

Trends in Finances for Jal Jeevan Mission

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KEY HIGHLIGHTS



In FY 25-26 Budget Estimates (BEs), ₹67,000 crore is allocated to Jal Jeevan Mission (JJM), making it 67 per cent of the total ₹99,503 crore allocated for the Ministry of Jal Shakti.



Allocations for JJM in FY 25-26 mark a 5 per cent decline from FY 24-25 BEs but are nearly three-times the Revised Estimates (REs) for FY 24-25. This is because REs for FY 24-25 were 68 per cent less than the BEs.



Har Ghar Jal had aimed at providing Functional Household Tap Connections (FHTCs) to every rural household. Progress has been slower than expected. While the scheme had planned to achieve 100 per cent of the target number of households by December 2024, as on 29 January 2025, 80 per cent of the target had been achieved covering 15.44 crore households.



As on 29 January 2025, 11,975 rural habitations suffer from contaminated water.

KEY POLICY ANNOUNCEMENTS



JJM has been extended to FY 28-29. In the next three years, the target is to reach 100 per cent coverage for potable tap water connections.¹



The Department of Drinking Water and Sanitation has set up a forum, where development partners along with sector partners can come forward, support, and work collaboratively with the Government of India and State/UTs for the effective implementation of JJM and Swachh Bharat Mission (Grameen).²



The Nal Jal Mitra Programme (NJMP) guidelines were officially introduced in October 2024. This initiative aims to provide skill-based training to local individuals from villages, including masons, mechanics, plumbers, pump operators, technicians, utility managers, and water testing laboratory in-charges. The programme seeks to equip them with a diverse skill set, enabling them to serve as "Nal Jal Mitras" and contribute to sustainable water management.³

OVERVIEW

On 15 August 2019, the Government of India (GoI) launched the Jal Jeevan Mission (JJM), a flagship scheme to provide water supply through Functional Household Tap Connections (FHTCs) to every rural household at a capacity of at least 55 litres per capita, per day by 2024. The scheme was first extended to 2025 due to failure to meet the target for 2024. In the budget speech for Financial Year (FY) 25-26, the scheme has been further extended to FY 28-29.

The scheme is implemented by the Department of Drinking Water and Sanitation (DDWS) under the Ministry of Jal Shakti (MJS) and subsumes the previous National Rural Drinking Water Programme (NRDWP).

In this Budget Insight, we deep-dive into JJM's implementation status and progress.

JAL JEEVAN MISSION

- The scheme follows a decentralised, demand-driven, and community-managed water supply programme with an aim to 'leave no one behind' (LNOB).
- **The broad objectives of JJM are:**



Providing FHTC to 19.4 crore rural households and village institutions: Ensuring and monitoring adequate quantity of potable water, of prescribed quality, with adequate pressure, on a regular and long-term basis in all rural households and public institutions like schools, Anganwadi Centres (AWC), Ashramshalas (tribal hostels), Gram Panchayat (GP) buildings, health centres, wellness centres, and community buildings.



Prioritising quality-affected villages: Provision of FHTCs in quality-affected areas and villages in drought-prone and desert areas.



Community-owned and driven Operations and Maintenance (O and M): Empowering and upskilling the village community in meeting the short-term and long-term demands of construction, plumbing, managing and monitoring water quality, water treatment, spreading awareness, other O and M, etc.



Institutional reforms: Strengthening State Water and Sanitation Missions, and District and Village level Water and Sanitation Committees, which are responsible for decentralised implementation.



Source sustainability and grey water management: Promote rainwater harvesting, groundwater recharge, and other water conservation measures along with reusing and recycling waste-water. These measures are taken in convergence with the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), and grants under the Finance Commission (FC).



