Glorious 35 YEARS

RAJIV GANDHI FOUNDATION

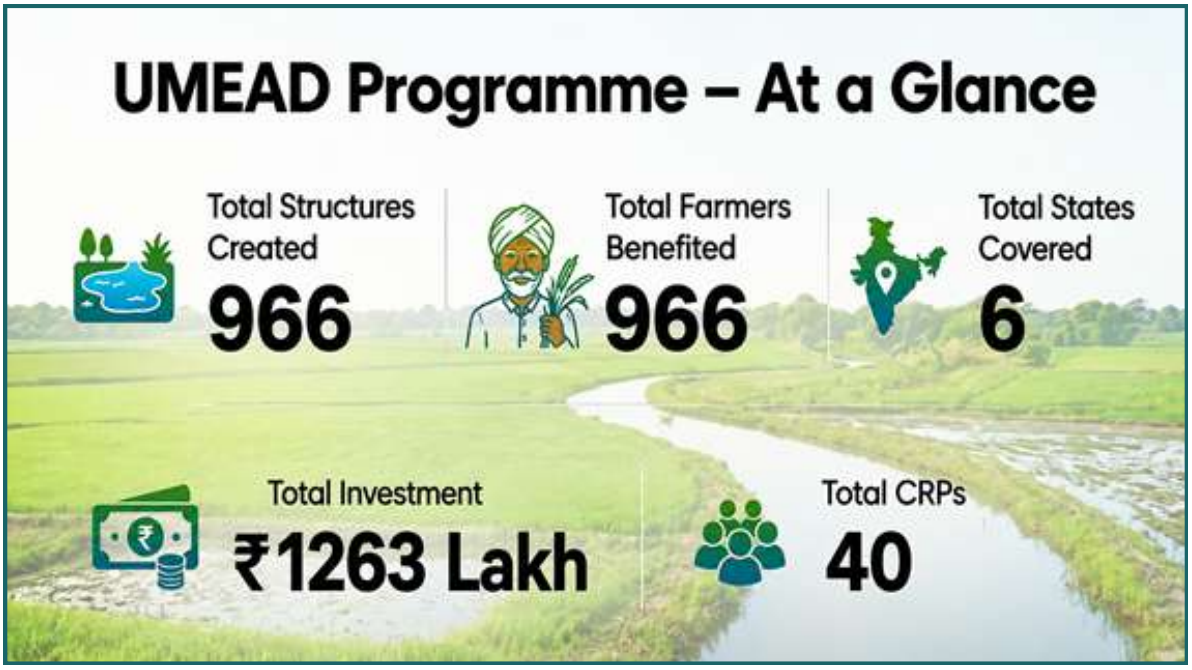
UTILISATION OF MGNREGA FOR ENHANCING AGRICULTURAL DEVELOPMENT (UMEAD)

Contents

1. Executive Summary

The UMEAD (Utilisation of MGNREGA for Enhancing Agricultural Development) programme, implemented by the Rajiv Gandhi Foundation (RGF), is a convergence-based initiative designed to strengthen the livelihoods of small and marginal farmers, particularly from Scheduled Caste (SC) and Scheduled Tribe (ST) communities. The programme leverages provisions under MGNREGA to facilitate land development, water harvesting structures, and plantation activities on individual farmer lands, enabling the transformation of underutilised or wasteland into productive agricultural assets.

The approach aims to strengthen long-term agricultural resilience rather than provide short-term assistance alone. The programme was implemented across selected regions through continuous engagement with local communities and institutions.



Launched in 2019 in Tikamgarh and Chhatarpur districts of Madhya Pradesh, the programme demonstrated early success through the construction of farm ponds and promotion of plantation-based farming systems. Building on this foundation, UMEAD expanded to Uttar Pradesh in 2024, with a focus on the water-stressed Bundelkhand region, and subsequently scaled to Bihar, Jharkhand, Rajasthan, and Uttarakhand.

As of FY 2025-26, the programme is operational across six states, covering 12 districts and 47 blocks.

During FY 2025-26, a total of 783 structures were created, benefiting an equal number of farmers, compared to 183 structures in FY 2024-25. This represents an increase of approximately 328% in asset creation within a single year. These include farm ponds, percolation tanks, plantation plots, and land development works, all aimed at improving water availability and agricultural productivity.

The role of Community Resource Persons (CRPs) remained central to implementation and mobilisation at the village level. Their involvement helped farmers identify eligible works, complete procedural requirements and engage with local administrative systems. This reduced barriers for small farmers in accessing public programmes. The process also strengthened local participation in rural development activities.

The programme demonstrates how relatively limited institutional investment can mobilise larger public expenditure for productive rural infrastructure. RGF investment was primarily directed towards field facilitation and CRP support, while asset creation expenditure came through government schemes. This model enabled wider outreach without proportionate growth in programme expenditure.

The resulting assets contributed to improving agricultural preparedness and local livelihood conditions.

The programme therefore reflects an approach where institutional support strengthens the effectiveness of existing public investments. It also highlights the importance of implementation support in improving scheme utilisation.

The implementation experience also indicates the importance of sustained coordination among communities, field teams and local administrative institutions. Asset creation alone is insufficient without community participation and local follow-up.

