indian Agriculture, Technology Missions, Farm Subsidies & Food Security)

- **Paradigm Shift in Agriculture:** The evolution from Green Revolution 'calorie sufficiency' to 'prosperity security' provides an outstanding framework for mains answers on contemporary agrarian challenges.
- **Grassroots Innovation & Intellectual Property:** The integration of grassroots innovators (via NIF and PPV&FRA) into formal agricultural science illustrates the democratization of research and the protection of traditional knowledge.
- **Digital Agriculture & AI Interventions:** Tools like Bharat-VISTAAR and e-NAM exemplify the convergence of Agri Stack data with grassroots farming to mitigate climate and market risks.

MAINS AGRICULTURAL PERSPECTIVE:

"The transformation of agriculture from passive production activity to autonomous entrepreneurship will pave the path for Kartavya se Kirtiman (Duty to Glory), anchored in self-reliant and sustainable growth." — Anand Prakash Tiwari & Dr. Arvind C. Ranade [cite: 46]

TOPIC 8: UNION BUDGET 2026-27 — BUILDING RESILIENCE, EXPANDING OPPORTUNITY, AND POWERING VIKSIT BHARAT

The Three Kartavyas, Macroeconomic Fiscal Consolidation, Manufacturing Depth in Strategic Sectors (Biopharma SHAKTI, Semiconductor Mission 2.0, Electronics, Rare Earth Corridors), Infrastructure Capex of Rs 12.2 Lakh Crore, Human Capital & Social Justice Interventions, and Taxation & Trade Facilitation Reforms

UNION BUDGET 2026-27 STRATEGIC

AXIOM: *"The Union Budget 2026-27 arrives at a pivotal moment in India's development journey. Positioned as the first Budget prepared in Kartavya Bhawan, it is anchored in three guiding duties (kartavyas)—accelerating growth, fulfilling people's aspirations, and ensuring inclusive participation across regions and communities."*

1. Executive Summary & Macroeconomic Fiscal Framework

In the March 2026 special edition of Yojana, the concluding major feature titled 'Union Budget 2026-27: Building Resilience, Expanding Opportunity, and Powering Viksit Bharat' provides a comprehensive synthesis of the national fiscal blueprint. Prepared in Kartavya Bhawan, the budget is anchored in the framework of Three Kartavyas (duties): accelerating growth, fulfilling people's aspirations, and ensuring inclusive participation.

The macroeconomic parameters reflect a calibrated balance between fiscal prudence and productive capital formation:

- **Non-debt Receipts:** Estimated at Rs 36.5 lakh crore.
- **Total Expenditure:** Estimated at Rs 53.5 lakh crore.
- **Fiscal Deficit:** Pegged at 4.3% of GDP for BE 2026-27 (compared to 4.4% in RE 2025-26).
- **Debt-to-GDP Ratio:** Projected to moderate to 55.6% in BE 2026-27 (from 56.1% in RE 2025-26).
- **Net Tax Receipts:** Centre's net tax receipts estimated at Rs 28.7 lakh crore.

2. First Kartavya: Accelerating and Sustaining Economic Growth

The growth strategy focuses on productivity, global competitiveness, and resilience to volatile international dynamics through several structural interventions:

- **Scaling Manufacturing in Strategic & Frontier Sectors:** Establishing domestic depth through Biopharma SHAKTI (Rs 10,000 crore over 5 years), India Semiconductor Mission 2.0, expanded electronics components manufacturing (outlay increased to Rs 40,000 crore), rare earth corridors, new chemical parks, and an integrated textile program.
- **Reviving Legacy Industrial Clusters:** A targeted scheme to rejuvenate 200 legacy clusters to address cost inefficiencies and technological gaps.
- **Champion SMEs & Micro Enterprises:** Introduction of a Rs 10,000 crore SME Growth Fund, expansion of the Self-Reliant India Fund, and training of 'Corporate Mitras' via professional bodies to assist small businesses.
- **Infrastructure & Energy Push:** Public capital expenditure raised to Rs 12.2 lakh crore, supported by an Infrastructure Risk Guarantee Fund, Dedicated Freight Corridors, 20 new National Waterways, Rs 20,000 crore

for CCUS (Carbon Capture, Utilisation and Storage), and City Economic Regions (Rs 5,000 crore per CER over 5 years) :