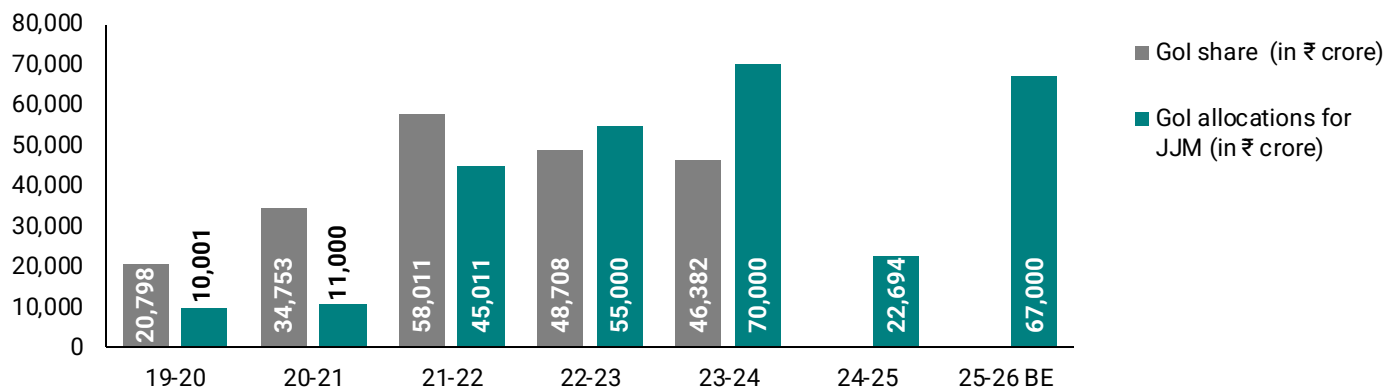
Empowering women: The mission plans to empower women through involving them in planning, decision-making, implementation, monitoring and O and M of the mission at the village level.

Trends in Finances

- In Financial Year (FY), 25-26, the Department of Drinking Water and Sanitation received ₹74,226 crore, 2.5 times the Revised Estimates (REs) for FY 24-25 but 4 per cent less than the BEs.
- JJM is the largest Centrally Sponsored Scheme of MJS, accounting for 67 per cent of the ₹99,503 crore allocated for the Ministry in FY 25-26 Budget Estimates (BEs) and 90 per cent of DDWS. Funding for the scheme varies by component. Infrastructure costs which are the largest share are to be shared equally, i.e., in a 50:50 ratio. However, for northeastern and hilly states and UTs, GoI provides 90 per cent.
- For the five-year period 2020-24, the estimated budget for JJM was set as ₹3.6 lakh crore. Of this, GoI's share is ₹2.08 lakh crore or 58 per cent. Cumulatively, till FY 24-25, GoI had allocated ₹2.14 lakh crore, ₹5,054 crore more than its share.

- In FY 25-26 BEs, Gol allocated ₹67,000 crore to JJM, bringing Gol total allocations to ₹2.80 lakh crore, ₹72,054 crore more than its share.
- Gol allocations for JJM have increased significantly over the years. In FY 19-20, ₹10,000 crore was allocated to the scheme. This increased seven-times to ₹70,000 crore in FY 23-24. As a result, while allocations were lower than Gol share in FY 19-20 (48 per cent), FY 20-21 (31 per cent), and FY 21-22 (76 per cent), they have been higher since FY 22-23.
- There have, however, been differences between the BEs and Revised Estimates (REs). In FY 24-25 for instance, while ₹70,163 crore had been allocated in the BEs, the REs were 68 per cent lower at ₹22,694 crore.

Figure 1: Allocations for JJM versus Gol Share for JJM (in ₹ crore)



Source: (1) Gol allocations from Union Budget, [url](#). (2) Gol share from Operational Guidelines, [url](#). Last accessed on 1 February 2025.

Note: Figures till 23-24 are actuals, REs for 24-25, and BEs for 25-26.

