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# YOJANA

A DEVELOPMENT MONTHLY SINCE 1957

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**SAI PARANJPYE**  
A Storyteller Across  
the Mediums

**INDIA'S ORANGE ECONOMY**  
The Role of IICT

**UNION BUDGET**  
2026-27

# FORCE MULTIPLIER

Shot on  
note 2

## Shaping Tomorrow's India

Every year, the Union Budget sets the rhythm of governance, but its true significance lies in how policies multiply opportunities across society. Development, at its most meaningful, functions as a force multiplier – amplifying human capability, expanding access, and transforming individual progress into collective national advancement. As India advances toward *Viksit Bharat@2047*, this issue of Yojana explores how policy initiatives extend beyond allocations to create enduring momentum.

At the centre of this transformation stand the four foundational pillars: youth, women, farmers, and the poor. When investments strengthen skills, livelihoods, and social security, their impact multiplies far beyond economic indicators. A skilled young population drives innovation; empowered farmers sustain food and rural economies; inclusive welfare builds resilience; and women's participation expands the nation's productive capacity. Together, these pillars convert demographic strength into developmental acceleration.

Infrastructure represents another powerful multiplier. Roads, digital connectivity, and logistics networks do more than improve efficiency; they reshape opportunity itself. By connecting markets, services, and communities, infrastructure reduces distance, not only geographical but also social and economic. Each new connection widens participation, enabling growth to reach previously underserved regions and populations.

This issue also coincides with International Women's Day, reminding us that women's empowerment is among the most transformative multipliers of development. Policy approaches increasingly move from welfare support toward leadership and economic participation. When women gain access to education, entrepreneurship, and decision-making spaces, the benefits extend across families, communities, and generations, reinforcing inclusive growth.

Equally significant is the rise of India's Orange Economy, where creativity and culture emerge as engines of economic expansion. From animation and gaming to digital storytelling and design innovation, creative industries demonstrate how imagination itself can multiply employment, innovation, and global cultural presence. By integrating creativity with technology and skills, India recognises that ideas are powerful economic assets capable of shaping future growth trajectories.

The conversation with acclaimed filmmaker and writer Sai Paranjpye reflects this creative force in action. Her journey across multiple storytelling mediums illustrates how cultural expression deepens social understanding and strengthens democratic dialogue. Creativity, in this sense, becomes a multiplier of perspectives, empathy, and shared identity.

Public health efforts, highlighted through World TB Day and India's commitment toward a *TB-Mukt Bharat*, further illustrate how coordinated policy, science, and community participation multiply impact. Health interventions not only save lives but also enhance productivity, dignity, and long-term societal resilience.

Taken together, the essays in this edition underline a central insight: development achieves scale when it empowers people. Budgets initiate direction, but progress accelerates when human potential, creativity, infrastructure, and social commitment reinforce one another. As India moves forward, the journey toward *Viksit Bharat* will be shaped by these interconnected forces – each acting as a multiplier, strengthening the nation's collective capacity to grow, innovate, and thrive. □





## Advancing *Viksit Bharat* through Four Pillars

*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.*

**T**oday, India stands tall on the global stage. We are one of the world's fastest-growing major economies. Infrastructure is expanding at a remarkable pace. A new generation of entrepreneurs is reshaping industries. Digital public systems are changing the way services reach people.

Yet the challenges before the nation are equally formidable. Every year, millions of young people enter the labour market with high aspirations. Women's participation in the economy needs to rise further. Massive effort is required to skill our people. The country must build greater resilience against the growing threat of climate change.

On 1 February 2026, Finance Minister Nirmala Sitharaman presented the Union Budget for the fiscal year 2026-27. As her ninth consecutive budget, it marked a historic milestone in India's economic policymaking. The Budget candidly recognised both the country's unique strengths and its most pressing challenges, and set out a clear and coherent strategy to address them.

### The Four Strong Pillars of *Viksit Bharat*

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.

Let us now look closely at each of these pillars and understand how the Budget supports them.

#### The Youth

India remains a demographic outlier in an increasingly aging world. The country's vast youth population is its most potent economic lever. To harness this advantage, the demographic dividend needs to be translated into a productive workforce and the entrepreneurial spirit must be encouraged.

To support this, the 2026-27 fiscal roadmap gives special attention to skilling, employability, credit accessibility, and entrepreneurship. Here is how the Finance Minister plans to build the connective tissue between potential and prosperity.

- **New University Townships**

The Budget proposes the creation of five new university townships situated near major industrial corridors. These institutions will offer world-class

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education and also bridge the long-standing gap between academia and industry. By placing students in the physical heart of industry, the government aims to align academic curricula with market needs, fostering a culture of lab-to-land innovation.

- **Promotion of MSMEs**

Micro, Small and Medium Enterprises (MSMEs) are the backbone of India's economy. If nurtured well, startups and MSMEs can become the next engines of India's economic growth. They employ millions of young people. However, many MSMEs struggle to grow due to limited access to finance, technology, and markets.

To catalyse this sector, the Finance Minister announced a new MSME Growth Fund with an allocation of Rs 10,000 crore. The objective is to identify scalable units and nurture them into Champion MSMEs, companies with the size and sophistication to compete globally.

- **More Risk Capital for Micro Enterprises**

For micro-enterprises, the struggle is often about survival in the early stages. The Budget bolsters the grassroots entrepreneurship by infusing an additional Rs 2,000 crore into the Self-Reliant India Fund. Moreover, the government has moved to abolish the Angel Tax, removing a major regulatory friction point. The twin measures will create a more welcoming environment for domestic investment and grassroots innovation.

- **Corporate Mitras**

One of the most innovative proposals in this Budget is the Corporate *Mitra* initiative. The government will partner with professional bodies such as the Institute of Chartered Accountants of India (ICAI), Institute of Company Secretaries of India (ICSI), and Institute of Cost and Management Accountants of India (ICMAI) to train youth as Corporate *Mitras*.

These *Mitras* will provide affordable advisory support to MSMEs on GST, compliance, bookkeeping, and basic filings, especially in Tier-II and Tier-III towns. This will serve a dual purpose: create high-quality jobs for young professionals and improve ease of doing business for small enterprises.

- **Orange Economy: Cultivating the Content Creators**

Recognising that the careers of the future are increasingly digital and creative, the Budget makes a significant bet on the Orange Economy. The Finance Minister has announced the setting up of Animation, Visual Effects, Gaming, and Comics (AVGC) labs in 15,000 secondary schools and 500 colleges. They will groom a workforce ready to lead in the global content creation and digital media markets.

- **Tourism & Hospitality Employment**

Tourism has immense potential to generate employment, especially for the youth and local communities. The Ministry of Tourism will train and upskill 10,000 tourist guides. A National Institute of Hospitality will also be established to strengthen professional training in this sector.

In a bid to promote niche and sustainable tourism, the Budget proposes the development of mountain trails, turtle trails, and bird-watching trails. Moreover, 15 archaeological sites will be transformed into experiential cultural destinations. This will stimulate local economies without the environmental toll of mass tourism.

The Finance Minister has also announced the setting up of dedicated Medical Value Tourism Hubs. These aim to capture a larger share of the global healthcare market while also providing high-skilled employment opportunities for the youth in the wellness and medical sectors.

- **New-Age Tech Skills**

The jobs of tomorrow will require very different skills. Recognising this reality, the Budget places strong

**Creating Champion SMEs and Supporting Micro Enterprises**

**Equity Support**

- › Dedicated ₹10,000 crore **SME Growth Fund** to be introduced
- › **Self-Reliant India Fund** to be top up with ₹2,000 crore

**Liquidity Support**

- › More than ₹7 lakh crore made available to MSMEs with TReDS

**Professional Support**

- › Develop cadre of '**Corporate Mitras**' in Tier-II & Tier-III towns, to help MSMEs meet compliance requirements at affordable costs

**Investment in EDUCATION**

- **National Institute of Design** to be established to boost design education and development in the eastern region of India
- **5 University Townships** to be created in vicinity of major industrial and logistic corridors
- **1 girls' hostel** to be established in every district in Higher Education STEM institutions
- **4 Telescope Infrastructure facilities** to be set up or upgraded to promote Astrophysics and Astronomy

emphasis on training in Artificial Intelligence (AI), cloud computing, digital services, and other emerging technologies. This will help young people prepare for careers in these fast-growing fields. The approach aligns with India's broader transition toward advanced manufacturing, digital services, creative economy, and AI-driven innovation.

### • **Building a Bridge Between Education and Employment**

The Budget advances a model in which higher education is expected not only to enrol students but also to produce employable graduates, strengthen applied research, and build innovation capacity. To further this objective, a high-powered committee will be set up to recommend reforms that bridge the gap between learning and work, particularly in services, technology, and sectors where global demand for skilled talent continues to rise.

### **Women**

The Finance Minister Nirmala Sitharaman has spearheaded the concept of women-led development. The idea has migrated from the margins of social policy to the very centre of India's economic strategy. The Budget 2026-27 carries this vision forward by supporting women's education, entrepreneurship, labour force participation, and economic leadership. For this, several important initiatives have been announced in the Budget.

### • **SHE Marts:**

Women-led Self-Help Groups (SHGs) have emerged as some of the most effective grassroots economic institutions in India. Initiatives such as the *Lakshpati Didi* have already helped many rural women become financially independent and socially empowered.

Building on this success, the Finance Minister has announced the launch of Self-Help Entrepreneur (SHE) Marts across the country. Envisioned as community-owned retail hubs in every district, these outlets will improve market access to products of SHGs and rural women entrepreneurs.

### • **Creating an Army of Caregivers**

The Budget also recognises the growing demand for trained caregivers in areas such as elderly care, childcare, and allied health services. 1.5 lakh multi-skilled caregivers will be trained, creating large-scale employment opportunities, particularly for women. These caregivers will also help in providing high-quality services to aging populations in India and abroad.

### • **Girls' Hostels in Every District**

Access to safe accommodation remains a major barrier for many young women who wish to pursue higher education, especially in science, technology, engineering, and mathematics (STEM) fields. To address this challenge, the Budget proposes the establishment of dedicated girls' hostels in every district, specifically within higher education STEM institutions. These safe and accessible residential facilities will help improve female enrolment and retention, enabling more young women to pursue advanced education and professional careers.

### • **Integrating Women-led Groups into the Fisheries and Coastal Livelihoods**

The Budget recognises the important role of women in the fisheries and coastal economy. Several measures have been announced to strengthen market linkages and value chains, involving start-ups, women-led groups, and Fish Farmers Producer Organisations.

### • **Focused Support to Women-intensive Traditional Sectors**

The Budget also addresses India's cultural capital—the handloom and handicraft sectors—which remain heavily female-intensive. To strengthen these sectors, the Budget proposes focused support through a National Handloom and Handicraft Programme.

Complementing this is the Mahatma Gandhi *Gram Swaraj* initiative, which seeks to rebrand Khadi and traditional crafts for a global audience. This will be supported through better training, skill development, quality improvement, branding, and access to global markets.

## Farmers

Despite India's rapid industrialisation and the rise of its services sector, agriculture remains the backbone of the country's economy. It provides livelihood to millions of Indians and supports a large share of the population, directly or indirectly.

However, the sector is currently navigating the challenges of climate volatility, shifting consumer preferences, and disruptive technology. Moreover, nearly 86 per cent of farmers operate on small, marginal landholdings.

Moreover, the traditional model of volume-based, staple-heavy farming has reached its limits. The sector requires a shift toward high-value, diversified, and technology-enabled agriculture.

The Budget focuses on improving productivity, encouraging diversification, and strengthening value chains. For this, the Finance Minister has proposed a series of targeted interventions designed to modernise the agrarian landscape.

- **Bharat-VISTAAR AI Tool for Farmers**

One of the most forward-looking initiatives is *Bharat VISTAAR* (Virtually Integrated System to Access Agricultural Resources), a multilingual, AI-driven agricultural platform. By synthesising massive data sets from Agri Stack and the Indian Council of Agricultural

The infographic features the Union Budget 2026-27 logo with a large Rupee symbol. It includes the Ministry of Finance and PIB logos. The main heading is 'INCREASING FARMER'S INCOME'. Below it, there are two bullet points: one for Bharat-VISTAAR and another for SHE-Marts. A photograph of a woman in a red sari is also present.

**INCREASING FARMER'S INCOME**

- › **Bharat-VISTAAR** (Virtually Integrated System To Access Agricultural Resources); **multilingual AI tool** to enhance farm productivity, enable better decisions for farmers and reduce risk by providing customised advisory support
- › **Self-Help Entrepreneur (SHE) Marts for Rural Women-led Enterprises:** Building on the success of the Lakhpati Didi Programme, SHE-Marts to be set up to help women take the next step from credit-led livelihoods to being owner of enterprises

Research (ICAR) advisory systems, the platform offers farmers a digital consultant in their pocket.

Through real-time and multilingual guidance, farmers will be able to choose suitable crops, manage pests more effectively, improve yields, and connect their produce to markets. Thus, it will turn information into a primary agricultural input, as essential as water or fertilizer.

- **Support for High-Value & Diversified Agriculture**

India's over-reliance on staples like rice and wheat has often led to market gluts and ecological strain. The Budget addresses this by incentivising high-value and diversified agriculture. Priority has been given to crops such as coconut, cocoa, cashew, sandalwood, and nut crops in hilly regions and tree crops in the North-East.

This strategy is twofold. First, these crops offer significantly higher returns per acre than traditional cereals. Second, they serve as the raw material for global processing and export markets.

- **Livestock, Dairy, Poultry & Allied Sector Boost**

In an era of climate uncertainty, a robust dairy and poultry sector provides the stable, daily cash flow that seasonal crop farming often lacks. The Budget bolsters this allied sector through credit-linked subsidies for animal husbandry, modernisation of dairy and poultry units, improved veterinary services, and the development of integrated value chains. These steps will help increase productivity, reduce losses, and ensure better returns for farmers.

- **Fisheries & Rural Employment**

The 2026-27 Budget places a significant bet on the Blue Economy to diversify rural incomes. A primary intervention is the integrated development of 500 reservoirs and *Amrit Sarovars*, transforming these water bodies into hubs for aquaculture value chains. By integrating startups and Fish Farmers Producer Organisations (FFPOs), the government aims to bridge the gap between rural catch and urban consumption.

Another critical policy lever introduced is the duty-free status for fish harvested by Indian-flagged vessels in the Exclusive Economic Zone (EEZ). This move will enhance the competitiveness of Indian seafood in the global market and incentivise domestic processing.

- **Investments in Storage and Value Chains**


One of the biggest challenges in agriculture has been post-harvest losses and weak market linkages. The Budget addresses this issue by focusing on storage, processing, and value chain development.

Government of India  
Department of Food and Public Distribution  
Ministry of Consumer Affairs, Food and Public Distribution

PRADHAN MANTRI  
GARIB KALYAN  
ANNA YOJANA

# DID YOU KNOW?

Under the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY), India distributes over 4 lakh metric tons of food grains every month to approximately 80 crore eligible citizens through the Public Distribution System.



Support has also been announced for the rejuvenation of coconut plantations and the establishment of new orchards. Old and unproductive coconut trees will be replaced with improved varieties to increase productivity.

Similarly, programmes have been introduced to make India self-reliant in raw cashew and cocoa production by 2030. The goal is to transform Indian Cashew and Indian Cocoa into premium global brands through enhanced processing and export linkages.

## The Poor

Economic growth, however formidable, loses its lustre if its dividends fail to reach the margins of society. Over the past decade, India has made significant progress in reducing multidimensional poverty and improving living conditions.

Inclusive growth remains a central theme of the Union Budget 2026–27. The strategy for this fourth pillar is twofold: strengthen the traditional social safety net while simultaneously building ramps to the formal economy.