3. Second Kartavya: Fulfilling Aspirations and Building Capacity

Human capital development and institutional capacity receive a comprehensive, multi-sectoral push :

- **Education & Skilling:** Establishment of a high-powered Education to Employment and Enterprise committee, university townships, and district STEM girls' hostels :
- **Health & Wellness:** Expansion of allied health professionals (100,000 additional professionals), 5 regional medical hubs for medical tourism, new All India Institutes of Ayurveda, NIMHANS-2, and upgraded mental health institutions.
- **Creative Economy & Tourism:** AVGC creator labs in 15,000 schools and 500 colleges, a National Institute of Hospitality, guide upskilling, and the development of 15 archaeological sites into experiential cultural destinations.
- **Sports & Youth:** A decade-long Khelo India Mission aimed at transforming grassroots sports.

4. Third Kartavya: Inclusive Growth and Social Justice

Ensuring that development reaches every region, community, and sector:

- **Agriculture & Technology:** High-

value agriculture promotion, reservoir development, and the multilingual AI advisory tool 'Bharat-VISTAAR' integrating Agri Stack and ICAR knowledge.

- **Empowering Divyangjan:** Divyangjan Kaushal Yojana expanding employment opportunities in IT, AVGC, hospitality, and F&B.
- **Regional Equity:** Purvodaya and North-East development including the East Coast Industrial Corridor, tourism circuits, e-buses, and Buddhist circuit development.

5. Taxation Reforms, Simplification, and Trade Facilitation

- **Direct Tax Reforms:** Implementation of the new Income Tax Act effective April 2026, simplified return filing, TCS rationalization, automated lower TDS certificates, a one-time foreign asset disclosure window, and a unified safe harbour regime for the IT sector :
- **Indirect Taxes & Trade Facilitation:** Customs duty exemptions for energy transition, nuclear power, critical minerals, and electronics; tariff simplification lowering personal import duties; digital single windows; risk-based scanning; and export support including duty-free fish catch exports :

6. Analytical Matrix: Budget 2026-27 Outlays & Strategic Framework

The table below outlines the central government's major expenditure allocations as detailed in Union Budget 2026-27:

Ministry / Sectoral Allocation	Budget Estimates 2026-27 (in Crores)
Total Government Expenditure	Rs 53,47,315 Crore
Interest Payments	Rs 14,03,972 Crore
Transport (Roads, Railways, Aviation)	Rs 5,98,520 Crore
Defence	Rs 594,585 Crore
Major Subsidies	Rs 4,10,495 Crore
Pensions	Rs 2,96,214 Crore
Rural Development	Rs 2,73,108 Crore
Home Affairs (including UTs)	Rs 2,55,234 Crore
Agriculture and Allied Activities	Rs 1,62,671 Crore
Education	Rs 1,39,289 Crore
Energy	Rs 1,09,029 Crore
Health	Rs 1,04,599 Crore
Urban Development	Rs 85,522 Crore

7. Civil Services Examination Focus (GS Paper II & III)

For candidates preparing for UPSC Civil Services

and State Public Service examinations, this analysis delivers critical high-yield substance across Indian economy, budgeting, fiscal policy, and governance papers:

Relevance for General Studies Paper II (Governance, Welfare Schemes & Regional Equity)

- **Three-Kartavya Framework:** The structural organization around accelerating growth, fulfilling aspirations, and ensuring social inclusion provides an exceptional governance model for mains answers.
- **Regional & Social Justice:** Targeted interventions like Purvodaya, Divyangjan skilling, and affordable housing reflect inclusive state policy.