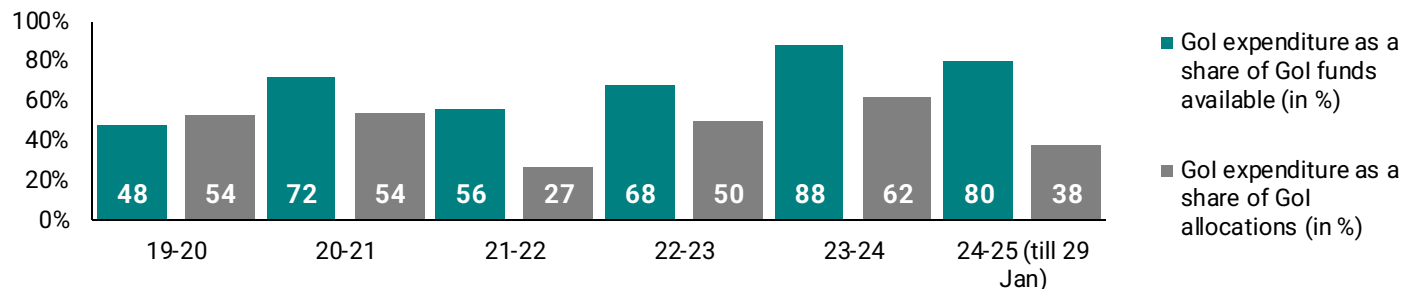
- In addition to funds allocated in the Union Budget, direct support of ₹1.42 lakh crore is to come as tied grants for water and sanitation to rural local bodies given by the Finance Commission.⁴ These funds are to be spent on drinking water supply, rainwater harvesting and water recycling, maintenance of sanitation, and open defecation free (ODF) status.
- The scheme guidelines⁵ also mention funding through Extra Budgetary Resources (EBRs), funds through convergence with other schemes like the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), and Compensatory Afforestation Fund (CAMPA) used to create sustainable water resources, and Members of Parliament and Members of Legislative Assembly funds for Local Area Development (MPLADs/MLALADs) for the development of village level infrastructure, and the Rashtriya Jal Jeevan Kosh, which mobilises and accepts contributions from individual donations, trusts, foundations, and Corporate Social Responsibility (CSR).
- There are differences between Gol allocations as per the Union budget and those reflected in the JJM Management Information System (MIS). As per the MIS data, cumulatively Gol allocations stood at ₹4.3 lakh crore⁶ – 1.5 times more than those as per the Union Budget.
- In the coming sections of the Budget Insight, we have referred to the MIS data as expenditures and releases are benchmarked against it.

Expenditures

- Proportion of funds spent can be analysed in two ways. First, as a share of allocations and, second, as a share of funds available which include opening balance, releases and bank interest, etc. State level fund availability and allocations are not available. Moreover, given that Gol allocations vary significantly, analysis has been done only of Gol share.
- As a share of funds available which include opening balance, Gol releases and bank interest etc, expenditure has been low. In FY 19-20, 54 per cent of funds available were spent. This decreased to 27 per cent in FY 21-22, due to the COVID-19 pandemic.

- The proportion of GoI share spent out of available GoI funds was highest in FY 23-24 at 62 per cent. In FY 24-25, till 29 January with just two months left in the fiscal year, only 38 per cent of GoI funds available were spent.

Figure 2: GoI Expenditures as a Proportion of GoI Share (in %)



Source: JJM IMIS system, Financial Progress Format D1- State-wise Allocation, Release and Expenditure, [url](#). Last accessed on 29 January 2025.

Trends in State-wise Releases and Expenditures

- State-wise allocations and releases are based on State Action Plans (SAPs) and Annual Action Plans (AAPs) submitted by states to the DDWS. SAPs are an aggregation of activities to be undertaken through bottom-up planning, starting at the village-level with the formation of a Village Action Plan (VAP). This is then collated into a District Action Plan (DAP) and further into the SAP. The AAP includes an estimation of financial requirements for the proposed activities, and this is submitted online each year in February through the Integrated Management Information System (IMIS).
- Each village is meant to be assessed based on existing water supply infrastructure by the District Water and Sanitation Mission (DWSM) in consultation with Gram Panchayat and the Village Water and Sanitation Committee/Paani Samiti/User Group, etc.
- Based on the assessment, FHTPs are to be provided to every rural household by creating one of the following infrastructures:

- 🏠 **Retrofitting of ongoing schemes** taken up under erstwhile NRDWP for the last mile connectivity.
- 🚰 **Retrofitting of completed rural water supply schemes** to make it JJM compliant.
- 🏠 **Single Village Scheme (SVS)** in villages having adequate groundwater/spring water/local or surface water source of prescribed quality.
- 🚰 **Single Village Scheme (SVS)** in villages having adequate groundwater that needs treatment.
- 🏠 **Multi Village Scheme (MVS)** with water grids/ regional water supply scheme.
- ☀️ **Mini solar power-based piped water supply** in isolated/tribal hamlets.