While rural housing, nutrition programmes, and social protection remain the bedrock of this effort, they are now coupled with interventions in skill training and micro-enterprise development. Important initiatives in this direction are as follows:

- **VB-G RAM G: Strengthening Rural Livelihoods**

One of the most important announcements under this pillar is the *Viksit Bharat* Guarantee for *Rozgar*

and *Ajeevika* Mission (*Gramin*) (VB-G RAM G). This programme builds upon and expands the earlier rural employment framework, to improve income security and create more livelihood opportunities in villages.

The scheme promises up to 125 days of guaranteed rural employment, unemployment support, along with support for projects linked to rural infrastructure, water conservation, and livelihood activities.

- **Food Security for the Poor**

Ensuring that no family goes hungry remains a core priority. The Budget strengthens food security through continued support for the *Pradhan Mantri Garib Kalyan Anna Yojana* (PMGKAY). This scheme continues to serve as a critical shield against inflation and nutritional insecurity by providing 5 kg of free foodgrains per person per month to eligible beneficiaries.

- **Nutrition Schemes**

The Budget has further strengthened nutrition and child development programmes, particularly through *Anganwadi* services and childcare initiatives. These programmes play a crucial role in improving maternal and child health, early learning, and nutrition outcomes.

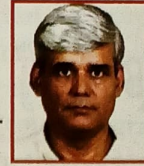
- **Housing for the Poor**

Access to safe and secure housing is another important step in improving the quality of life of low-income families. It also enhances health and sanitation, and provides a sense of dignity and security. The Budget provides significant funding for affordable housing in both rural and urban areas. Allocation for rural housing has been enhanced by 69 per cent, while the urban housing has seen a staggering jump of 179 per cent.

A nation's progress is shaped not only by the pace of its growth, but by the direction in which that growth moves. The Union Budget 2026–27 seeks to provide that direction by placing youth, women, farmers, and the poor at the centre of its vision. In doing so, it recognises that development must be broad-based and participatory, reaching every section of society.

Through investments in human capability, rural transformation, social protection and enterprise, the Union Budget 2026–27 lays a clear roadmap for a *Viksit Bharat*. It also truly embodies *Sabka Saath, Sabka Vikas, Sabka Vishwas, aur Sabka Prayas*, the mantra given by Prime Minister Narendra Modi. □

(The co-author, Isha Khosla is the Director of the Department of Expenditure, Ministry of Finance, Government of India. Email: [isha.khosla@nic.in](mailto:isha.khosla@nic.in))



## Personal Finance Empowerment for the Middle Class

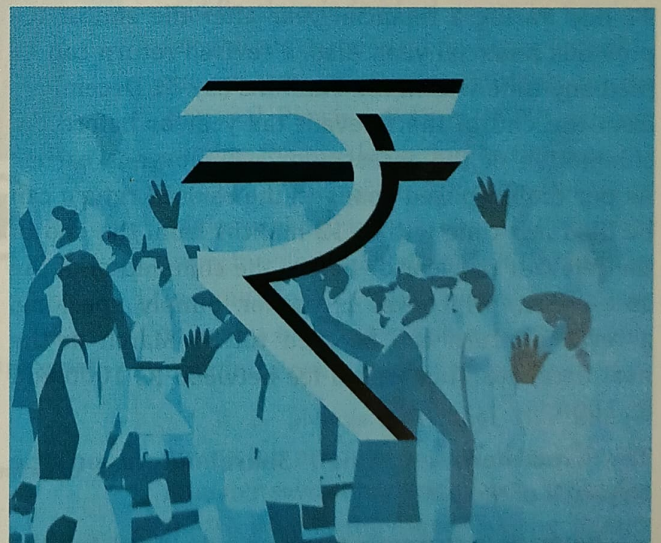
*There are measures aimed at empowering the middle class without compromising the fiscal roadmap of the government. Notably, there is no change and no indication of sun set date for the old Income Tax regime. This means that if a middle-class individual aims to go for a tax-free savings and investment instrument, they will have the option of the old tax regime. At the same time, if a middle-class individual wants to pay less tax, the provision is there.*

**U**nion Budget for Fiscal Year 2026-27 proposes continuation of rates, slabs, and exemptions (wherever applicable). From a personal finance point of view, these are some of the critical aspects, but do not complete the list. Hence, it is important to find what are the other items in the said list, and also, is there any hidden intention for not revising the above-mentioned items to ensure an effective fiscal road map for 2026. Needless to say, various measures announced in the Union Budget aim to help the middle class manage personal finance effectively through ease of compliance and also to reduce cash-flow stress and procedural friction, besides ease of travel, gifts, and personal imports.

Before talking about measures for compliance and lower incidence, first, there is a need to understand why '2026 Fiscal Road Map' is being discussed with the personal finances of the middle class. For this, there is a need to recall two key decisions over the last 12 months. First, with effect from 1 April 2025, an individual with annual income up to Rs 12 lakh (Rs 12.75 lakh with standard deduction/marginal relief) was made tax-free under the new tax regime, provided the income does not include capital gain.

At the same time, changes were made in tax rates and slabs under the new tax regime. These changes

had an impact on personal income tax collection of more than Rs 1 lakh crore. The second key change was the GST rate reduction with effect from 22 September 2025. This also impacted GST collection up to Rs 48000 crore. Need to remember that there will be an impact in the coming years too, and consequently fiscal roadmap for the government will also be affected. It may be noted that the government has estimated to end the fiscal year 2025-26 with a fiscal deficit at 4.4 per cent of GDP and pegged the fiscal deficit at 4.3 per cent of GDP for the fiscal year 2026-27. This will be difficult



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## INDIRECT TAXES

A Step Closer Towards Ease of Living

- › Reduction of tariff rate on all dutiable goods imported for personal use from 20% to 10%
- › Basic customs duty on 17 drugs or medicines to be exempted to provide relief to patients, particularly those suffering from cancer
- › Addition of 7 more rare diseases for the purposes of exempting import duties on personal imports of drugs, medicines and Food For Special Medical Purposes (FSMP) used in their treatment



if the government continues lowering tax rates or makes changes in slabs because every change comes with a cost. Keeping this in mind and ensuring a more productive '2026 Fiscal Road Map', the government prefers to give relief through easing compliance and lowering expenses.

Now, it is time to talk about various compliance measures that could benefit the middle class:

### Conditional Extension of Time for Filing Revised Income Tax Return

Presently, a non-audit tax assessee (mainly a salaried individual) can file an original return by 31 July during a financial year after the end of the previous financial year. Also, a revised return can be filed any time within nine months (by 31 December) from the end of the relevant tax year or before the completion of the assessment, whichever is earlier. As per the proposed changes, the revised return can be filed any time within 12 months from the end of the relevant tax year or before the completion of the assessment, whichever is earlier. Simply speaking, a revised return can be filed till 31 March in the next fiscal year, but with a fee between Rs 1000 and Rs 5000.

### Tax Treatment for Small Shareholders on the Buyback of Shares

Buyback is currently taxed as a dividend, but the extinguishment of shares was treated as a capital loss. This posed problems to small shareholders who had

no capital gains to set off the loss. Also, the buyback conceptually is like capital gains. Therefore, in the Finance Bill 2026, buyback treatment is changed to capital gains. Shareholders other than promoters will pay tax on such gains at the applicable capital gains tax rate. That is 12.5 per cent for long-term capital gains, listed and unlisted. 20 per cent on short-term listed, and an applicable rate on short-term unlisted. The government says this scheme will be beneficial for small shareholders.

### Ease of Compliance to the Investors Filing Declaration for no Deduction of Tax

In order to facilitate aspiring middle-class investors, the taxpayer may file the declaration (Form 15G/15H) to the depository for income from units of a mutual fund, interest from securities, and dividends. The depository will make available the declaration filed with it to the deductor. Simply speaking the taxpayer will not have to file a separate declaration with different entities, and instead, it can file the declaration with the depository. It will ease the compliance burden of the taxpayers.

### Simplified Procedure for Small Taxpayers to Obtain Certificate of Lower or Nil Deduction of Tax at Source

For small taxpayers, it is proposed that the application for issuance of certificates for a lower rate or nil deduction of tax may be made electronically to the prescribed income-tax authority. The prescribed income-tax authority shall examine the application electronically and issue the certificate subject to fulfilment of conditions as may be prescribed, or reject the application if prescribed conditions are not fulfilled or the application is incomplete.

### Discloser Scheme for Foreign Assets of Small Taxpayers

The Scheme provides a one-time opportunity to eligible taxpayers to disclose specified foreign income and assets either not taxed or not reported in the return of income, on payment of tax or fee, with immunity from further tax, penalty, and prosecution under the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015. People who can take advantage of this scheme include employees of multinational technology companies receiving ESOPs (Employee Stock Options) or RSUs (Restricted Stock Units) from foreign employers who have not reported such assets, former students retaining dormant or low-balance foreign bank accounts after completion

of studies abroad, returning non-residents with undisclosed foreign savings or insurance policies; and mission employees or other personnel on deputation abroad.

### Exemption of Interest on Compensation Amount Awarded by the Motor Accident Claims Tribunal (MACT)

To alleviate the sufferings of victims of motor vehicle accidents and their families, it is proposed that any interest awarded on the compensation amount in the case of an individual, awarded by MACT, shall be exempt. It is also proposed that in the case of an individual, no tax shall be deducted at source for such interest, irrespective of the amount of interest awarded by MACT.

This is an indicative list of measures to ease compliance. Now need to discuss measures which will boost cash flow, ease gifting, facilitate smooth transfer from abroad, and lower tax incidence:

**Lower Tax Collected at Source (TCS):** Finance Bill has proposed remittance under the Liberalised Remittance Scheme (LRS) of an amount or aggregate of the amounts exceeding Rs 10 lakh to 2 per cent

from 5 per cent for purposes of education or medical treatment. For other purposes, this will remain at 20 per cent. At the same time, the TCS rate on the sale of overseas tour programme package reduced to 2 per cent from the current 5 per cent and 20 per cent. All these measures reduce cash-flow blockage and refund dependency, especially for middle-class families funding education or medical treatment abroad.

**Coming from Abroad:** Duty-free allowances have been revised up to Rs 75000, and clarity has been provided to bring a new laptop along with personal effects. Also, duty-free entitlement has been revised to bring household article from abroad in case of transferring residence from abroad.

**Custom Duty Rationalisation:** There will be no custom duty on 17 cancer drugs. Also, duty-free personal imports of drugs/ medicines and food for 7 more rare diseases will be permitted. There will be a uniform customs duty for all personal imports, including gifts. Duty is exempt on critical and cost-intensive components of microwave ovens. This will make such products cheaper.

All these measures aim to empower the middle class without compromising the fiscal roadmap of the government. Also, there is no change and no indication of sun set 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. At the same time, if a middle-class individual wants to pay less tax, the provision is there. Along with this, though employee contributions to the National Pension System (NPS) are not eligible for tax deduction in the new tax regime, employer contributions of up to 14 per cent of basic salary are fully exempt from tax under Section 80CCD(2) of the Income Tax Act. This allows individuals to enjoy a higher tax-free income while building a retirement corpus.

It is always said that the budget always has much more than what a finance minister says in her/his speech. This year, the story was the same. So, the middle class should not feel disheartened. There are a lot of fine prints which will bring a smile on her/his face. □

**UNION BUDGET 2026-27**

### A New Road to Ease of Living: Direct Tax Proposals

- Interest awarded by the **Motor Accident Claims Tribunal** to a natural person to be **exempt from Income Tax**
- Reduction of TCS\* rate on the **sale of overseas tour program package** from the current 5% and 20% to **2% without any stipulation of amount**
- Reduction of TCS rate **for pursuing education and for medical purposes** under the Liberalized Remittance Scheme (LRS) from 5% to **2%**
- Extension of time** available for revising returns from **31st December to up to 31st March** with the payment of a nominal fee
- Individuals with **ITR 1 and ITR 2** returns will continue to file till **31st July** and **non-audit business cases or trusts** are proposed to be allowed time till **31st August**

\*Tax Collection at Source



# Infrastructure as an Economic Multiplier

## Reading Budget Beyond Numbers

*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.*

**I**ndia's infrastructure story is evolving – from building roads, highways, high-speed logistics, and multi-modal connectivity in the last 10 years and paying rich dividends as India becomes the fastest growing economy, at 7% and more, in the world for the fourth consecutive year. Recognising the strong multiplier effect of infrastructure development in achieving higher, sustainable, and inclusive growth, the Government has been focusing on infrastructure development as the Government spending on the sector has steadily been increasing since 2014-15 and more sharply since the pandemic in 2020. The Union Budget for the next financial year, 2026-27, presented in the Parliament on 1 February 2026, has raised it further by a whopping 8.9% to Rs 12.2 lakh crore from Rs 11.2 lakh crore budgeted for the FY 2025-26. Higher government expenditure (Capex) on infrastructure becomes critical in offsetting emerging global headwinds and its likely impact on private investment on account of the challenging geopolitical situation. However, given India's projection of becoming a *Viksit Bharat* by 2047, infrastructure investment needs to grow substantially with greater private sector participation in core infrastructure.

While presenting the Union Budget 2026-27, Union Minister for Finance and Corporate Affairs, Nirmala

Sitharaman said, "Our first *Kartavya* is to accelerate and sustain economic growth, by enhancing productivity and competitiveness, and building resilience to volatile global dynamics". Public capital expenditure has increased manifold from Rs 2 lakh crore in 2014-15 to an allocation of Rs 11.2 lakh crore in 2025-26, and to Rs 12.2 lakh crore (proposed) in 2026-27 to continue the present growth momentum.

*"It's been 11 Years of Infra Revolution, with outstanding infrastructure being added that has enhanced India's growth trajectory. From railways to highways, ports to airports, India's rapidly expanding infra network is boosting 'Ease of Living' and enhancing prosperity,"*

*Prime Minister Narendra Modi.*

An economy's infrastructure is pivotal in propelling its progress and setting the stage for its future development possibilities. The multiplier effect of infrastructure works through multiple channels, including: Direct Impact of Increased public investment creating demand for raw materials, labour, and machinery, leading to immediate economic activity; Indirect Impact of enhancing productivity across sectors by reducing logistics costs, improving connectivity, and enabling efficient business operations. Sectors like

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manufacturing, real estate, and services benefit from better infrastructure. Additionally, Induced Impact results in higher employment and income levels, boosting consumption and private sector investments, leading to a self-reinforcing growth cycle.

In 1991, the Government infrastructure investment saw a major shift marked by the adoption of the Public Private Partnership (PPP) model, whereby the share of PPP investments as a share of GDP (Gross Domestic Product) increased to 14.29% by 2012 from 0.1% in 1991. During this period telecom sector led in investment (46%), followed by energy (37%), transport (13%), and water/sewerage (4%).