Relevance for General Studies Paper III (Indian Economy, Budgeting, Taxation, Infrastructure & Manufacturing)

- **Fiscal Consolidation with Growth:** Demonstrates how maintaining fiscal deficit targets (4.3% of GDP) coexists with aggressive capital formation (Rs 12.2 lakh crore Capex).
- **Industrial Policy & Tech Missions:** Strategic outlays in semiconductors, biopharma, and electronics mark a decisive shift from assembly to manufacturing depth.

MAINS BUDGET PERSPECTIVE: *"This Budget is not merely an annual financial statement; it is a strategic blueprint that links industrial policy, social development, and institutional reform under a unified framework of kartavya—duty toward growth, people, and equity."*

BUDGETARY PROVISIONS FOR WOMEN — EMPOWERING HALF THE NATION

Gender Budget Outlay of Rs 5.00 Lakh Crore (9.37%), DAY-NRLM Allocation Surge, SHE Marts for Women Entrepreneurs, Krishi Unnati Yojana Boost, Jal Jeevan Mission Impact, Mission Shakti, and Women's Safety Interventions (By Dr. Ritu Saraswat, Senior Faculty, Department of Sociology)

WOMEN-LED DEVELOPMENT AXIOM: *"The Union Government's policy framework continues to rely heavily on the social and economic empowerment of women, a commitment that is evident in the most recent budgetary statements. Half of the country's population is no more merely a beneficiary of schemes, but an active participant in the nation's economic structure." — Dr. Ritu Saraswat*

1. Executive Summary & Gender-Responsive Budgeting (FY 2026-27)

In the March 2026 special edition of Yojana, the feature titled 'Budgetary Provisions for Women' is authored by Dr. Ritu Saraswat, Senior Faculty Member in the Department of Sociology, Higher Education, Jaipur. The article analyzes how Union Budget 2026-27 elevates women from mere beneficiaries of welfare schemes to active participants in India's economic architecture.

The fiscal commitment to women-led development is highlighted by several key budgetary metrics:

- **Gender Budget Share:** The share of the Gender Budget in the total Union Budget increased to 9.37% in FY 2026-27 (up from 8.86% in FY 2025-26).
- **Total Allocation:** An allocation of Rs 5.00 lakh crore has been provided for the welfare of women and girls in the Gender Budget Statement (GBS) for FY 2026-27.
- **Growth Rate:** This represents a robust 11.36% increase over the GBS allocation of Rs 4.49 lakh crore in FY 2025-26.

2. Strengthening Rural Livelihoods: DAY-NRLM and SHE Marts

Recognizing that economic independence is paramount, the government has substantially boosted rural women's livelihood frameworks:

- **DAY-NRLM Outlay Surge:** The programme component of the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) was boosted to Rs 17,280 crore in FY 2026-27 (a 20% increase over the Revised Estimates of Rs 14,400 crore for 2025-26).
- **Grassroots Reach:** DAY-NRLM has mobilized 10.05 crore rural households into 90.9 lakh Self-Help Groups (SHGs) across India, supporting 4.6 crore Mahila Kisans, 3.74 lakh enterprises, and deploying 47,952 Bank Sakhis for financial inclusion.
- **Self-Help Entrepreneur (SHE) Marts:** The budget proposes setting up community-owned retail hubs in every district to provide organized and consistent market access for products made by women-led SHGs, transforming women from credit-led livelihoods to business owners.

3. Agriculture, Coastal Livelihoods, and Traditional Sectors

- **Krishi Unnati Yojana Jump:** Acknowledging the vital role of women farmers, the allocation for Krishonnati Yojana was raised to Rs 3,360 crore in FY 2026-27 (a 65% jump over the Revised Estimates of Rs 2,040 crore) to enhance agricultural productivity and seed distribution.
- **Coastal and Fisheries Empowerment:** Integrated development of 500 reservoirs and Amrit Sarovars supporting women-led organizations in fisheries, connecting them with startups and Fish Farmers Producer Associations.
- **Traditional Sectors & Khadi:** Focused support through the National Handloom and Handicraft Programme and the Mahatma Gandhi Gram Swaraj initiative, enhancing skill development, branding, and global market access for handloom and handicraft sectors.