- Priority is to be given to retrofit existing infrastructure, i.e., completed and ongoing piped water supply schemes. Further, water quality-affected areas especially Arsenic and Fluoride, Desert Development Programme areas, Drought Prone Area Programme areas, and Sansad Adarsh Gram Yojana villages are to be prioritised.
- While the Public Health Engineering Department (PHED) and Rural Water Supply Department/Board/Corporation is responsible for bulk water supply and distribution systems up to the village boundary, the Gram Panchayat and village sub committees supported by the PHED etc are responsible for in-village infrastructure development and management.

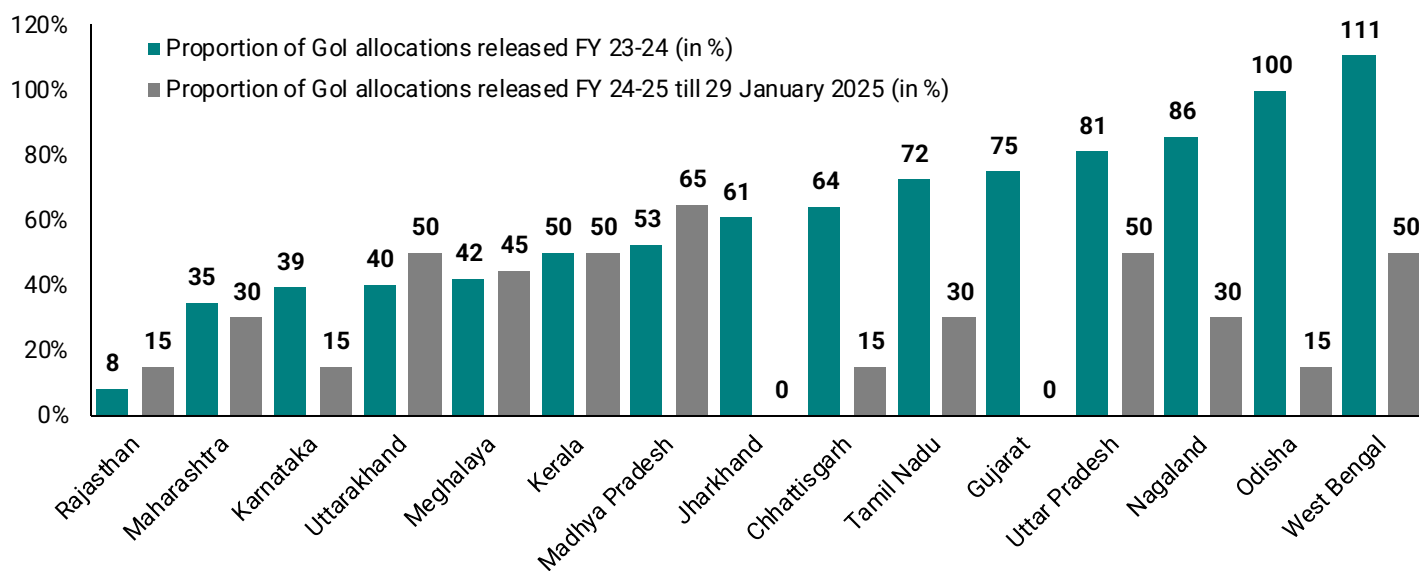
- As per the guidelines the tentative costs of each of these activities is provided below:

Type of Scheme	Costs per household (average)
Retrofitting of ongoing schemes for last mile connectivity to provide FHTC	7,500
SVS in blocks having both adequate quantity and good quality of groundwater	15,000
SVS based on treated groundwater/ in hard rock area	25,000
Multi Village Scheme	47,000
Mini solar based piped water supply scheme in isolated/ tribal hamlets	7,00,000

- As on 29 January 2025, there were a total of 6,41,995 schemes. Of these, 88 per cent (5,62,732) are SVS and the remaining 79,263 (12 per cent) are for MVS.⁷
- Of the total SVS schemes, 13 per cent had been completed and 86 per cent were ongoing. Another 1 per cent had not yet had work order issued.
- Similarly, of the MVS schemes, 10 per cent were completed, 89 per cent were ongoing and one per cent were awaiting work orders.

