

Budget For Poor Fy2019-fy2026

Dhruv - [Notebook Link](#)

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Questions

1. Summarize sentiment toward poor in Union Budget Speeches FY2019-2026

Sentiment Toward Poor in Union Budget Speeches - Consolidated Analysis (FY2019-FY2026)

FISCAL YEAR	KEY PRO-POOR INITIATIVES	MAJOR ALLOCATIONS/BENEFICIARIES	CORE PHILOSOPHY
FY2019	Housing, Energy Access, Sanitation, Healthcare	51 lakh houses annually, 8 crore Ujjwala connections, 50 crore Ayushman Bharat beneficiaries	Personal understanding of poverty, dignity and empowerment
FY2020	Direct Income Support, Rural Development, EWS Reservation	12 crore farmers PM-KISAN (Rs 6,000/year) Rs 1,20,147.91 crore rural development	Ease of living, caring society based on Antyodaya
FY2021	COVID Relief, Tribal Education, SC Scholarships	Rs 2.76 lakh crore PMGKY for 800 million people Rs 35,219 crore SC scholarships (4 crore students)	Crisis response with structural empowerment
FY2022	MGNREGA Enhancement, SHG Expansion, Skill Development	Rs 73,000 crore MGNREGS (18.69% increase) 8.16 crore women in 74.98 lakh SHGs	Welfare of poor as most important budget aspect
FY2023	PM Vikas for Artisans, Natural Farming, Free Ration Extension	Rs 1.25 lakh crore agriculture 80 crore free ration extended 66% increase PMAY (Rs 79,000 crore)	Priority to underprivileged, empowerment through training and credit
FY2024	Empowerment Over Entitlement, DBT, Street Vendor Support	25 crore lifted from poverty, Rs 34 lakh crore DBT, Rs 10 lakh crore capital investment	Garib Kalyan as Desh ka Kalyan, poor as development partners
FY2025	Record MGNREGS, Youth Employment Package, Tribal Welfare	Rs 86,000 crore MGNREGS (highest ever) Rs 2 lakh crore for 4.1 crore youth 5 crore tribal people in 63,000 villages	Focus on 4 castes: Garib, Mahilayen, Yuva, Annadata

FISCAL YEAR	KEY PRO-POOR INITIATIVES	MAJOR ALLOCATIONS/BENEFICIARIES	CORE PHILOSOPHY
FY2026	Urban Poor Upliftment, Gig Worker Security, Lakhpati Didi	68 lakh street vendors PM SVANidhi 1 crore gig-workers healthcare , 1.48 crore Lakhpati Didis	Livelihood strengthening and social security expansion

Key Insights

Evolution of Pro-Poor Sentiment (FY2019-FY2026)

The Union Budget speeches from FY2019 to FY2026 demonstrate a consistently strong and evolving pro-poor sentiment, characterized by a fundamental shift from welfare-based entitlements to empowerment-focused development. The government's approach has progressively emphasized making the poor active partners in development rather than passive beneficiaries.

Philosophical Transformation

- **FY2019-FY2020:** Emphasized personal understanding of poverty with focus on dignity, basic needs (housing, sanitation, energy), and comprehensive welfare schemes
- **FY2021-FY2022:** Crisis response during COVID-19 with massive relief packages combined with structural empowerment through education, skill development, and infrastructure
- **FY2023-FY2024:** Explicit shift to empowerment over entitlement, with Finance Minister stating that making poor "empowered partners" increases government's power to assist manifold
- **FY2025-FY2026:** Comprehensive livelihood strengthening with focus on urban poor, gig workers, and women-led development alongside sustained rural support

Major Welfare Initiatives and Their Impact

Employment Generation Programs

- **Mahatma Gandhi NREGS:** Allocation increased from Rs 73,000 crore in FY2022 (18.69% increase) to Rs 86,000 crore in FY2025 (highest ever at BE stage), maintained at Rs 86,000 crore in FY2026
- **Employment Generated:** 389 crore person-days in FY2021 (47% increase over FY2020), 187.5 crore person-days in FY2025 providing employment to 4.6 crore households
- **FY2025 Youth Package:** Rs 2 lakh crore outlay for 4.1 crore youth over 5 years with Rs 1.48 lakh crore for education, employment and skilling
- **FY2026 Employment Scheme:** Pradhan Mantri Viksit Bharat Rojgar Yojana with Rs 99,446 crore outlay creating 3.5 crore jobs