4. Indirect Enablers: Jal Jeevan Mission and Maternal Health

- **Jal Jeevan Mission Expansion:** Funding for JJM increased nearly threefold from Rs 8,306.51 crore (RE 2025-26) to Rs 33,022.96 crore in FY 2026-27. By expanding tap water connections to over 15.79 crore households, WHO estimates save women nearly 5.5 crore

hours daily previously spent collecting water.

- **Reproductive & Child Health (RCH):** The Flexible Pool for RCH and Health System Strengthening under the National Health Mission was prioritized with an increased allocation of Rs 19,835.88 crore, boosting maternal health, physical capability, and long-term economic productivity.

5. Women's Safety, Protection, and Mission Shakti

- **Enhanced Safety Funding:** Total allocation for women's safety schemes increased from Rs 782.35 crore (Revised Estimates) to Rs 1,014.05 crore in the current budget, ensuring safer public and urban spaces to enhance women's mobility and labor force participation.
- **Mission Shakti Outlay:** Funding for Mission Shakti—the integrated umbrella scheme comprising Sambal (safety and security) and Samarthya (empowerment)—was boosted to Rs 3,200 crore (up from Rs 2,000 crore in Revised Estimates), reinforcing the institutional safety net for women.

6. Analytical Matrix: Women-Centric Budget Interventions & Allocations

The table below summarizes the key budgetary allocations, scheme components, and developmental impacts for women empowerment in Budget 2026-27

Scheme / Initiative	Budget 2026-27 Outlay / Provision	Core Focus & Interventions	Socio-Economic Impact
Gender Budget Statement	Rs 5.00 Lakh Crore (9.37% of total budget).	Multi-sectoral gender-responsive budgeting across ministries.	Ensures explicit financial commitment to women's welfare and empowerment.
DAY-NRLM	Rs 17,280 Crore (20% increase over RE).	Mobilizing rural women into SHGs and establishing SHE Marts.	Transitions women from credit-led livelihoods to business ownership.
Krishi Unnati Yojana	Rs 3,360 Crore (65% jump over RE).	Enhancing agricultural productivity and supporting Mahila Kisans.	Recognizes and supports women farmers as core agricultural drivers.
Jal Jeevan Mission	Rs 33,022.96 Crore (nearly 3x increase).	Providing functional household tap water connections in rural areas.	Saves women 5.5 crore hours daily and improves public health.
Mission Shakti & Safety	Rs 3,200 Cr (Mission Shakti) & Rs 1,014 Cr (Safety schemes).	Sambal (safety) and Samarthya (empowerment) institutional framework.	Guarantees safety, mobility, and institutional protection for women.

7. Civil Services Examination Focus (GS Paper I & II)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across Indian society, governance, and social justice papers:

Relevance for General Studies Paper I (Role of Women & Women's Organizations)

- **Women-Led Development Paradigm:** Transitioning from social welfare to economic leadership, as evidenced by SHE Marts and SHG federations, provides an excellent framework for essays and societal questions.

Relevance for General Studies Paper II (Welfare Schemes, Social Justice & Governance)

- **Gender-Responsive Budgeting:** The expansion of Gender Budget allocation to Rs 5.00 lakh crore (9.37%) illustrates how fiscal policy can institutionalize gender equality.
- **Institutional Safety & Empowerment:** Schemes like Mission Shakti (Sambal and Samarthya) highlight the administrative mechanisms required to secure women's safety and public mobility.

MAINS WOMEN EMPOWERMENT PERSPECTIVE: "A strong institutional and administrative framework is necessary for effective results, where honesty, responsibility, and integrity in execution are not just desired but also necessary to translate policy intent into ground impact." — Dr. Ritu Saraswat