- Once SAPs are approved, state-wise Gol shares to be released are determined using a formula. This considers the rural population as per the latest Census report, proportion of Scheduled Castes (SCs) and Scheduled Tribes (STs), weightage given to hilly states, drought-prone areas, and population (as per IMIS) residing in habitations affected by chemical contaminants including heavy metals etc (as on 31 March of preceding financial year).
- There are differences across states with respect to total Gol share received by states. In FY 23-24, West Bengal (111 per cent) and Odisha (100 per cent) received all or more of their allocated share. In contrast, Andhra Pradesh received only 12 per cent and Rajasthan (8 per cent).
- In FY 24-25 till 29 January, two states (excluding those that had already reported full coverage) including Andhra Pradesh, and Jharkhand did not report any Gol releases out of their Gol allocations. On the other hand, 50 per cent or more of Gol allocated share had been released for Madhya Pradesh (65 per cent), Kerala, West Bengal, Uttar Pradesh (each at 50 per cent).

Figure 3: Gol Share Released out of Gol Approved Budget (in %)

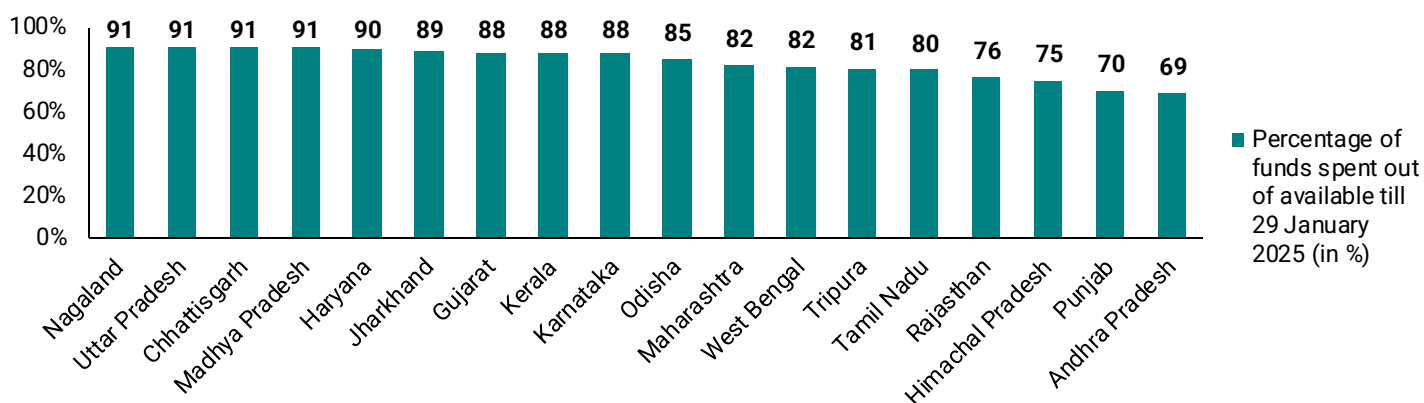


Source: JJM IMIS system, Financial Progress Format D1- State-wise Allocation, Release and Expenditure, [url](#). Last accessed on 29 January 2025. **Note:** States which had achieved full coverage have been removed from the analysis. These excluded states are Punjab, Haryana, Gujarat, Arunachal Pradesh, Telangana, Mizoram, Himachal Pradesh, Gujarat.

Expenditures

- Cumulatively, from the start of the Mission in FY 19-20 till 29 January 2025, expenditure as a proportion of total funds available was high in Nagaland, Uttar Pradesh, Madhya Pradesh and Chhattisgarh at 91 per cent each. States with the lowest expenditure included Andhra Pradesh (69 per cent), Punjab (70 per cent), Bihar and Telangana at 71 per cent, each. It is important to note though that despite not spending all its funds, Telangana and Punjab have reported full coverage.