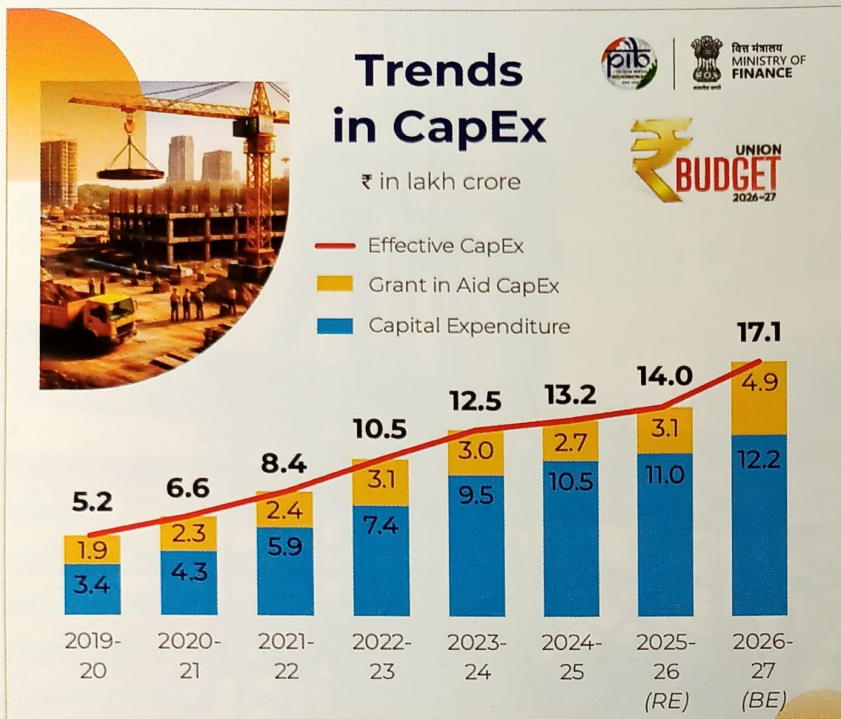
Increased thrust on infrastructure development helped India to increase economic activity across sectors and register a higher GDP growth rate during the 1990s and 2000s. Despite the financial crisis of 2008, India not only successfully navigated it but also managed to grow at an average GDP rate of 7-8% in successive years. Greater emphasis on infrastructure investment since 2014 is evident from a manifold increase in capex from Rs 2 lakh crore to 12.2 lakh crore in 2026-27. Infrastructure development is increasingly seen as a catalyst to power growth momentum.

As per the latest Economic Survey 2025-26, public expenditure on infrastructure has a high multiplier effect, estimated by studies to be around 2.5 to 3.5 times the GDP over the medium term. This means,

for every rupee spent by the government in creating infrastructure, GDP gains accrue worth Rs 2.5 - Rs 3.5. The scale and consistency of this investment momentum have positioned infrastructure as a cornerstone of India's growth engine.

It enables private investment, fuelling growth across various sectors, increasing competitiveness, and thus raising the quality of life. Infrastructure projects are capital-intensive and usually have a long gestation period, making it difficult to get adequate funds at cheaper rates. To strengthen the confidence of private developers regarding risks during the infrastructure development and construction phase, the government has proposed to set up an Infrastructure Risk Guarantee Fund to provide prudently calibrated partial credit guarantees to lenders. This is likely to mitigate fears of NPAs (Non-performing Assets) and encourage higher lending to the sector.

Over the past decade, India has pursued large-scale infrastructure expansion to achieve its vision of becoming a USD 5 trillion economy by 2027-28 and a USD 40 trillion developed nation or *Viksit Bharat* by 2047. With this agenda, the Government has, in the last few years, initiated flagship programmes like *Bharatmala* (highways), *Sagarmala* (ports), Smart Cities Mission (urban renewal), UDAN (*Ude Desh ka Aam Naagrik*) (regional air connectivity), and electrification of railways. With these programmes, the



Government wants to build world-class infrastructure and a complete growth ecosystem to meet the demands of a growing economy. The Government launched the National Infrastructure Pipeline (NIP) in 2020 as a multi-year roadmap (originally 2020 – 2025) to drive economic growth through massive public investments. It was designed to serve as a critical, integrated approach to developing world-class infrastructure in India. Initially launched with an investment of Rs 102 lakh crore in 6,835 projects, it has since grown to over the estimated 9,000 to 13,000 projects by 2025, valued at Rs 185 lakh crore, covering over 30 sectors primarily in transport, energy, and urban infrastructure.

Under the NIP, by March 2024, 20% of projects were completed and 46% were under active development. Roughly 46% of the investment is in the transport sector, followed by energy, social infrastructure, and water.

Infrastructure projects generally need to adhere to policies and directives of many departments and agencies, giving rise to substantial delays on account of a lack of coordination or oversight. Realising that the vast infrastructure sector needs a unified approach to planning and implementation, Prime Minister Modi launched the PM *Gati Shakti* National Master Plan (PMGS-NMP) in October 2021 with an aim to unify efforts across key Ministries for integrated infrastructure development. By October 2025, it had onboarded 58 Central Ministries and 36 States/UTs,

integrated over 1700 data layers, and assessed 293 major projects worth Rs 13.59 lakh crore, aligned with its core principles. PM *Gati Shakti* Master Plan aims to reduce logistics costs from 13–14% of GDP presently to 8% by 2030 to be on par with competitors like China.

As per the Economic Survey 2025–26, capital expenditure on infrastructure has more than doubled in the last decade, rising from 1.7% of GDP in 2014 to over 4% in 2025-26. It has been pointed out that India's infrastructure strategy over recent years reflects a decisive shift towards scale, integration, and quality, with sustained public capital expenditure acting as a powerful catalyst for growth. Coordinated investments across roads, railways, ports, civil aviation, energy, digital, and rural infrastructure have

begun to yield tangible efficiency gains—shorter travel times, faster freight movement, improved logistics performance, and wider access to essential services. The institutionalisation of integrated planning through PM *Gati Shakti*, alongside reforms in financing, asset monetisation, and public–private partnerships, has strengthened project preparation and execution while crowding-in private investment. Improvements in transport connectivity are enhancing ease of travel for people and businesses by reducing travel times, lowering transaction costs, and expanding access to markets. Enhanced multimodal integration and more reliable freight movements are strengthening regional integration and improving the competitiveness of the

- Rs 10.95 trillion: Government's capital expenditure for 2025-26 (RE)
- Rs 12.21 trillion: Government's capital expenditure for 2026-27 (BE)
- Rs 2.92 trillion: Indian Railways' budgeted outlay for 2026-27, up 10% over RE2025-26
- Rs 3.09 trillion: Budgeted outlay for Road Transport & Highways for 2026-27, up 7.6%
- Rs 20,000 crore: Proposed investment in CCUS technologies
- Rs 30,539 crore: Allocation for solar power sector, up 32% over RE of 2025-26

Source: Union Budget 2026-27

## Important Milestones in Infrastructure Development (2014-2025)

- PM *Gati Shakti* unified planning across 44 ministries and 36 States/UTs on a GIS-based platform.
- National Highways grew by 60% (from 91,287 km to 1,46,572 km).
- Highway construction pace rose to 34 km/day (from 11.6 km/day in 2014).
- *Bharatmala*: 26,425 km awarded; 20,378 km constructed.
- 68 *Vande Bharat* trains running across 333 districts.
- Over 45,000 Rkm of rail electrification completed since 2014.
- Safety: *Kavach* deployed on key routes.
- 1,790 lifts and 1,602 escalators installed for accessibility.
- 7.8 lakh km rural roads completed (2014-2025).
- PMGSY-IV to connect 25,000 habitations by 2029.
- 88 airports operationalised under UDAN.
- Over 1.51 crore passengers flown under regional connectivity.
- *Digi Yatra* adopted in 24 airports; over 5.22 crore users.
- Drone policy & MRO reforms boosting local aviation ecosystem.
- Port capacity doubled to 2,762 MMTPA.
- Overall vessel turnaround time improved from 93 to 49 hours.
- *Sagarmala* completed 277 projects; *Sagarmala 2.0* launched.
- Inland waterways cargo rose by 710% (from 18 MMT to 146 MMT).
- Green Hydrogen hubs under development at 3 major ports.

Source: PIB

Indian economy by enabling firms to participate more effectively in domestic and global value chains.

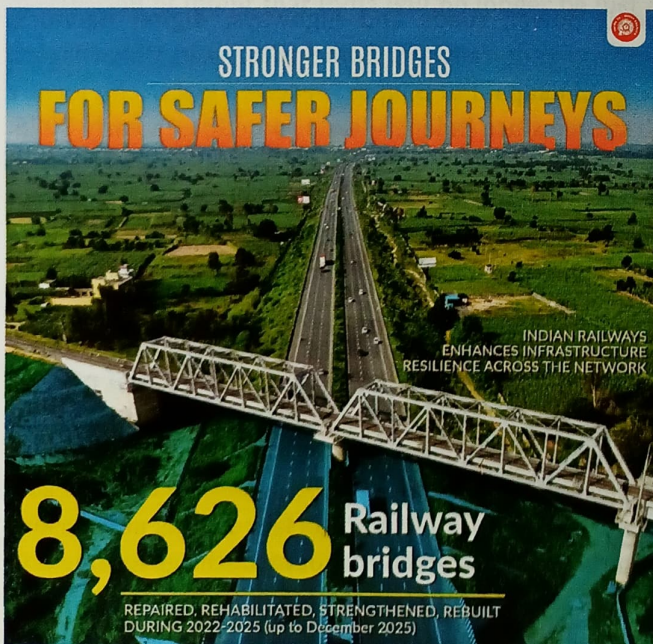
With higher capex, the government is looking to power the current growth momentum. The economy has been growing consistently at over 7% in the last 4 years. It has become the fastest growing economy in the world. Key drivers include major government spending on roads, railways, and digital connectivity, fostering long-term structural growth and attracting global

capital. In essence, India's massive infrastructure push serves as a fundamental economic transformation, shifting from a cyclical boom to sustained, inclusive growth by creating foundational assets that benefit all segments of the economy.

Accordingly, the budget for 2026-27 has clearly underlined the government's continued push towards infrastructure-led growth, even as it seeks to remain on the path of fiscal consolidation. The higher capex allocation signals that public investment will continue to be the primary engine to support growth, job creation, and private sector confidence.

The Budget 2026-27 has proposed 7 high-speed rail corridors along with a dedicated freight corridor and 20 new national waterways. The government plans to develop seven High-Speed Rail corridors between cities as 'growth connectors', namely: i) Mumbai-Pune, ii) Pune-Hyderabad, iii) Hyderabad-Bengaluru, iv) Hyderabad-Chennai, v) Chennai-Bengaluru, vi) Delhi-Varanasi, and vii) Varanasi-Siliguri. This will help in faster movement, and thus transport cost reduction and productivity improvement in the coming years.

At the same time, a growing population and increasing migration demand are developing city economic centres. The country-wide smart cities programmes have proven to be industry game-



**UNION BUDGET 2026-27**

### Building Infrastructure for Future Ready Bharat

- Seaplane VGF Scheme to be introduced to provide support for operations
- New Dedicated Freight Corridors connecting Dankuni in East, to Surat in West
- 20 new **National Waterways (NW)** over next 5 years
- 7 High-Speed Rail corridors** between cities as 'growth connectors' to promote environmentally sustainable passenger systems
- Training Institutes will be set up as Regional Centres of Excellence for development of required manpower

changers. Studies estimate that India needs to invest USD 840 billion over the next 15 years into urban infrastructure to meet the needs of its fast-growing population. This investment will only be rational as long-term maintenance and sustainability of physical infrastructure like buildings, bridges, ports, and airports will need to be focused on.

Presenting the Budget, the finance minister said, "The cities are India's engines of growth, innovation, and opportunities. The Government would now focus on Tier II and Tier III cities, and even temple-towns, which need modern infrastructure and basic amenities." In order to deliver the economic power of agglomerations, city economic regions (CER) will be mapped based on their specific growth drivers. An allocation of Rs 5000 crore per CER over 5 years has been proposed.

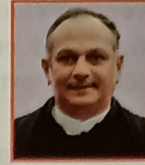
Besides these important measures, the Budget has also put emphasis on creating a complete ecosystem for various infrastructure sectors by way of setting up Regional Centres of Excellence for development and training of required manpower.

Several development agencies have estimated that India's ambitious plan calls for spending USD 1.723 trillion (approximately Rs 143 trillion) on infrastructure between FY24 and FY30, with a particular emphasis on power, roads, and developing industries like renewable energy and electric vehicles. According to a report of

Morgan Stanley, India's infrastructure investment is expected to steadily increase to 6.5% of GDP by FY29. Global investment and partnerships in infrastructure, such as the India-Japan forum for development in the Northeast are also indicative of more investments. These initiatives come at a momentous juncture as the country aims for self-reliance in future-ready and sustainable critical infrastructure.

While public capital expenditure on infrastructure has expanded significantly in recent years, its effectiveness increasingly depends on the quality of project planning, prioritisation, and execution. Evidence from various studies suggests that time and cost overruns in large infrastructure projects are often linked to gaps in upstream project preparation, including weak feasibility assessments, incomplete Detailed Project Reports (DPRs), rigid procurement practices, and delays in dispute resolution. Strengthening institutional capacity across the project lifecycle, including improved project preparation, lifecycle-based costing, standardised contracts, faster dispute resolution, wider adoption of technology, and skill development are critical to delivering infrastructure faster, at scale, and within budget. Ensuring adequate Funds availability at cheaper rates and ease of doing business would also be necessary for ensuring faster infrastructure expansion commensurate with the demands of a sustainable higher economic growth trajectory.

Additionally, there are also challenges of ensuring uniform expansion across the country with a focus on rural connectivity and last-mile connectivity, be it power, roads and highways, digital network, transport, or railways. Some villages in Chhattisgarh (e.g., Chilkapalli in Bijapur) received electricity for the first time since Independence sometime in early 2025. Similarly, people in many rural and hilly areas across several states have self-built roads due to government neglect, failed promises, or urgent logistical needs. The government needs to pay attention to rural and remote connectivity, along with focusing on highway-centric development. This would also ensure that infrastructure development truly becomes an instrument of poverty alleviation. Then there are environmental and climate concerns emanating from rapid infrastructure development. Deforestation and degradation of soil, water, and air are creating social conflicts and serious health hazards. It will be prudent for the government to ensure that the cause of ecological sustainability is not lost while growing faster. □



# India's Orange Economy

## Role of Indian Institute of Creative Technologies

*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.*

**I**ndia is poised to lead the global Orange Economy at a time when its youth stand at a critical crossroads of cultural expression and economic opportunity. With the Union Budget announcement by the Finance Minister Nirmala Sitharaman to support the Indian Institute of Creative Technologies (IICT), Mumbai, in establishing Animation, Visual Effects, Gaming, and Comics (AVGC) content creator labs across 15,000 secondary schools and 500 colleges, the Government of India has taken a decisive step to fuse creativity with technology at a national scale.

This is not merely a budgetary provision but a declaration of intent that India will no longer be just a

consumer or a back-end support for creative services; we are preparing to become a global leader in content creation.

The AVGC sector is at an inflection point worldwide. Animation powers cinema and streaming. Visual effects are integral to advertising, education, and immersive experiences. Gaming has evolved from entertainment to a serious driver of innovation, storytelling, and community. Comics now anchor transmedia franchises that span films, games, merchandise, and education. Add extended reality (XR), artificial intelligence, and real-time engines to this mix, and you have an industry that is reshaping how humans learn, play, communicate, and imagine.



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Globally, the creative economy contributes trillions of dollars in annual revenues and employs millions across value chains that combine artistic expression with technological capability. India's own media and entertainment sector has witnessed consistent growth over the past decade, supported by rising digital consumption, affordable data access, and expanding OTT (Over-The-Top) platforms. The AVGC segment within this broader ecosystem has emerged as one of the fastest-growing components, with increasing demand for skilled artists, technical directors, game designers, pipeline engineers, and immersive media specialists. Industry estimates suggest that India's AVGC industry will require nearly two million professionals by 2030. This announcement comes at a time when the youth of the country are ready to take a leap; what they need is structured training that is accessible, high-quality, inclusive, and aligned with future industry needs.

The government's decision to anchor this national effort through IICT is both humbling and energising. IICT was envisioned as India's first institution dedicated exclusively to creative technology, on the lines of the IITs (Indian Institute of Technology) and IIMs (Indian Institute of Management), where art, design, storytelling, computer science, and business intersect. The support to expand AVGC creator labs into thousands of schools and hundreds of colleges transforms that vision into a people's movement.

IICT's establishment marks an important shift in how India views creative education. Traditionally, creative disciplines have been treated as niche or supplementary streams. By institutionalising creative technologies within a national framework, the country

acknowledges that design, animation, gaming, and digital storytelling are not peripheral pursuits but core economic drivers. The first IICT campus, launched in July 2025 at the National Film Development Corporation's Peddar Road premises in Mumbai, was conceived as a state-of-the-art facility that mirrors professional production environments. Equipped with advanced animation and gaming laboratories, immersive XR studios, post-production suites, and screening facilities, the campus provides students with exposure to real-world tools and workflows from the outset.