Housing for the Poor

- **FY2019:** 51 lakh houses annually in rural areas
- **FY2020:** 70 lakh houses proposed for FY2021
- **FY2023:** 66% increase in PMAY allocation to Rs 79,000 crore

- **FY2025:** 3 crore additional houses announced with 2.69 crore houses completed by January 2025
- **Employment Impact:** 201 person-days per house generating 531 crore person-days from 2.64 crore houses

Direct Income Support and Food Security

- **PM-KISAN (FY2020):** Rs 6,000 per year to 12 crore small and marginal farmers
- **COVID Relief (FY2021):** Rs 2.76 lakh crore PMGKY providing free food to 800 million people
- **Free Ration Extension (FY2023):** PM Garib Kalyan Anna Yojana extended for 80 crore people
- **FY2025 Extension:** Scheme extended for five years benefitting 80+ crore people

Women Empowerment and Financial Inclusion

Self-Help Groups Expansion

- **FY2020:** Expansion from 58 lakh to 78 lakh SHGs by 2023-24
- **FY2022:** 8.16 crore women mobilized into 74.98 lakh SHGs with 2.78 crore women (34%) mobilized in last 3 years
- **FY2025:** Women's participation in MGNREGS consistently exceeded 50% for past five years
- **FY2026 Achievement:** 1.48 crore Lakhpati Didis with annual household income of Rs 1 lakh+
- **Financial Services:** 65,949 BC Sakhis deployed for financial services in remote rural areas

Direct Benefit Transfer and Leakage Prevention

- **FY2024 Achievement:** Rs 34 lakh crore DBT through PM-Jan Dhan accounts with Rs 2.7 lakh crore savings from eliminated leakages
- **MGNREGS Transparency:** 99% wage payments through Aadhaar Based Payment System with 98.47% FTOs generated within 15 days
- **Asset Transparency:** 6.18 crore assets geotagged under MGNREGS

Support for Marginalized Communities

Scheduled Castes and Tribes

- **FY2021 SC Scholarships:** Rs 35,219 crore for 6 years benefitting 4 crore SC students
- **FY2021 Tribal Education:** 750 Eklavya Model Schools with unit cost increased to Rs 38-48 crore
- **FY2024 PM-AJAY:** Rs 2,050 crore for SC community development with Rs 1,150.27 crore for Adarsh Gram
- **FY2025 Tribal Welfare:** PM Janjatiya Unnat Gram Abhiyan covering 63,000 villages benefitting 5 crore tribal people

Urban Poor and Informal Sector Workers

- **FY2024 Street Vendors:** 78 lakh street vendors supported through PM-SVANidhi with 2.3 lakh receiving third-time credit

- **FY2026 Enhanced Support:**
68 lakh street vendors benefitted with revamped scheme offering UPI credit cards up to Rs 30,000
- **FY2026 Gig Workers:**
1 crore gig-workers to receive identity cards, e-Shram registration, and PM Jan Arogya Yojana healthcare
- **e-Shram Integration:**
14 schemes integrated with e-Shram portal for one-stop social security access

Infrastructure Investment as Poverty Alleviation Tool

Capital Expenditure Growth

- **FY2023:** Rs 10 lakh crore infrastructure investment (400% increase over 2014)
- **FY2024:** Rs 10 lakh crore capital investment (3.3% of GDP) with Rs 13.7 lakh crore effective capital expenditure (4.5% of GDP)
- **FY2026 State Support:** Rs 1.5 lakh crore interest-free loans to states for capital expenditure

Rural Infrastructure Development

- **FY2020 Rural Development:** Rs 1,20,147.91 crore allocation
- **FY2025 Rural Development:** Rs 2.66 lakh crore for rural development including infrastructure
- **PMGSY-IV (FY2025):** Rs 70,125 crore outlay connecting 25,000 unconnected habitations
- **Water Security Achievement:**
15 crore households (80% of rural population) provided tap water connections since 2019

Agricultural Support for Small and Marginal Farmers

Budget Allocations

- **FY2023:** Rs 1.25 lakh crore total agriculture allocation with Rs 60,000 crore for PM-KISAN
- **FY2025:** Rs 1.52 lakh crore for agriculture and related sectors
- **FY2026:** Rs 1,27,290.16 crore for Department of Agriculture (vs Rs 21,933.50 crore in FY2014)

Farmer-Centric Initiatives

- **FY2023 Natural Farming:**

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