Figure 4: Total Expenditure as a share of total funds available till 29 January 2025 (in %)



Source: JJM IMIS system, Financial Progress Format D1- State-wise Allocation, Release and Expenditure, [url](#). Last accessed on 29 January 2025. **Note:** States which had achieved full coverage have been removed from the analysis including Punjab, Haryana, Gujarat, Arunachal Pradesh, Telangana, Mizoram, Himachal Pradesh, Gujarat. State opening balances were not available and thus have been excluded from the calculation.

TRENDS IN COVERAGE

Scheme Progress

Har Ghar Jal

- Har Ghar Jal aimed at providing FHTCs to every rural household by 2024. The programme focuses on service delivery at the household level through regular water supply in adequate quantity, defined under JJM as 55 litres per capita, per day, and of prescribed quality.
- There are three steps in Har Ghar Jal (HGJ) declaration process.



Stage 1:

All households are provided with tap water connections are noted in the JJM Management Information System after verification of name and Aadhaar number of the household head. Villages acquire HFJ status once all households of the village have 100 per cent tap water connection.



Stage 2:

Once the water supply department of the State/UT has confirmed that water is being supplied through taps to all households as well as schools and anganwadi centres, the same is captured as "Reported" in the MIS.

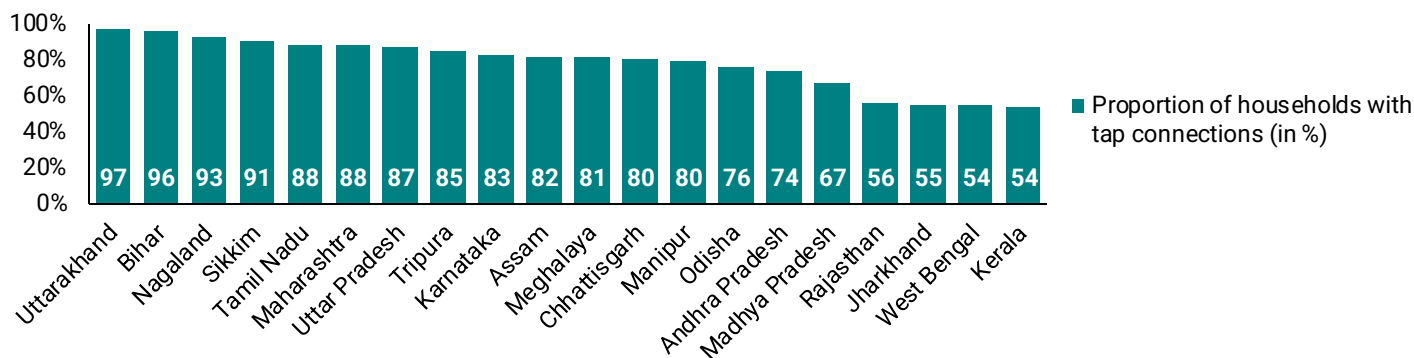


Stage 3:

Finally, HGJ status is certified after the Gram Sabha has passed a resolution confirming that all households, schools, Anganwadi Centres are getting tap water supply in the village.

- The scheme set a target to provide individual household tap connections to 19.32 crore rural households by 31 December 2024. At the start of the Mission on 15 August 2019, only 3.24 crore households or 17 per cent had a functional tap water connection (FTC). JJM thus set to provide an additional 16.08 crore households with FTCs. The delays in meeting targets however has meant that the timeline has now been extended to FY 28-29.
- Progress has been slower than anticipated post FY 22-23. While the scheme had planned to achieve 100 per cent of the target number of households by December 2024, as on 29 January 2025, 80 per cent of the target had been achieved covering 15.44 crore households. Further, only 52 per cent of all villages have 100 per cent FHTPs.
- As on 29 January 2025, a total of 4 states namely Punjab, Haryana, Goa, and Arunachal Pradesh and 3 UTs (Andaman & Nicobar Islands, Puducherry, Dadra & Nagar Haveli, and Daman & Diu), have been certified as HGJ. In addition, four states namely Telangana, Mizoram, Himachal Pradesh, Gujarat have reported but not yet been certified HGJ status.
- There are state variations with respect to coverage. Excluding states which have already reported HGJ status, over 90 per cent of households in Uttarakhand (97 per cent), Bihar (96 per cent), Nagaland (93 per cent), and Sikkim (91 per cent) had an FHTP. In contrast, only around half of households in Rajasthan (56 per cent), West Bengal (54 per cent), Kerala (54 per cent), and Jharkhand 55 per cent), had FHTPs.