The institute introduced eighteen industry-aligned courses spanning animation, visual effects, gaming, comics, post-production, and extended reality. These programmes were developed in consultation with industry practitioners to ensure that graduates are job-ready and capable of contributing meaningfully to domestic and global studios. In addition to long-duration programmes, IICT has launched short-term courses integrating artificial intelligence into creative workflows, recognising that AI-assisted production, real-time rendering, and procedural generation are rapidly transforming industry pipelines.

Within its first phase, IICT has also initiated an incubation ecosystem to support start-ups emerging from the AVGC-XR domain. Early-stage ventures in gaming, digital art, immersive experiences, and interactive media have begun to receive mentorship, infrastructure access, and industry exposure through the institute. This incubation dimension is critical because the Orange Economy thrives not only on skilled employment but also on intellectual property creation and entrepreneurial innovation.

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.

These labs will not be about passive consumption of technology. They will be active spaces where students learn to draw, animate, design characters, build simple games, and tell stories rooted in their own communities. A student in a small town can bring local folklore to life through animation. A teenager with an interest in mathematics can discover game physics. A child who struggles with conventional examinations might find confidence and purpose in visual storytelling.

**Orange Economy: Boosting India's AVGC Sector**

- India's AVGC sector is projected to require 2 million professionals by 2030
- Budget proposes to support the Indian Institute of Creative Technologies, Mumbai in setting up AVGC Content Creator Labs in 15,000 secondary schools and 500 colleges



This approach aligns with broader educational reforms that emphasise experiential learning, multidisciplinary integration, and digital literacy. AVGC labs in schools can strengthen cognitive development, collaborative problem-solving, and computational thinking. Exposure to creative tools also nurtures confidence and self-expression, especially among students who may not excel in conventional academic frameworks but demonstrate exceptional artistic or narrative abilities. This is how we democratise opportunity. Talent is evenly distributed across India; access is not. AVGC labs in schools help bridge that gap.

The inclusion of 500 colleges in this initiative is equally critical. Colleges are where foundational exposure becomes professional capability. With well-designed AVGC labs, colleges can evolve into regional innovation engines, producing not only skilled graduates but also start-ups, intellectual property, and new forms of cultural expression.

At the collegiate level, interdisciplinary collaboration becomes particularly powerful. A computer science student can collaborate with a fine arts student. A literature major can work with a game designer. An engineering student can prototype XR solutions for healthcare or education. This cross-pollination is where some of the most meaningful breakthroughs occur. Creative technology is inherently interdisciplinary; it demands narrative sensitivity, technical precision, and entrepreneurial thinking in equal measure.

IICT's broader roadmap includes the development of a permanent campus within Mumbai's Film City,

designed as an integrated creative-tech hub with research centres, innovation labs, and collaborative production environments. Such a campus would embed students within India's media production ecosystem, enabling continuous engagement with studios, filmmakers, digital platforms, and gaming companies. This proximity strengthens industry-academia integration and accelerates skill translation into employability.

Industry collaboration remains central to IICT's growth. Partnerships with leading technology companies, digital platforms, and creative enterprises ensure that curriculum frameworks remain aligned with evolving global standards. Exposure to global best practices, masterclasses by industry professionals, and structured internship pathways strengthen the employability of graduates. In an industry defined by rapid technological shifts, sustained collaboration is not optional; it is essential.

Research and development in emerging technologies form another pillar of IICT's long-term strategy. Areas such as AI-assisted animation, real-time rendering engines, motion capture optimisation, immersive simulation, and virtual production pipelines represent the future of global media production. By investing in research capabilities, IICT seeks to position India not merely as a skilled workforce provider but as an innovation contributor in the global AVGC ecosystem.

Entrepreneurship and intellectual property creation are equally important. The Orange Economy generates long-term value when creators retain ownership of their stories, characters, and digital assets.

Through incubation support, mentorship networks, and connections to investors and distribution platforms, IICT aims to nurture original Indian IP that can travel globally. This is particularly significant in a country rich with mythological narratives, regional folklore, contemporary urban stories, and diverse artistic traditions that remain underrepresented in global media landscapes.

At IICT, we are seeing firsthand how industry-driven curricula, combined with real-world experiences, dramatically improve employability and entrepreneurial outcomes. The first campus, launched at the National Film Development Corporation's Peddar Road premises in July 2025, offering 18 industry-aligned courses in the AVGC-XR sector, is already demonstrating the appetite for such education. Student enrolment trends, industry engagement, and incubation interest indicate strong demand for structured creative-tech pathways. Scaling this ethos nationally is the natural next step, and we are thankful to the government for pushing us in the right direction.

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. The AVGC initiative anchored through IICT is a strategic investment in that future. By combining institutional excellence, early-stage exposure, interdisciplinary collaboration, and entrepreneurial support, India is building the foundations of a sustainable creative ecosystem.

The journey ahead will require careful implementation, quality assurance, and continuous skill upgradation. Infrastructure must be matched by faculty development, curriculum standardisation, and industry feedback mechanisms. However, the direction is clear. With structured support, visionary policy, and institutional leadership, India's youth can transform cultural imagination into economic strength.

The Orange Economy is not a peripheral sector; it is central to the aspirations of a young nation that communicates, learns, and creates in digital spaces. Through IICT and the nationwide AVGC lab initiative, India is laying the groundwork for a generation of creators who will shape not only entertainment but also education, innovation, and cultural diplomacy. □

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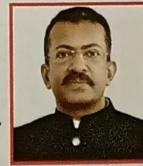
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## AI: Who's Really in Charge?

***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.***

**T**he 2026–27 Union Budget didn't cave to the AI (Artificial Intelligence) hype, nor did it sit on its hands. It walked a middle path, focused on building capacity, not chasing splashy headlines or moonshots.

When I look at the government's AI approach, it falls into three buckets. First, there is the heavy lifting: ramping up computing muscle, improving data infrastructure, and fueling the broader deep-tech space. Second, it's about people skilling, re-skilling, and yes, even training government officials in AI and ML (Machine Learning). (Quick fact: statistical officers made the training list in the Output-Outcome Monitoring Framework, the prized document that is tabled with the Budget. Who saw that coming?) Third, the Budget steers AI toward practical, testable domains such as agriculture, where results show up more clearly and faster.

### What the Budget Says Out Loud

During her 1 February 2026 address, Finance Minister Nirmala Sitharaman introduced a standing committee to track how emerging tech, especially AI, is shaking up jobs, skills, and the entire education-to-employment chain. She also signaled intent to embed AI into school curricula and use it to match workers to jobs and training pipelines.

One standout initiative, *Bharat-VISTAAR* (Vision for Innovative Solutions and Technology for Agriculture Advancement and Reach) – A multilingual

AI tool designed to fuse Agri Stack portals and ICAR (Indian Council of Agricultural Research) packages into tailored advisory systems for farmers. Another: under the *Divyang Sahara Yojana*, the government plans to scale assistive devices using AI and R&D (Research and Development), with distribution channels such as Assistive Technology Marts in tow.

The real message: Skip the sizzle. Build systems that survive tenders, audits, and the chaos of last-mile delivery.

### But That's Just the Start

Of course, it is hard to argue with this Budget. It does its job. But from 2027–28 onwards, we'll need clearer answers to some big-ticket questions:



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Whose AI is it?

Who sets the terms?

Who wins from it?

And who's left paying when it fails?

Truth is, for early movers, AI isn't neutral technology. It's strategic weaponry. The US flexes through platforms, China scales, Europe regulates and exports its rulebook. The first movers write the defaults. Everyone else inherits the consequences.

Late adopters don't just get technology, they inherit dependencies: on data standards, on vendor terms, on audit frameworks. Suddenly, they're negotiating on someone else's field, with someone else's referee. And 'keeping up' becomes less about tech, more about building strong institutions that can push back, question defaults, and rewrite rules where needed.

But here's the snag: institutions move slowly. Markets don't. That gap is where silent dependencies creep in and stay.

### India's AI Crossroads

Without clean data, solid connectivity, and a grievance redressal system that actually works, AI doesn't stand a chance. And right now, that infrastructure's still patchy across India.

Sure, some argue that AI can fix the very problems that hold it back. But let's not forget: the same system

that patches a leak can also quietly lock out the most vulnerable. One wrongly flagged file, one SMS rejection, and a welfare recipient might find himself out in the cold, with no clear way to appeal.

The promise of jobs is tangled in this mess too. Skill development sounds great on paper. But unless private sector hiring and public procurement catch up, skilling risks becoming a box-ticking exercise, well-intentioned but ultimately hollow.

At least the Budget acknowledges this tension through its Education to Employment and Enterprise initiative. It's a nod to the gap between training and actual job creation.

### Don't Forget the Ethics

Ethics isn't an afterthought. It needs to be baked into the system from day one — consent protocols, privacy guards, bias audits, human oversight where it matters, and appeal mechanisms that actually function. Once AI systems go live at scale, retrofitting them is a bureaucratic nightmare.

So yes, Budget 2026 plays it safe with its 'capacity now, scale later' bet. Probably a wise move. But what comes next must face the hard stuff: questions of power, accountability, fairness, and institutional backbone.

Because 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. □

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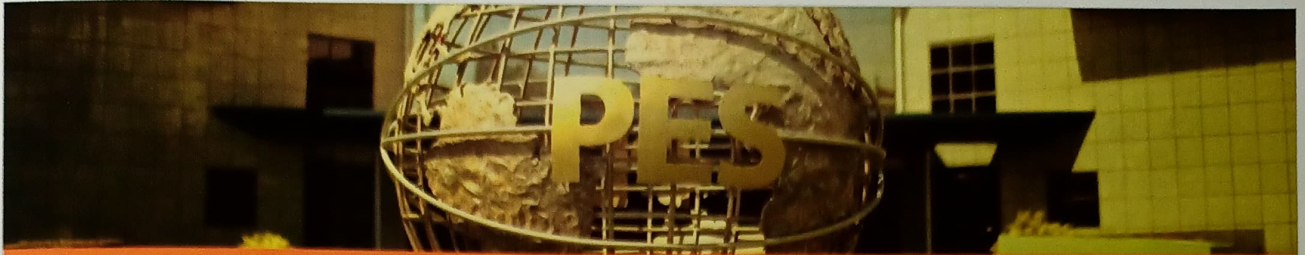
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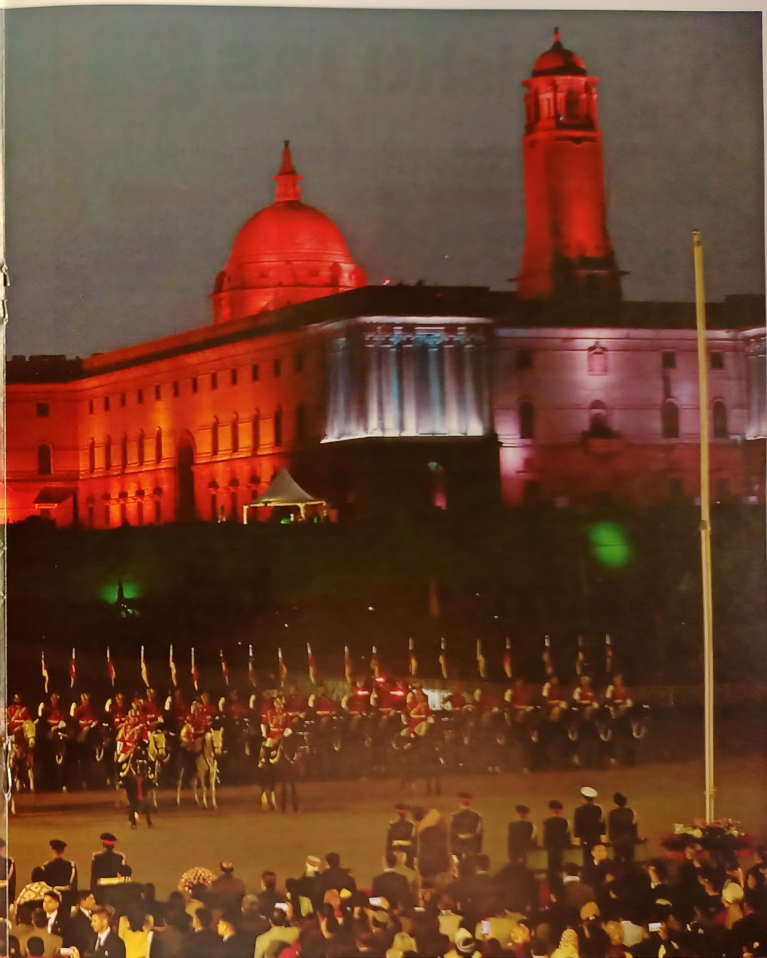
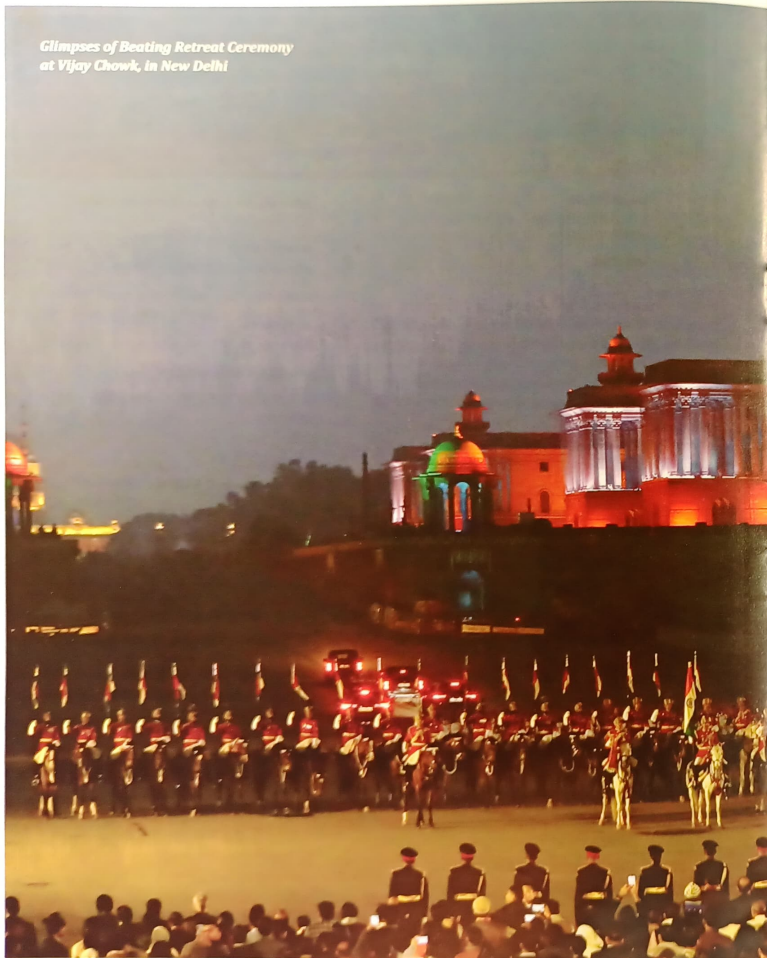
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*Glimpses of Beating Retreat Ceremony  
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Source: PIB



Dr Ritu Saraswat

## Budgetary Provisions for Women

*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. 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.*

**I**n the budgetary speech for the Union Budget 2026-27, the Finance Minister made it clear that half of the country's population is no more merely a beneficiary of schemes, but an active participant in the nation's economic structure. The budget, which has traditionally been viewed as limited to taxes and grants rather it has placed the economic role of women at its centre. This year's budget, in the context of women, is not only a historic initiative, but also reflects a pronounced impetus in the government's policy vision. The economic empowerment of half of the country's population is a cornerstone of the central government's ideology, which has been clearly evident in the budgetary announcements of 2026-27. The Union Budget 2026-27 provides a significant thrust to gender-responsive budgeting. The share of the Gender Budget in the total Union Budget has increased to 9.37 per cent in FY 2026-27 from 8.86 per cent in FY 2025-26, reflecting the Government's deepened commitment to gender-responsive governance. An allocation of Rs 5.00 lakh crore has been reported for the welfare of women and girls in the Gender Budget Statement (GBS) for FY 2026-27, marking an 11.36 per cent increase over the GBS allocation of Rs 4.49 lakh crore in FY 2025-26.

Research from across the world consistently demonstrates that no nation can achieve sustained economic strength unless the economic potential of half of its population is fully realised. The World Bank's

report "Jobs: Unlocking Women's Economic Potential and Boosting Economies" indicates that women's economic empowerment not only strengthens their individual economic position but also contributes to higher productivity, employment generation, and inclusive economic growth at a broader level.

Women are key drivers of India's growth, says Prime Minister Narendra Modi. This vision of the Prime Minister since his address at the Red Fort on 15 August 2025 is being continuously reflected in various central



A scheme in mission mode aimed at strengthening interventions for **WOMEN SAFETY, SECURITY, AND EMPOWERMENT**. It seeks to realize the Government's commitment to "**WOMEN-LED DEVELOPMENT**" by addressing issues affecting women on a life-cycle continuum basis and by making them equal partners in nation-building through convergence and citizen-ownership.

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## Pradhan Mantri Viksit Bharat Rozgar Yojana

### PART A

#### Incentive to First Time Employees

- Incentive of up to ₹15,000 for first-time employees registered with EPFO
- Employees with Gross wages upto ₹1 Lakh are eligible
- Online Financial literacy course for employees

### PART B

#### Support to Employers

- Incentives for generating additional employment
- Incentives to employers of all sectors for 2 years; 4 years for manufacturing
- Employers will receive up to ₹3,000 per month for each additional employee

policies of the country and the announcements of Budget 26-27 seem to further reinforce this fact. In the Union Budget 2026–2027, the Centre boosted the programme component of the *Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM)* by Rs 2,880 crore since women’s economic independence has continued to be a top priority for the Indian government. This component was allotted Rs 14,400 crore in the Revised Estimates (RE) for 2025–2026. In the current budget, this allocation has been raised to Rs 17,280 crore, marking a 20 per cent increase. However, it may be noted that the original allocation for 2025–26 stood at Rs 17,104 crore, which was subsequently reduced in the Revised Estimates. It is noteworthy that this scheme has mobilised 10.05 crore rural households into 90.9 lakh Self-Help Groups across the country and has supported 4.6 crore *Mahila Kisans* along with 3.74 lakh enterprises through various entrepreneurship programmes. Under *Deen Dayal Upadhyaya-Gramin Kaushalya Yojana (DDU-GKY)*, 17.5 lakh rural youth have been trained, of these 11.48 lakh have already been placed in employment. The deployment of 47,952 Bank *Sakhis* has significantly strengthened rural financial inclusion and improved access to credit. The scheme has also promoted sustainable livelihoods through agriculture, non-timber forest produce, livestock, and non-farm enterprises.

The Budget suggests creating Self-Help Entrepreneur (SHE) Marts to increase women’s economic engagement at the local level, acknowledging that women’s economic empowerment is essential to inclusive and sustainable development. These locally owned stores, established by federations at the cluster level, will give goods produced by women-led Self-Help Groups (SHGs) organised and consistent market access. Particularly in rural and semi-urban areas, the effort seeks to improve earnings, fortify local value chains, and establish women as entrepreneurs and job providers. Along with the integrated development of 500 reservoirs and *Amrit Sarovars*, the Budget also supports women-led organisations in the fisheries and coastal livelihoods sector by strengthening market connections with start-ups, women-led businesses, and Fish Farmers Producer Associations. In addition, focused assistance has been announced for traditional sectors with high female participation. A National Handloom and Handicraft Programme will consolidate existing initiatives, while the Mahatma Gandhi *Gram Swaraj* programme will support khadi, handloom, and handicrafts through training, skill development, quality enhancement, and access to global markets and branding.

It is a well-established fact, supported by national and international evidence, that women farmers play a crucial role in strengthening India’s economic system, and it is for this reason that the *Krishonnati Yojana* has been accorded a significant budgetary jump in the current Union Budget 2026-27 with increase in funding for the *Krishonnati Yojana*. The programme was given Rs 2,550 crore in the 2025–2026 Budget Estimates, but in the Revised Estimates, this amount was lowered to Rs 2,040 crore. In the current budget, however, the allocation has been raised to Rs 3,360 crore, reflecting an increase of nearly 65 per cent over the Revised Estimates and indicating a renewed policy emphasis on agricultural development.

*Krishonnati Yojana*, which was known as an umbrella scheme under the ‘Green Revolution-*Krishonnati Yojana*’, aims to increase farmers’ income by enhancing agricultural production and productivity, which includes various sub-schemes like Sub-Mission on Seeds and Planting Material (SMSP) which provides financial assistance (like 50-60% assistance on seed distribution), and this scheme along with PM-RKBY focuses on the overall development of the agriculture sector.

The vision of *Viksit Bharat* represents the overarching national aspiration of the Central Government, for which economic security and employment generation constitute a critical prerequisite. With a budgeted commitment of Rs 44,506.49 crore for the *Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin)* (VB-G RAM G Scheme), the Union Budget 2026-27 seems to be in line with this goal. The *Pradhan Mantri Viksit Bharat Rojgar Yojana* (PMVBRY) 2025, which was approved by the Cabinet on 1 July 2025, and went into effect on 1 August 2025, aims to employ approximately 3.5 crore youth over the course of the next two years in order to support this larger livelihood framework. Through EPFO-linked incentives, the programme assists businesses and new hires in the manufacturing and other sectors. It also aims to further the goal of *Viksit Bharat@2047* by encouraging formal employment and skill development. Due to its focus on job creation, the initiative stands to empower women; a demographic representing half the population and a vital segment of the labour market.

The *Jal Jeevan Mission* (JJM) is a key link in the indirect enabling factors that enable women to engage in economic activities more successfully, which must also be addressed for economic resilience. With the funding increasing from Rs 8,306.51 crore in

the Revised Estimates for 2025-26 to Rs 33,022.96 crore; nearly a threefold increase—the Union Budget 2026-27 shows a notable improvement in support for the Mission in this regard. Implemented by the Government of India in partnership with States and Union Territories, the Mission aims to provide functional household tap water connections to every rural household. Progress has been substantial, with coverage expanding from 3.24 crore households in August 2019 to over 15.79 crore households as of 29 January 2026, and 189 districts and 2,50,021 villages reported as *Har Ghar Jal*. Global assessments further underline its impact: the World Health Organization estimates that achieving the Mission's goals could save women nearly 5.5 crore hours daily previously spent collecting water and prevent close to 4,00,000 deaths from diarrhoeal diseases, while Nobel laureate Michael Kremer has highlighted that access to safe water can significantly reduce under-five mortality. In addition, studies by Indian Institute of Management Bangalore and the International Labour Organization project substantial employment generation through the Mission's implementation, underscoring its wide-ranging health, social, and economic benefits—particularly for women.

Following the focus on direct and indirect enablers of women's economic participation, it becomes equally important to address budgetary provisions that strengthen women's health and well-being, as these directly influence their capacity to participate in economic activities. In this regard, the Flexible Pool for Reproductive and Child Health (RCH) and Health System Strengthening under the National Health Mission are given additional priority in the Union Budget 2026-2027. The Budget Estimates for 2025-2026 allocated Rs 18,741.20 crore, but the Revised Estimates slightly changed this amount to Rs 18,618.41 crore. The investment has been raised to Rs 19,835.88 crore in the current budget, demonstrating a renewed commitment to bolstering health systems with an emphasis on the health needs of women. Under the Mission Flexi-pool, funds are disseminated across healthcare programmes with the flexibility to respond to evolving requirements at the national, state and local levels, and are distributed across key components including RMNCH+A, infrastructure maintenance, the National Urban Health Mission Flexi-pool, and flexible pools for communicable and non-communicable diseases. In addition to improving maternal and reproductive health outcomes, strengthening these

elements is essential for increasing women's physical capabilities, productivity, and long-term engagement in the economy, all of which support their economic empowerment.

Since women's safety and freedom of mobility are inextricably tied to their economic empowerment, public investment in women's safety is essential to enabling women to participate in social and economic life. In light of this, the Union Budget 2026-2027 shows a significant increase in funding for programmes pertaining to women's safety. The new budget increases the total amount allotted for women's safety schemes from Rs 833.43 crore in the Budget Estimates for 2025-2026 which was later Revised estimate to 782.35 crore has been proposed to be raised to Rs 1,014.05 crore in this year's budget. This significant increase reflects an increasing understanding that improving women's mobility, labour engagement, and general economic empowerment requires assuring safety, particularly in public areas and urban settings.

The Union Budget 2026-2027 builds on this emphasis on women's safety by fortifying institutional structures for women's empowerment and protection through Mission *Shakti*. Through its two components—*Sambal*, which focuses on safety and security, and *Samarthya*, which tackles women's empowerment—

Mission *Shakti*, an integrated programme for the protection and empowerment of women, aims to strengthen interventions relating to women's safety, security, and empowerment. Although the Budget Estimates for 2025-2026 included Rs 3150.00 crore for the Mission, which was later amended to Rs 2000.00 crore, the Union Budget 2026-2027 boosted that amount to Rs 3200.00 crore. The policy emphasis on establishing a safer, more empowered, and enabling environment for women; which is crucial for their continued engagement in social and economic life, is reflected in this extended fiscal support.

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. But whether these pronouncements will result in real results on the ground is still a critical question. This is the main conundrum, and the future holds the solution. The quality of implementation determines whether intent is translated into impact, and the gap between policy announcements and their actual success is frequently rather large. 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. □



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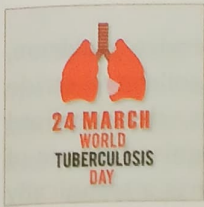


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Dr Shobini Rajan

# India's Strategic Evolution Toward a TB-*Mukt Bharat*

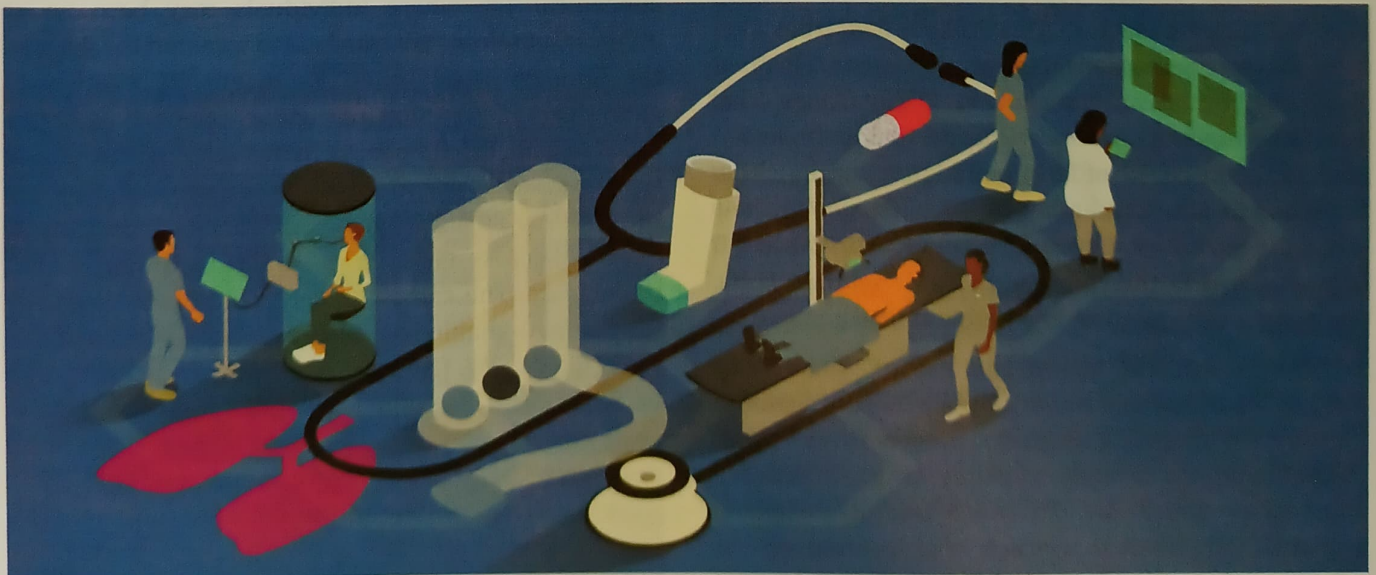
*The road to TB elimination is undeniably steep. Yet India's trajectory is clear and consequential. By leading with evidence, innovating at scale, protecting the most vulnerable, and mobilising citizens, India is not only accelerating its own progress but reshaping what is possible for high-burden countries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

**T**uberculosis (TB) - caused by *Mycobacterium tuberculosis* - remains one of humanity's oldest and most stubborn diseases. Yet today, the global TB narrative is no longer defined solely by persistence and loss; it is increasingly shaped by countries that are demonstrating what political will, system reform, and evidence-driven strategies can achieve at scale. India stands at the forefront of this shift.

For India, TB elimination is a shared national mission. Anchored in sustained political leadership and backed by unprecedented public investment, the TB *Mukt Bharat Abhiyaan* has evolved into one of the world's most ambitious, comprehensive, and patient-

centric public health responses. In doing so, India is not only bending its own TB curve faster than the global average but also offering a replicable blueprint for high-burden countries across the Global South.

According to the World Health Organization's (WHO) latest Global TB Report 2025, 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 decline of 12%. TB mortality has also fallen sharply by 25% from 28 to 21 per lakh population over the same period. Furthermore, India has achieved a treatment success rate of 90%, outperforming the global average of 88%. These gains are neither accidental nor incremental. They reflect



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a ten-fold increase in financial allocations to the TB programme between 2015-16 and 2025-26, enabling a decisive shift away from fragmented case management toward a whole-of-system, people-centred response that integrates diagnostics, treatment, nutrition, and social protection at the last mile.

### Political Leadership and Jan Bhagidari: Turning Elimination into a People’s Movement

At the heart of India’s TB response lies sustained political commitment at the highest level. Prime Minister, Narendra Modi, has given a clarion call to follow the spirit of *Jan Bhagidari*- underscoring the need for a “whole of society” approach that mobilises communities, elected representatives, civil society, and the private sector. This vision has translated into concrete governance innovations. The *TB Mukh Panchayat* initiative, launched in 2023, places local self- governments - *Gram Panchayats* and their elected leaders - at the centre of TB elimination. By urging *Gram Pradhans* to take ownership of TB outcomes in their jurisdictions, the initiative has helped normalise TB conversations at the community level, reduce stigma, and align local accountability with national goals.

The Ministry of Health and Family Welfare has further institutionalised this political engagement by routinely orienting elected representatives - from parliamentarians to *Gram Pradhans* - on the innovative approaches under the *TB Mukh Bharat Abhiyaan*, available government services, and community-led solutions. As a result, over 30,000 elected leaders participated in the *Abhiyaan* in 2025 – championing

efforts to destigmatise TB, monitor service provision, and mobilise communities for the collective stride towards a *TB Mukh Bharat*. This decentralised leadership model is increasingly recognised as one of India’s most powerful tools: it converts a technically complex disease programme into a shared civic responsibility.

### Innovation at Scale: Redefining TB Detection and Care

India’s TB strategy is defined not just by ambition, but by its willingness to continuously adapt in response to evidence. Under the *TB Mukh Bharat Abhiyaan*, innovation is embedded across the care continuum - from detection to treatment completion.