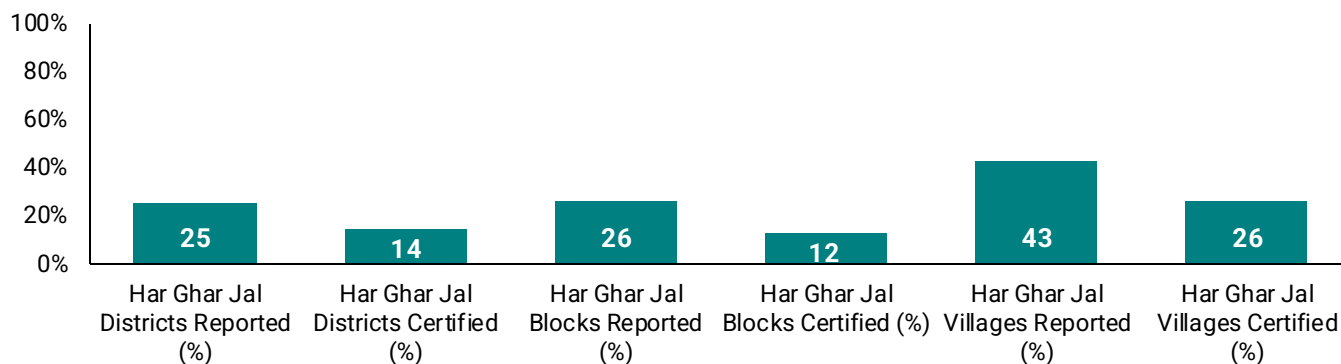
Figure 5: Proportion of Households with Tap Connections as on 29 January 2025 (in %)



Source: JJM IMIS system, Format - J1: State wise PWS and FHTC Coverage, [url](#). Last accessed on 29 January 2025.

- Across the country, as on 29 January 2025, 42 per cent of villages have report HGJ status and 26 per cent of all villages have certified HGJ status.

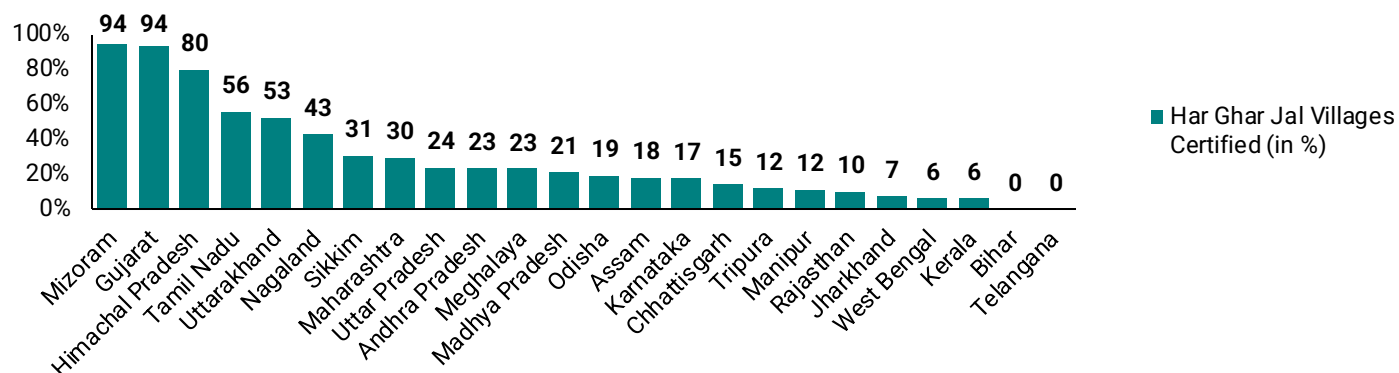
Figure 6: HGJ Status across India as on 29 January 2025 (in %)



Source: JJM IMIS system, Format - J8: Details of Har Ghar Jal (100% FHTC Coverage), [url](#). Last accessed on 29 January 2025.