The *Ni-kshay* digital platform, operational since 2012, has become the backbone of India’s TB management and has received much praise at the global stage. It enables real-time patient tracking, case notifications, and programmatic analytics across the public and private sectors. Crucially, it has supported one of India’s most significant achievements: systematic private sector engagement. Recognising that nearly half of India’s TB patients first seek care in the private sector, the government adopted the motto “go where the patient goes” and has introduced structured incentives and policy imperatives to engage the private sector. The result has been a 24-fold increase in private sector TB notifications since 2013, ensuring standardised quality care and continuity for millions of patients who would otherwise remain invisible.

Acting decisively on emerging evidence on subclinical TB, where individuals may have no or atypical symptoms yet continue to transmit the disease, the Ministry recalibrated its diagnostic strategy to enable earlier detection, particularly among vulnerable populations such as people living with HIV and those with diabetes. This strategic pivot formed the core of the 100-Day *TB Mukh Bharat Abhiyaan* in 2025, initially launched across 347 districts, and subsequently scaled nationwide. The campaign leveraged innovative tools including AI-enabled mobile chest X-ray units and rapid molecular tests (Nucleic Acid Amplification Tests), while prioritising vulnerable groups irrespective of symptom presentation. The scale of impact has been unprecedented: over 20 crore vulnerable individuals were screened, leading to the detection of more than 28 lakh TB cases, including over 9 lakh asymptomatic patients – individuals who would otherwise have continued to fuel silent transmission in communities.

Technology has made this possible. India now operates what is widely regarded as the largest TB laboratory network in the world, comprising more than 9,800 rapid molecular testing facilities and 107 accredited TB culture and drug-susceptibility laboratories. Complementing this infrastructure are nearly 2,000 AI-enabled handheld X-ray machines under deployment, bringing advanced diagnostics directly to vulnerable communities. For many countries grappling with access barriers, India's model demonstrates how digital tools and decentralised diagnostics can transform last-mile care.

Drug-resistant TB (DR-TB) remains one of the most formidable challenges in global TB control. Historically, patients endured 18-20 months of treatment regimen, with challenges in adherence and side effects leading to poorer outcomes. In 2024, India adopted the safer and shorter WHO-recommended BPaLM regimen, marking a paradigm shift in DR-TB care. With treatment success rates approaching 90% and significantly fewer side effects, this regimen is not only improving survival but restoring dignity and productivity for patients. By rapidly translating global evidence into national policy at scale, India is once again setting the pace for high-burden countries.

### Addressing the Social Determinants: Nutrition, Protection, and Community Support

TB is as much a social disease as it is a biomedical one. Undernutrition remains the single largest risk factor for TB in India, creating a vicious cycle in which poverty fuels disease and disease entrenches poverty. India's

response has been decisive. The *Ni-kshay Poshan Yojana*, launched in 2018, institutionalised nutritional support as a core TB intervention. Patients receive direct benefit transfers for nutritional needs throughout treatment, with the monthly amount increased from Rs 500 to Rs 1,000 in 2024. As of November 2025, over Rs 4,538 crores have been disbursed to over 1.39 crore beneficiaries. To further reduce TB mortality, the programme has introduced a Differentiated TB Care approach, whereby higher risk patients are identified based on clinical parameters and are provided with individualised and tailored support. The care is not limited only to the patients but is extended to the household contacts and close contacts who are also evaluated and protected from development of disease using a short course of TB Preventive treatment.

Beyond governmental support, community participation has been institutionalised through the *Ni-kshay Mitra* initiative, whereby individuals, corporates, faith-based groups, and civil society organisations become donors to provide nutritional, vocational, and additional diagnostic support to patients and families. Since its launch by the President of India, Droupadi Murmu, in September 2022, over 7 lakh *Ni-kshay Mitras* have collectively distributed more than 49 lakh nutritional baskets to those affected by TB. In 2025, this ecosystem was further strengthened through collaboration with the Ministry of Youth Affairs and Sports, mobilising over 2 lakh MY *Bharat* volunteers to provide psychosocial support, adherence counselling, and community follow-up—recognising that healing extends beyond pills and diagnostics.

### A Model for the Global South

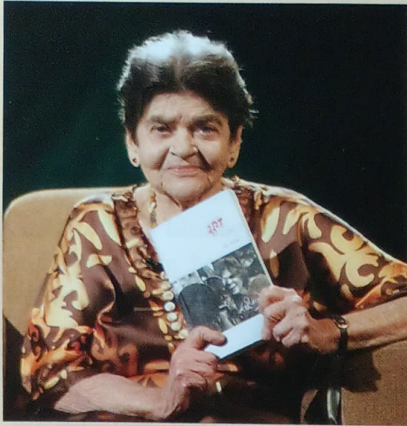
The road to TB elimination is undeniably steep. Yet India's trajectory is clear and consequential. By leading with evidence, innovating at scale, protecting the most vulnerable, and mobilising citizens, India is not only accelerating its own progress but reshaping what is possible for high-burden countries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

As donor landscapes tighten and global health priorities shift, India's domestically financed, technology-enabled, community-driven model stands out as both sustainable and scalable. The message is unambiguous: TB can be defeated - not through isolated interventions, but through integrated systems, political leadership, and people's participation.

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!* □



## A Storyteller Across Mediums



*Across radio studios, theatre stages, television screens, and cinema halls, Sai Paranjpye has shaped stories that are intimate, humane, and enduring. On the occasion of her birthday on 19 March, this conversation revisits the journey of one of India's most distinctive creative voices — a storyteller equally at ease with humour, emotional depth, and keen social observation. Known for her deep sensitivity to people, places, and relationships, her work continues to resonate across generations. In this conversation with Yojana, Editor of the magazine, Shuchita Chaturvedi, she reflects on the formative influences of her childhood, the discipline that shaped her craft, the differences between storytelling across mediums, and her belief that writing lies at the heart of all meaningful creative work.*

**As we conduct this interview at FTII, Pune, a place associated with an important phase of your journey, what memories come to mind?**

At the risk of sounding cliché, it truly feels like coming back home. This was my home. I taught here briefly for about a year, and during that time, I did something rather smart. Once my teaching hours were over, I would become a student myself. I would rush to the FTII library, which was rich and full of wonderful books, and immerse myself in everything related to cinema.

I read biographies of great directors, autobiographies, and most importantly, fabulous screenplays. Those screenplays helped me immensely because I consider myself basically a writer. I always say, rather pompously perhaps, that I am a first-rate writer and a second-rate director. These scripts were phenomenally helpful to my writing.

I like to believe I learned the basics of cinema at the Film Institute without being a formal student. I was a teacher — and yet I learned so much.

**Your childhood and family environment seem to have shaped you deeply. How did these influences impact you as a filmmaker and as a person?**

Tremendously. I always say that whatever little I have been able to do in any field or medium is entirely because of my mother. She was a very unusual person, very different from the usual idea of what a mother

should be. She was extremely strict. I had to obey rules and follow discipline without question.

She herself was remarkable. At a time when girls married young, she went to Cambridge. Later, she worked at the International Labour Organization in Geneva, learned French, and was a brilliant linguist and writer. She married my father, a Russian artist, and after a brief marriage, returned to India as a single mother, which was remarkable in those days.

In Pune, my grandfather was revered like a saint, a gentle, beloved figure. My mother, on the other hand, spoke her mind fearlessly, so people were a little scared of her. Despite her brilliance, she had one obsession: Me. All her creative energy went into shaping me.

I had to draw, write, learn music, and memorise Sanskrit shlokas daily to perfect my language and diction. It was very hard for me as a child. I did not enjoy that strictness at all. But whatever I am today is because of her.

My grandfather recognised that mathematics was not my strength, but that I had imagination. He encouraged my creativity. Another major influence was Achyuth Ranade, a family friend and film director. He narrated film stories in vivid visual terms, describing scenes as if a camera were moving, and I could visualise cinema long before I knew technical terms. Much of the credit for shaping me as a screenwriter and director goes to him.

**Your first book was published at the age of eight. When did storytelling become your natural space?**

I did not realise it myself — my mother did. One night, she asked me to tell her a story. I told her something from my imagination. She was surprised and asked where I heard it. I said I made it up. She asked for another story, and then she was convinced there was something there.

From the next day, she made it compulsory for me to write three pages every day before I could go out to play. I hated it at the time. I felt it was a punishment. But because of that discipline, later in life I could write much more, films like *Katha*, *Chashme Buddoor*, *Sparsh*, and others.

**Having worked across radio, television, and theatre, did you ever feel constrained by the demands of different mediums, or did storytelling adapt naturally for you?**

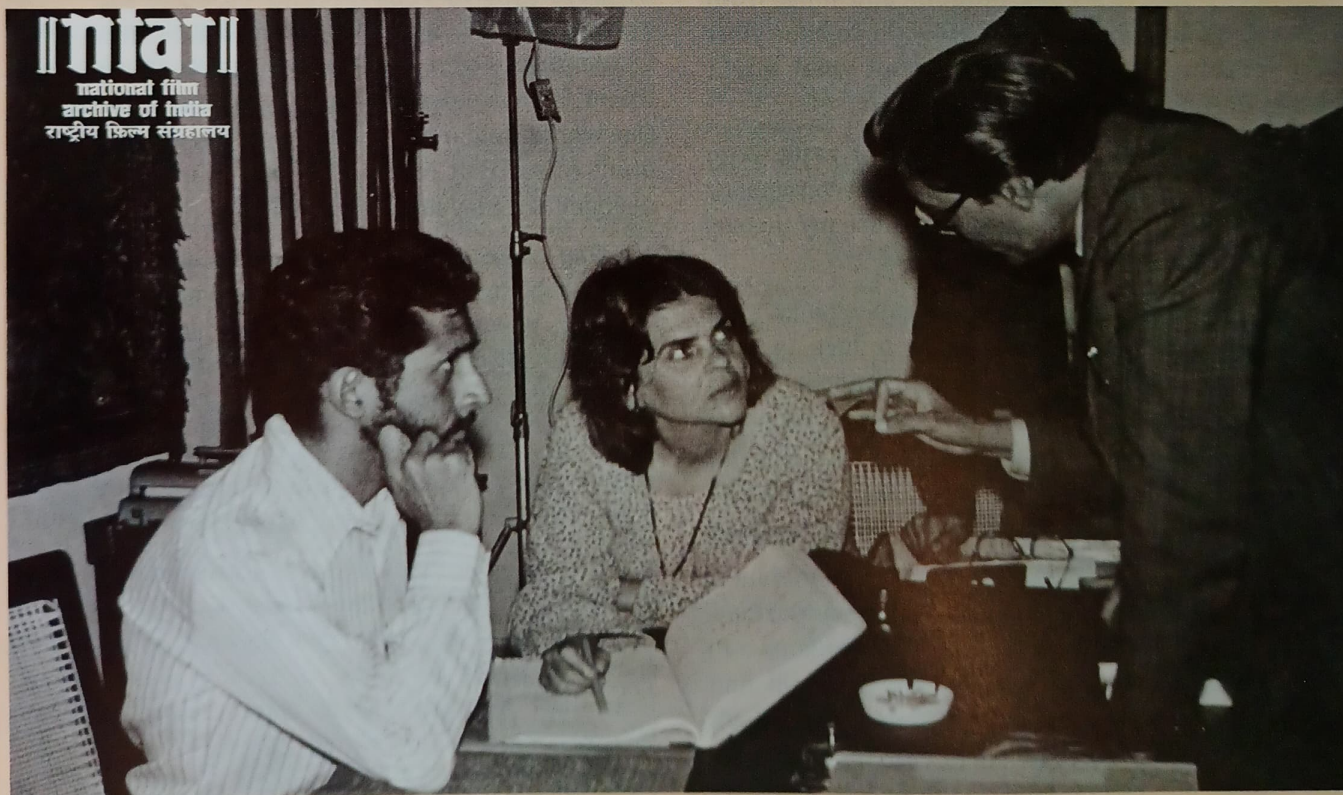
I think it all came quite naturally. I never remember labouring over any particular medium. It was more of a flow. When you work in television, you automatically understand that it is meant for the small screen. Television is a very intimate medium — you enter people's homes. The head of the family might be sitting in a vest, the woman of the house might be

cleaning rice, and children may be lying casually with their legs up, watching. It is an informal atmosphere, and you gain access to that informality; you become a part of the family. Because of this intimacy, television stories cannot be grandiose. You cannot easily present something like *War and Peace* on television. The storytelling has to be more intense, more personal, and more focused on human relationships and direct emotions. You automatically slip into that mould.

Cinema, on the other hand, gives you the freedom to fly. You can move across time and space, use flashbacks and flash-forwards — it is a fluid and expansive medium. And it travels far. A film made in Pune can be shown in Norway or Australia. That reach is a wonderful aspect of cinema.

Theatre is one of my great loves. I would not call it my first love, because that would be unfair to the other media, but theatre is magical because it is alive. You can feel the breath of the audience, their laughter, their gasps, even their coughing. When they do not like something, they cough, and that tells you immediately. It is such a living, responsive medium.

Radio is very dear to me because that was my first step into the creative world. I still feel the thrill of the red light going on, followed by the green light. That feeling never leaves you.



*Glimpses from the sets of Sparsh.*



I have truly enjoyed this journey across media. But I must repeat, at the risk of sounding tedious, that writing is my basic strength. It is because I am a writer that I have been able to work across all these forms.

**Your films continue to feel timeless, without being tied to a particular moment or urgency. Even today, audiences relate to scenes, humour, and songs from works like *Chashme Buddoor*. How do you see your stories retaining that freshness, and what might today's filmmakers learn from this?**

You have raised a point that has not really been discussed before, and frankly, even I had not consciously thought about it. But perhaps it is because my themes are universal and more people-oriented.

After all, human emotions do not change very much. We are born with the capacity to love, to hate, to feel jealousy, excitement, and contentment. These fundamental feelings remain the same. Technology may change, we may fly higher and calculate faster, but emotionally we respond in the same way. Despite all our progress, and even with artificial intelligence, basic human feelings stay constant.

I tend to deal a lot with human relationships. In *Chashme Buddoor*, the three young students are mischievous, carefree, and full of fun. You still find such young people today. How different are today's youngsters, really? They still fall in love, thankfully, we still respect our elders. Elders continue to guide us. These aspects of life remain.

Even in *Sparsh*, the situation is not limited to a time. There are two people with different kinds of challenges; he is physically handicapped, being blind, and she is emotionally handicapped, being a widow at a young age. They come together while dealing with their own limitations. Such a story could happen today just as it did then. A Laila–Majnu story can still happen today; we do not have to go back in time. Love remains love, and unfortunately, hate remains hate. Wars continue, territorial greed continues. The good and the bad in life both continue.

Perhaps my films, plays, and television work dwell on these enduring aspects of life, and that is why they do not age with time, though unfortunately, I do.

**Your films often turn cities like Delhi and Bombay into living characters, creating a strong sense of place and nostalgia. How did you approach portraying cities and locations in this way?**

I have a positive attitude; my glass is always half full. Even in serious films, I find lighter moments. Locations matter greatly. *Chashme Buddoor* captured Delhi's freshness. People called it my advertisement for Delhi, but it was my love letter to the city. *Katha*, though shot entirely in Pune, carried the spirit of Bombay chawls; shared lives, affection, irritation, and humour.

In *Disha*, the mill workers' dormitory, the 'gala' was a powerful location. Forty men sharing sleeping space, taking turns. I observed this life closely, thanks to my friend Subhashini Ali, who showed me these spaces. One worker told me, "We can sleep, but we cannot turn over." I used that line. I often say I don't write great dialogue — I plagiarise great dialogue from life.

One scene in that *gala*, where a young village wife must sleep among forty men, shows workers hurriedly dressing, giving privacy by turning their backs. That scene came from the truth of that location.

**You have created extensively for children. If you were to take up a theme for children today, what would guide your choice, and how should it be treated to remain engaging as well as meaningful?**

I don't think I can give you a satisfactory answer to that at all. For one thing, I never sit and choose my subjects. I never say, "Now what should I do? What does society require? What do children require?" I don't work that way. I like to think that topics, subjects, and themes come looking for me.

Something happens, and a spark is lit. Take *Chaka Chak*, a film I made on environmental cleanliness for

children. One day, I came home absolutely fuming. I was saying, how can people spit on the roads? It's so annoying. Someone throws a banana peel on the road. What can be done about this? My daughter said, "Make a film about it. You're a filmmaker, a media person. Do something. Write a play." I thought that wasn't a bad idea, and I wrote *Chaka Chak*. Unfortunately, that film was made more than ten years ago, and it is still very relevant today — which is rather sad.

That's how it happens. Subjects come to you, and the environment dictates what you should deal with. I don't sit and calculate that I must do this or that. And the entertainment flows naturally. You don't have to sit and think, "How do I make this entertaining so children will laugh?" It comes on its own. You just keep your eyes open as you go through life, absorb whatever you can, and then use it when the moment arrives. I think I have been blessed in having found or cultivated this art.

**Music has been an integral part of your creative expression, and you have worked with some of the finest musicians. How do you see songs helping to carry a story forward in your films?**

You know, I love using songs to take the story forward, and you can do that very beautifully. Let me give you one example. When we were doing *Katha*, the story began spreading out because it is set in a chawl, and there are so many delightful characters;



the old man who keeps getting everyone to do things for him, the fellow whose wife keeps jabbering while he sits with cotton wool in his ears, and many others. Bringing all of them to life meant we were using up a lot of space. At the same time, I had to show that the Farooq character, Bashu in the film, was having an affair with his boss's wife, played by Mallika Sarabhai. Then, of course, the heroine, Deepti Naval, who lives in the chawl, falls madly in love with him. And he also flirts with the boss's daughter, played by my own daughter, Winnie. So, here was a man having a fling with women from three generations and having a joyful time. But there was no time to show all this through separate scenes.

So, I thought this could be shown in a song. I told Indu Jain, my wonderful lyric writer, about the situation and asked her to write each stanza to fit one of the three women. The first stanza is with Mallika in a nightclub — very sexy and romantic, with a band playing, and Sudha Chopra singing "Tum Sundar Ho." The second stanza is on Juhu beach, very near my house, where Deepti and Farooq ride in a cute little *ghoda-gaddi* along the shore. The third segment shows Winnie with a group of teenagers, the children of my friends, dancing together on a little wooden platform in a disco setting. In one song, I could establish that this man is a flirt, enjoying himself with all three women. Film music allows you to do this.

Songs also bring out pathos. In *Kahan Se Aaye Badra*, *Ghulta Jaye Kajra*, Deepti cannot carry on, she





*Sai Paranjpye in conversation with Shuchita Chaturvedi for Yojana*

chokes up. But the masterji is not perturbed. Why should he be? He continues singing. Life goes on. Yet for her, at that moment, everything had come to a very painful standstill.

### **What would you like to say to young filmmakers?**

I am not a person who gives advice — in fact, I rather abhor it. We live in a country that is extremely fond of preaching, advising, and laying down rules, and I find that quite unfortunate. Even in children's literature, stories often end with a line declaring, "The

moral of the story is..." always instructing children to tell the truth, not to lie, and so on. But why must we do that? Children are intelligent. They understand the meaning on their own. When they read a story, they can grasp what it conveys without being hit over the head with a moral like a hammer.

The same tendency appears in other areas as well, constant slogans about doing this for the country or that for some cause. Why must everything be so heavy-handed? Why can we not express ideas subtly, gently, even humorously, and naturally? Meaning comes through far more effectively when it arises from the story itself rather than from preaching.

So, I often feel — who am I to give advice? If I must say anything at all, it would simply be this: watch my films. If there is something you enjoy in them, take that with you. Discover your own direction, find your own path, and move forward.

*Sai Paranjpye's reflections reveal a creative journey rooted in discipline, observation, and deep respect for human experience. Whether speaking about childhood training, the demands of different artistic mediums, or the emotional truths that make stories timeless, she returns consistently to the centrality of writing and lived reality. Her work demonstrates that simplicity, sincerity, and close attention to life can create narratives that endure across generations. □*

Suresh Jindal presents  
devki chitra's  
**kathā**  
Screenwriter by Geeta

a film by sai paranjpye



Let's tell you a tale timeless... universal...



# Innovation for Public Good

## Reimagining Agricultural Transformation

*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.*

**A**griculture stands at the crossroads of urgent global challenges in the 21<sup>st</sup> century. On one hand, the world's population is projected to reach approximately 10 billion by 2050, intensifying the demand for food production. On the other hand, climate change and resource constraints are pressuring existing agricultural systems, necessitating smarter and more resilient farming methods. In this context, innovation in agriculture technology (agri-tech) has become paramount globally as a means to raise productivity, adapt to climate stresses, and ensure food security. Advances such as precision farming, artificial intelligence (AI) driven tools, biotechnology, and digital farmer services are redefining how food is

grown and distributed, marking what many call the 'Fourth Agricultural Revolution.' These innovations are not just about increasing profits, but they are directed at achieving public good outcomes like food security, environmental sustainability, and improved livelihoods for farmers.

### The Indian Agricultural Context

The agri-tech innovation has become urgent more than ever in India, where agriculture is deeply interwoven with the nation's socio-economic fabric. India is home to around 18% of the world's population but only about 2.4% of total world's land, making agricultural efficiency and innovation crucial. The



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agricultural sector in India provides a livelihood to roughly 50% of the workforce yet contributes only about 18% to the country's Gross Domestic Product. This disparity highlights a productivity challenge. Smallholder farmers dominate Indian agriculture (with average landholdings shrinking to around 1 hectare), and they face myriad challenges such as limited capital, fragmented markets, post-harvest losses, and increasing climate variability. Therefore, innovation in the Indian agricultural necessitates developing and deploying solutions that boost productivity, profitability, and sustainability for millions of farmers, thereby uplifting rural society as a whole.

### From Food Security to Prosperity

The discourse on Indian agriculture has historically been dominated by the imperatives of the Green Revolution which successfully filled the nation's granaries, total foodgrain production rose from 108.42 million tonnes in 1970-71 to a record 357.73 million tonnes in 2024-25. However, it has been a linear, input-intensive model designed to ward off famine and ensure food and calorie sufficiency. Over the period, it simultaneously created significant ecological and sociological burdens in terms of soil degradation, groundwater over-extraction and pollution, chemical residues in food, and severe health hazards.

Presently, we are witnessing a paradigm shift from 'food security' to what we might call as 'prosperity security', encompassing nutritional adequacy, income resilience, and ecological sustainability. This transition is not only quantitative but profoundly qualitative. Indian agriculture is increasingly moving beyond yield-per-hectare as the sole metric of success to embracing a more holistic scorecard that includes soil health, water use efficiency, and the net income retained by the farm household. This transformation, reflected in Prime Minister's inclusion of 'Jai Anusandhan' (hail to innovation and research) alongside 'Jai Jawan, Jai Kisan, Jai Vigyan,' acknowledging innovation as a decentralised, and democratic phenomenon. It recognises that the workforce engaged in agriculture, are not merely passive recipients of technology but active knowledge producers whose experiential wisdom, when systematically validated and supported, can generate solutions uniquely suited to India's diverse agro-ecological contexts.

### Redefining Innovation for Public Good in Indian Agriculture

In traditional economic theory, a 'public good' is something which is non-exclusive and non-rivalrous



in consumption. However, in the context of a fast developing yet predominantly agricultural economy like India where 86% of landholdings are smaller than two hectares, the concept of innovation acquires additional dimensions, comprising accessibility, adaptability, and accountability. Accessibility means technologies that overcome barriers of cost, complexity, and cultural appropriateness to reach the most resource-constrained stakeholders. Adaptability refers to solutions that can be modified and contextualised for diverse agro-climatic zones, farming systems, and socio-economic conditions without requiring prohibitive infrastructure investments. Accountability encompasses systems that respect farmers' autonomy and traditional knowledge.

### Global Agri-Tech Innovation Landscape

Globally, agri-tech innovations are gathering momentum as essential tools to feed the ever-growing population. The global agritech market has been experiencing robust growth, roughly doubling from an estimated value of about USD 24.4 billion in 2024 to a projected USD 49 billion by 2030. This growth is driven by the rising demand for sustainable agriculture and by rapid technological advancements that are making farms smarter and efficient.



Key innovation trends are evident across various countries. Precision agriculture, for instance, leverages Global Positioning System (GPS), remote sensing, and Internet of Things (IoT)-based sensors to enable farmers to apply water, fertilisers, and pesticides more judiciously, boosting yields while conserving resources. Drones are increasingly being utilised for tasks such as planting, weeding, and aerial spraying. 'Kisan drones' in India are becoming the part of global trend in farming. Biotechnology and breeding innovations, for example, drought-tolerant or pest-resistant crop varieties are addressing the need for resilience in the face of climate change.

### India's Policy Priorities

India's agricultural transformation rests on reviving nutritionally dense traditional crops, achieving self-reliance in key agriculture commodities, and resurrecting indigenous agricultural wisdom. The PM-KISAN scheme's direct income transfers and Kisan Credit Card's democratised credit provide critical financial succor. The integration of digital infrastructure e-NAM (electronic National Agriculture Market) platform is breaking down traditional market barriers between the farm gate and dispersed consumers, allowing farmers in remote areas to access price information and buyers across state boundaries.

India's Sub-Mission on Nutri-Cereals positions millets as *Shree Anna* as they are climate-resilient, require less water and fewer inputs, and are nutrient-dense compared to many staple cereals. India achieved production of 180.15 lakh tonnes in 2024-25, emerging as the world's largest millet producer. The mission is supported by high-yielding seeds distribution, modern machinery, and Rural Infrastructure Development Fund (RIDF) for Value Chain Parks ensuring processing remains within farming communities. The National Mission on Edible Oils (Oilseeds) seeks to expand oilseed cultivation by an additional 40 lakh hectares, while the Mission for *Aatmanirbharta* in Pulses (during 2025-31) targets an additional 35 lakh hectares of pulses area in order to reduce the continuing import gap. In 2023-24 India imported 47.38 lakh tonnes of Pulses even as production rose from 192.6 lakh tonnes (2013-14)

to 252.38 lakh tonnes (2024-25). The National Mission on Natural Farming is resurrecting civilisational memory of sustainable agriculture through desi cow-based livestock integration, diversified cropping, on-farm biomass mulching, cow dung-urine formulations like *Jeevamrit* and *Beejamrit*, and botanical pest management.

In the Union Budget 2026-27, the 3 *Kartavya* framework explicitly links agriculture to productivity enhancement and entrepreneurship, with emphasis on small and marginal farmers. The Budget proposes *Bharat-VISTAAR* (Virtually Integrated System to Access Agricultural Resources) as a multilingual AI tool that will integrate Agri Stack portals and Indian Council of Agricultural Research's (ICAR) package of agricultural practices to provide customised advisories to improve farm decisions, productivity, and risk management. It also advances a value-chain approach through measures such as integrated development of 500 reservoirs and *Amrit Sarovars* for fisheries and support for high-value crops such as coconut, sandalwood, cocoa, cashew, and building them into premium global brands by 2030.

### Agri-Tech Innovations: Bridging Tradition and Technology

In global agri-tech advancement, Indian rural and grassroots innovators are also participating by developing various kinds of important agricultural technologies for diverse purposes. These innovations, nurtured by the National Innovation Foundation - India (NIF), represent affordable, contextually appropriate solutions emerging from the farms themselves rather than from formal research institutions. These innovations significantly reduce drudgery, particularly



Sadasibo Majhi with his Paddy Transplanter



*Dharambir Kamboj with his Multipurpose Food Processing Machine*

for women farmers, while improving operational efficiency and reducing costs.

The challenge of paddy transplantation exemplifies this innovation imperative. Ergonomic studies show that transplanting is typically performed by women in prolonged bending postures while working in standing water, which contributes to severe physical drudgery and associated health risks. In response, grassroots innovators have developed low-cost alternatives, Ranjit Mirig from Sambalpur, Odisha, designed a manual transplanter that requires two operators and achieves approx. 0.3 acre/hour, and NIF-facilitated trials reported it takes less than one-seventh of the time required for manual transplanting. Similarly, Sadasibo Majhi (Koraput, Odisha) developed a device for resource-constrained tribal contexts that transplants six rows simultaneously with a field capacity of approx. 0.6 acre/hour.

Similarly, Dharambir Kamboj's Multipurpose Food Processing Machine represents the convergence of post-harvest technology with rural entrepreneurship. Dharambir's Multipurpose Food Processing Machine is a portable, vertical free-standing cylindrical unit, capable of processing over 100 different types of fruits, herbs, and seeds. It can process 200 liters of aloe vera in an hour while functioning as a large pressure cooker with temperature control and auto cut-off facility. Critically, it incorporates a condensation mechanism enabling extraction of essences and oils from flowers, seeds, and medicinal plants, performing pulverising, mixing, steaming, pressure-cooking, and juice, oil, and gel extracting in a single machine. This innovation has been adopted by women's self-help groups across multiple states, creating distributed livelihood opportunities. The machine is now sold across 15 countries.

These innovations are only a few among streams of thousands of local innovations demonstrating contextually appropriate, affordable technological solutions developed by farm practitioners in India.

### **Self-Reliance through Grassroots Agricultural Innovations**

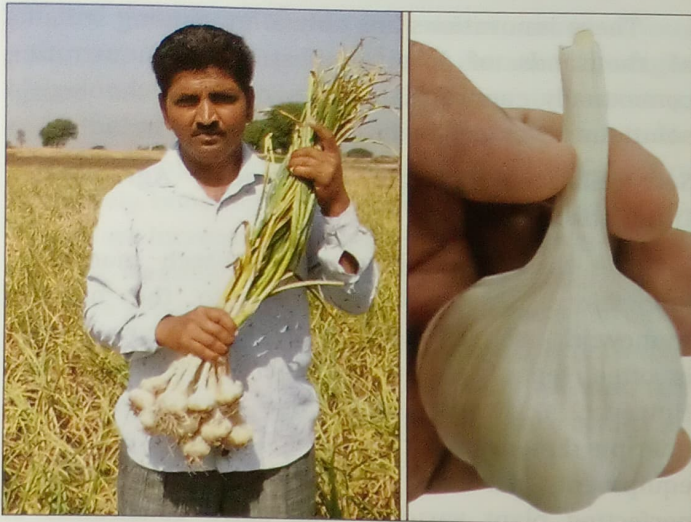
The discussion above on agri-tech machinery innovations seamlessly connects to the broader framework of self-reliance in agriculture, which is often seen in terms of schemes and subsidies. However, a closer look at the grassroots reveals multiple dimensions of innovation. Beyond machinery equipments, farmers are breeding, selecting, and perfecting plant varieties that solve constraints of yield, quality, storability, and seasonality. NIF becomes an enabling bridge to such innovative farm practices by documenting such innovations, ensures rigorous evaluation, trials, helping secure protection under the Protection of Plant Varieties and Farmers' Rights Authority (PPV & FRA) framework, and facilitates market access so the farmer-innovators retain identity as well as value of their knowledge. Scores of individuals and grassroots communities are part of a broad-based rural innovation bedrock where capabilities emerge from knowledge holders.

The true power of grassroots innovation becomes evident through concrete examples that demonstrate how individual farmers, through systematic refinement and institutional support, transform localised knowledge into solutions with far-reaching impact.