- There are state variations with a few northeastern states having the least proportion of HGJ certified villages. For instance, Tripura (12 per cent), Meghalaya (23 per cent), Sikkim (31 per cent). Among the larger states, West Bengal (6 per cent), Odisha (19 per cent), and Uttar Pradesh (24 per cent) had slower progress.
- Despite reporting HGJ status, Telangana has none of its villages certified as HGJ yet.

Figure 7: State-wise Har Ghar Jal Villages Certified as on 29 January 2025 (%)



Source: JJM IMIS system, Format- J8. Details of Har Ghar Jal (100 % FHTC Coverage), [url](#). Last accessed on 29 January 2025.

PWS in Priority Areas

- JJM also tries to ensure PWS to Gram Panchayat Buildings, Community Centres, Health Centres, Wellness Centres, Ashram Shalas and other government buildings in rural areas.
- As on 29 January 2025, PWS availability is highest for Ashram Shalas (94 per cent), followed by other government offices (92 per cent). This is followed by GP buildings/Panchayat Ghars (77 per cent), and health centres (73 per cent), community centres (72 per cent), and community toilets (68 per cent).⁸

WATER QUALITY TESTING AND MONITORING

- There are 11,975 rural habitations spread across 8 states and UTs in India that are affected by contaminated water having fluoride, arsenic, iron, salinity, nitrate and other heavy metals as of 29 January 2025.⁹ Among them, Rajasthan has 68 per cent of them with 8,175 quality affected habitations, followed by Assam (2,235 or 19 per cent).
- With the quality of water being a priority within JJM, new labs have been set up in rural areas. The Water Quality Monitoring and Surveillance (WQMS) framework was launched on priority mode on 2 October 2021. Of the total funds allocated to states, 10 per cent weightage is given for areas with quality-affected habitations and 2 per cent of allocation to states can be used for WQMS.¹⁰
- As on 29 January 2025, 2,162 testing laboratories are active in the country.¹¹ Field Testing Kits (FTKs) are used to carry out water quality surveillance in every village. The JJM guidelines suggest that at least 5 women of every village are trained for using FTKs, monitoring the quality of water and updating data on WQMIS. As per this, the number of women trained in FTK across all villages in the country should be 33.39 lakh.
- Training however has been slow. As on 29 January 2025, around 25 lakh (76 per cent) women had been trained across the country for this purpose. A total of 25 states and UTs had more than 90 per cent of their villages with trained women. On the other hand, progress was slow in Bihar (only 1 per cent of villages), Telangana (15 per cent), and Goa (61 per cent).¹²

References

- ¹ Union Government Budget Speech FY 25-26. [url](#).
- ² Press Information Bureau, Year End Review – Department of Drinking Water and Sanitation, Ministry of Jal Shakti. [url](#).
- ³ Ibid.
- ⁴ Report of Fifteenth Finance Commission for 2021-26. [url](#).
- ⁵ Jal Jeevan Mission, Operational Guidelines. [url](#).
- ⁶ Collated from Jal Jeevan Mission, Management Information System (MIS), Format D1 Statwise Allocation, Release and Expenditure. [url](#).
- ⁷ Calculated from Jal Jeevan Mission, Management Information System (MIS), Format B15 Scheme Summary. [url](#).
- ⁸ JJM MIS, Format - F27 Status of Pipe Water Supply in Ashram Shala & Other Public Institutions. [url](#)
- ⁹ JJM MIS Format C17 A - No Of Quality Affected Habitations & Population. [url](#).
- ¹⁰ Ministry of Jal Shakti, Government of India, (2021), Drinking Water Quality Monitoring Framework. [url](#).
- ¹¹ JJM MIS Status of drinking water samples tested in laboratories in 2024-25 (as on 25/01/2025). [url](#).
- ¹² JJM MIS Format L11. Status of women trained on FTK. [url](#).

About ResGov

The Foundation for Responsive Governance (ResGov) is a Section 8 not-for-profit working to strengthen the capabilities of government and communities to ensure public initiatives reach the most vulnerable.

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