Hariman Sharma of Bilaspur, Himachal Pradesh demonstrates self-reliance through farm-level experimentation and transforming it into a nationally scalable horticulture asset. Through systematic germination studies, refinement, and grafting, he developed HRMN-99, an apple variety that fundamentally challenges conventional cultivation



*Hariman Sharma with HRMN-99*



Ishvarlal Dhakad with 'Riyawan Silver'

requirements. Unlike traditional apples grown at elevations of 5,000–8,500 feet requiring 1,000–1,500 chilling hours, HRMN-99 thrives in plains, tropical, and sub-tropical regions where summer temperatures reach 40–45°C, eliminating the chilling-hour dependency for flowering and fruiting. NIF-supported multi-location farm trials, with 7,572 saplings transplanted over two years for adoption and fruiting studies across seven states comprising Delhi, Uttar Pradesh, Uttarakhand, Karnataka, Haryana, Himachal Pradesh, and Manipur. Notably, fruiting was reported even in one-year-old plants, demonstrating the variety's rapid productivity and adaptability. HRMN-99 has been accorded formal protection under the PPV&FRA, and Sharma got honored with the 'Padma Shri' in 2025 for his contribution to agriculture.

Similarly, Riyawan Silver, an improved garlic variety developed by Ishvarlal Dhakad in Riyawan, Madhya Pradesh, through disciplined selection method from local garlic variety. It exhibits strong physical traits linked to better market acceptance which is large compact white bulbs, containing up to approximately



Shrikishan Suman showing 'Sadabahar'

20 cloves per bulb, higher yield potential (up to 120 quintal/ha), and storability up to 10 months. Importantly, 100 quintals of planting material have been disseminated across Haryana, Rajasthan, Uttar Pradesh, Maharashtra, Madhya Pradesh, and Gujarat.

Likewise, Shrikishan Suman, a farmer from Kota, Rajasthan, exemplifies indigenous resilience through developing a regular, round-the-year, dwarf mango variety called *Sadabahar*. He spent nearly 15 years in preserving and refining mango grafts to stabilise the variety. *Sadabahar* is also resistant to major diseases and common mango disorders, with deep orange flesh and sweetness comparable to *Langra*. Being dwarf, it is suitable for kitchen gardening as well as high-density plantations, widening access and decentralising production. NIF facilitated on-site evaluation and field testing of the variety in collaboration with ICAR - Indian Institute of Horticultural Research (IIHR), Bangalore, and SKN Agriculture University, Jaipur, Rajasthan.

Thus, progression from indigenous refinement, institutional validation, rights protection, to entrepreneurship, illustrates the farmer's transformation from isolated producer to value chain participant.

### The Path Forward

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. By bridging the gap between indigenous knowledge system preserved by communities and cutting-edge digital infrastructure, India is crafting a unique model of decentralised innovation. To sustain this momentum, we must now pivot toward precision so that we can truly integrate the Agri Stack data of 11 crore farmers with localised climate-smart practices to increase employment opportunities, adopt better production methods, and reduce the 20–30% post-harvest losses currently happening in supply chain. 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. □

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## Building Resilience, Expanding Opportunity, and Powering *Viksit Bharat*

**T**he 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. The Budget reflects a calibrated balance between macroeconomic prudence and structural transformation, while reinforcing India's ambition to emerge as a resilient, competitive, and inclusive economy.

At the macro level, fiscal consolidation continues alongside sustained capital formation. Non-debt receipts are estimated at Rs 36.5 lakh crore, total expenditure at Rs 53.5 lakh crore, and capital expenditure maintains a strong push. The fiscal deficit is pegged at 4.3% of GDP, with the debt-to-GDP ratio projected to moderate to 55.6%. These indicators underline a strategy of growth with fiscal responsibility — strengthening public finances while investing in future productive capacity.

### First *Kartavya*: Accelerating and Sustaining Economic Growth

Growth strategy is rooted in productivity, competitiveness, and resilience to global volatility. Six broad interventions define this approach.

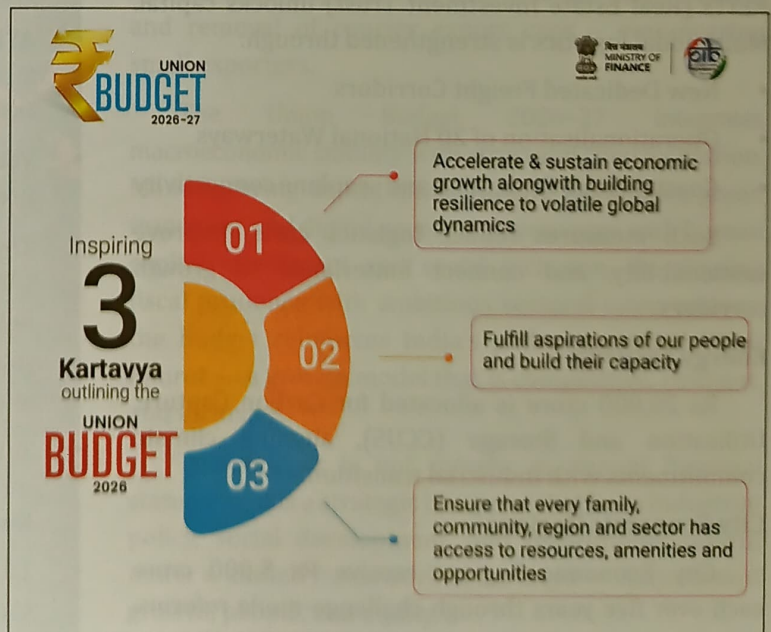
### Scaling Manufacturing in Strategic and Frontier Sectors

The Budget emphasises domestic capability in advanced industries:

- Biopharma *SHAKTI* (Rs 10,000 crore

over five years) aims to establish India as a global biopharma manufacturing hub through NIPER (National Institute of Pharmaceutical Education and Research) expansion and 1,000+ clinical trial sites. This strengthens health security and innovation capacity.

- India Semiconductor Mission 2.0 extends the semiconductor ecosystem beyond fabrication to equipment, materials, and IP creation, deepening supply-chain resilience.
- Electronics Components Manufacturing sees a major outlay increase to Rs 40,000 crore, signalling India's intent to move up the electronics value chain.
- Rare Earth Corridors in mineral-rich states link resource security with processing and



manufacturing.

- New Chemical Parks and strengthened Capital Goods capacity, including hi-tech tool rooms and container manufacturing, address industrial self-reliance.
- An Integrated Textile Programme, National Fibre Scheme, Mega Textile Parks, and *Gram Swaraj* initiative seek to modernise traditional strengths while promoting employment.
- Together, these initiatives mark a shift from assembly-led growth to technology-driven manufacturing depth.

### Reviving Legacy Industrial Clusters

A scheme to rejuvenate 200 legacy clusters addresses cost inefficiencies and technology gaps, supporting balanced industrial geography.

### Champion SMEs and Micro Enterprises

A Rs 10,000 crore SME (Small and Medium Enterprises) Growth Fund and expansion of the Self-Reliant India Fund extend risk capital. The creation of Corporate *Mitras* through professional institutions aims to enhance compliance and managerial capacity in smaller towns. This institutional support recognises MSMEs (Micro, Small and Medium Enterprises) as engines of employment and exports.

### Infrastructure Push

Public capital expenditure rises to Rs 12.2 lakh crore. An Infrastructure Risk Guarantee Fund aims to crowd in private investment. Asset recycling via REITs (Real Estate Investment Trust) unlocks capital. Multimodal logistics is strengthened through:

- New Dedicated Freight Corridors
- Operationalisation of 20 National Waterways
- Coastal Cargo Promotion and seaplane connectivity

Such measures reduce logistics costs, improve sustainability, and connect hinterlands to growth corridors.

### Energy Security

Rs 20,000 crore is allocated for Carbon Capture, Utilisation and Storage (CCUS), aligning climate commitments with industrial transition.

### City Economic Regions

City Economic Regions receive Rs 5,000 crore each over five years through challenge-mode reforms.

**MINISTRY OF FINANCE** | **PIB** | **UNION BUDGET 2026-27**

### Fiscal Consolidation and Budget Estimates

- > Debt-to-GDP ratio estimated to be 55.6 % of GDP in BE 2026-27 compared to 56.1 % of GDP in RE 2025-26
- > Fiscal deficit in BE 2026-27 estimated to be 4.3 % of GDP as compared to the estimate of 4.4 % of GDP in BE 2025-26
- > Non-debt receipts estimated as ₹36.5 lakh crore in BE 2026-27
- > Total expenditure estimated as ₹53.5 lakh crore in BE 2026-27
- > Centre's net tax receipts estimated at ₹28.7 lakh crore in BE 2026-27

Seven High-Speed Rail corridors will serve as growth connectors, reinforcing urban-industrial integration.

### Second *Kartavya*: Fulfilling Aspirations and Building Capacity

- Human capital receives a comprehensive push.
- A high-powered Education to Employment and Enterprise committee will align skills with services-led growth.
- Allied Health Professionals expansion targets 100,000 additional professionals. Five Regional Medical Hubs will promote medical tourism.
- AYUSH (Ayurveda, Yoga & Naturopathy, Unani, Siddha, and Homeopathy) sees new All India Institutes of Ayurveda.
- Veterinary capacity increases by 20,000 professionals.
- The Orange Economy gains momentum via AVGC (Animation, Visual Effects, Gaming, and Comic) labs in 15,000 schools and 500 colleges.
- University Townships near industrial corridors and district girls' hostels enhance access.
- Tourism reforms include a National Institute of Hospitality, guide upskilling, and a Digital Knowledge Grid for heritage.
- 15 archaeological sites will be developed as experiential destinations.

- A decade-long *Khelo* India Mission aims to transform sports.
- These measures blend skilling, cultural economy, health, and tourism, reflecting a holistic view of human development.

### Third *Kartavya*: Inclusive Growth and Social Justice

#### Farmers' Income

High-value agriculture promotion, reservoir development, and *Bharat-VISTAAR* (*Bharat* – Virtual Intelligence for Sustainable Technology-enabled Agricultural Advisory and Research)– an AI-enabled agricultural advisory integrating Agri Stack and ICAR (Indian Council of Agricultural Research) knowledge – signal a technology-enabled farm strategy.

#### Empowering *Divyangjan*

*Divyangjan Kaushal Yojana* expands employment opportunities in IT, AVGC, hospitality, and F&B (Food and Beverage) sectors.

#### Mental Health

NIMHANS-2 (National Institute of Mental Health and Neurosciences) and upgraded mental health institutes strengthen trauma and mental health infrastructure.

#### *Purvodaya* and North-East

An East Coast Industrial Corridor, tourism circuits, e-buses, and Buddhist Circuit development underscore regional equity.

### Taxation Reforms: Simplification and Competitiveness

The new Income Tax Act, effective April 2026, promises simplified rules and citizen-friendly forms. Relief measures include TCS (Tax Collected at Source) rationalisation, simplified TDS (Tax Deducted at Source), easier revision of returns, and decriminalisation of certain offences. Small taxpayers get automated lower TDS certificates and a one-time foreign asset disclosure window.

For cooperatives, expanded deductions and exemptions strengthen the cooperative sector.

- The IT sector receives a unified safe harbour regime with higher thresholds and faster APAs (Advance Pricing Agreement), enhancing India's attractiveness for tech services.
- Global investors gain incentives: tax holidays for data centres, safe harbour norms, MAT (Minimum Alternate Tax) exemptions for non-residents, and simplified warehousing provisions.

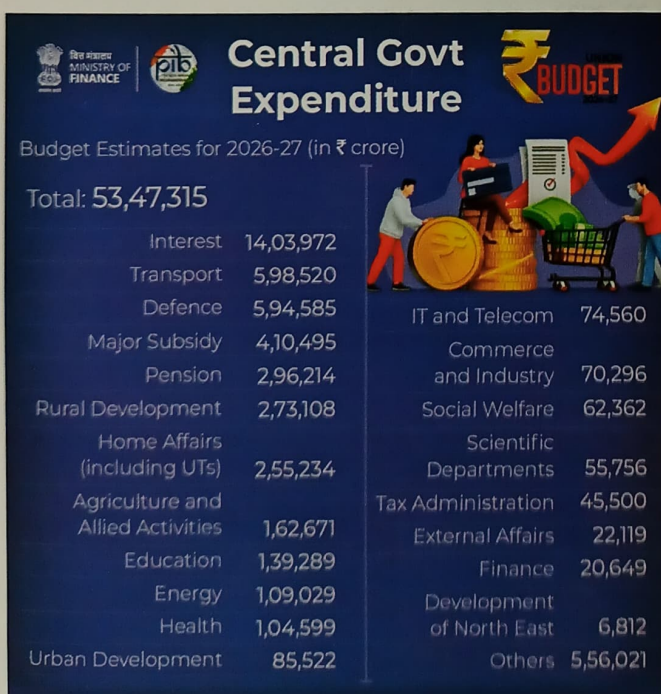
### Indirect Taxes and Trade Facilitation

Customs duty exemptions promote energy transition, nuclear power, critical minerals, aviation, and electronics manufacturing. Tariff simplification lowers personal import duties and exempts key medicines.

Trade facilitation advances through digital single windows, risk-based scanning, extended AEO benefits, and warehouse-centric self-declaration systems. Export opportunities expand with duty-free fish catch exports and removal of courier export caps – empowering small exporters.

The Union Budget 2026–27 integrates macroeconomic stability with structural transformation. Manufacturing depth, infrastructure expansion, green transition, and digital governance converge with human capital investment and social inclusion. By aligning fiscal prudence with ambitious sectoral interventions, the Budget reinforces India's pathway toward *Viksit Bharat* — a growth model that is competitive, resilient, and inclusive.

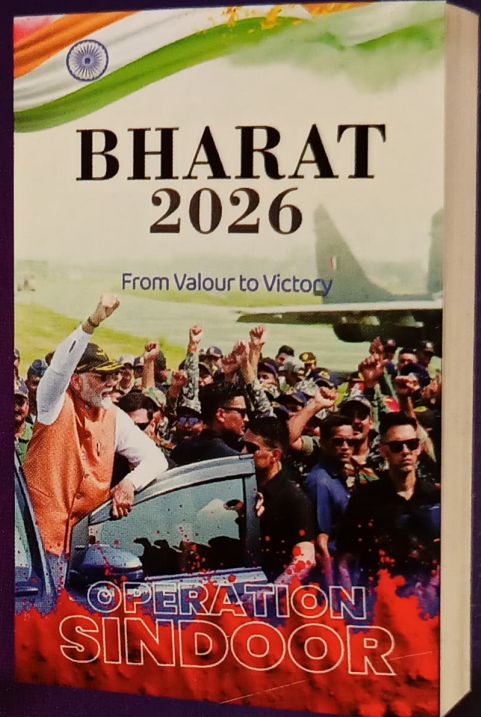
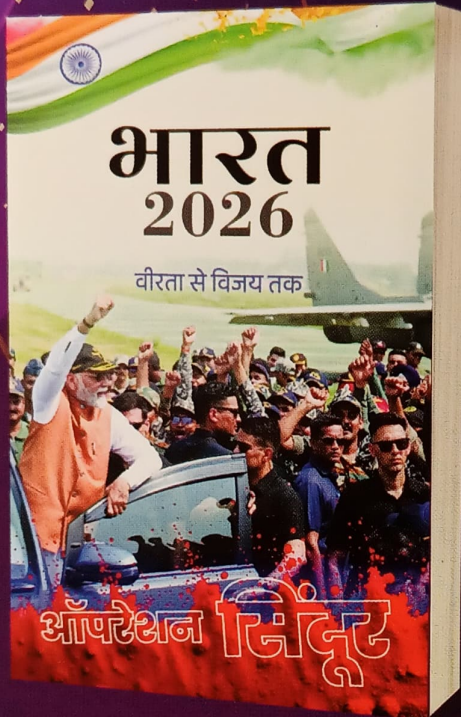
This Budget is not merely an annual financial statement; it is a strategic blueprint that links industrial policy, social development, and institutional reform under a unified framework of *kartavya* — duty toward growth, people, and equity.



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