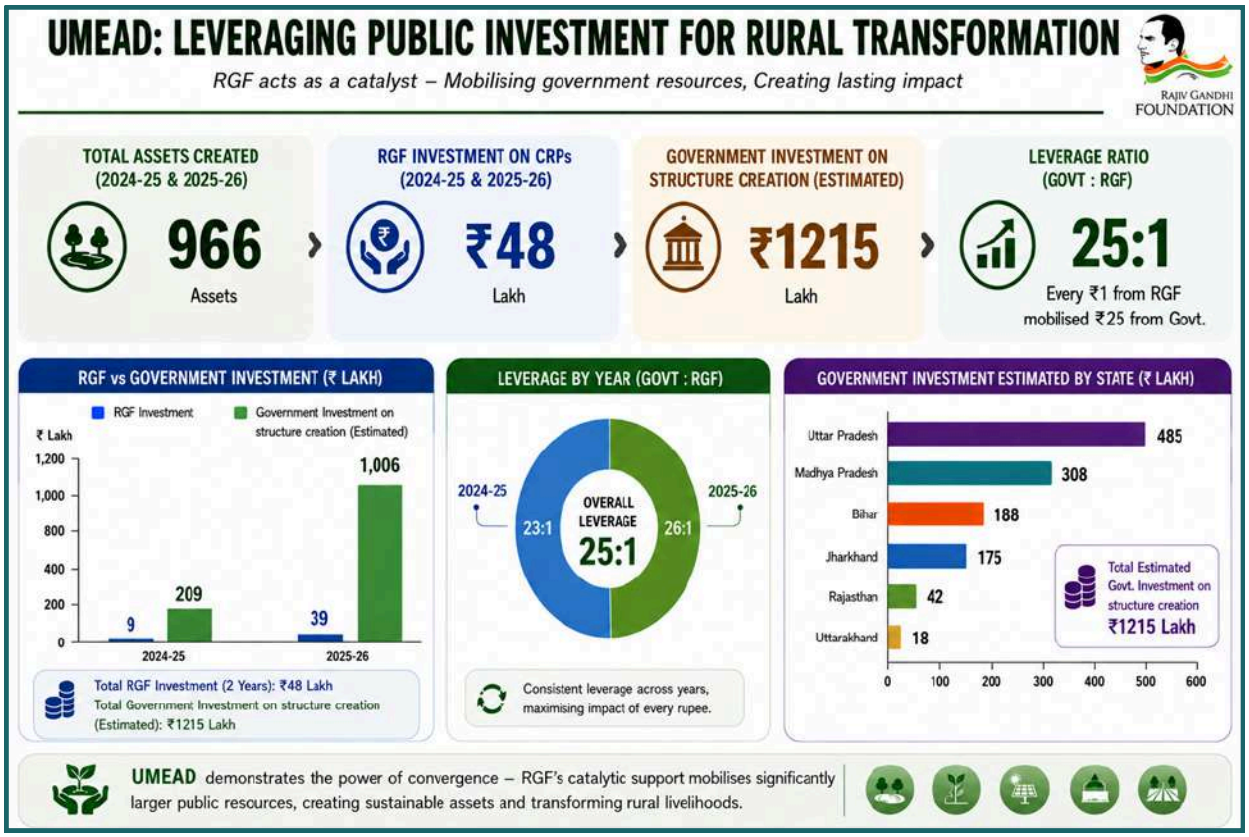
The programme therefore combined mobilisation, facilitation and monitoring throughout implementation. This helped maintain continuity between planning, approval and execution stages. The approach also encouraged greater awareness among rural households regarding available public provisions. Over time, such engagement can contribute to stronger local development processes and improved utilisation of public resources.

The following section discusses the convergence framework and the leveraging effect of RGF investment under the UMEAD programme.

1.1 Convergence and Leveraging Effect of RGF Investment

A key strength of the UMEAD programme is its convergence-led financing model. Relatively modest RGF investments mobilised substantially larger government resources through MGNREGA.

RGF support mainly covered facilitation, documentation and field coordination activities. Capital-intensive interventions were financed largely through government programme allocations. These interventions included farm ponds, plantations and water conservation structures.



As of FY 2025-26, the programme facilitated the creation of 966 structures across six states through convergence with MGNREGA and related schemes. These include farm ponds, plantation models, percolation tanks, land levelling activities, biogas units, and solar-based interventions.

The programme's implementation model demonstrates how targeted catalytic investment can leverage significantly larger public expenditure for rural asset creation and sustainable livelihood development.

The convergence approach has also improved institutional access for small and marginal farmers by supporting documentation, mobilisation, and coordination with local authorities.

In several locations, this enabled farmers to access government-supported infrastructure that would otherwise have remained inaccessible due to procedural and informational barriers.

1.2 Implementation and Outcome

Implementation is driven by a structured, community-led approach. Intensive mobilisation at the village level is followed by farmer identification, land selection, and facilitation of access to government schemes. Community Resource Persons (CRPs) play a central role in this process, supporting farmers in documentation, coordinating with local institutions, and providing ongoing technical guidance. The programme's institutional capacity has strengthened significantly, with CRPs increasing from 10 in FY 2024-25 to 40 in FY 2025-26.

The interventions promote integrated and climate-resilient farming systems. Farm ponds (typically 80×80×10 feet) enable rainwater harvesting and groundwater recharge, supporting irrigation during dry periods. Plantation models, with an average density of 120-125 plants per acre, are complemented by intercropping practices such as vegetables and pulses, ensuring both short-term income and long-term asset creation. In several areas, farmers have also initiated pisciculture, indicating further potential for livelihood diversification.

The programme has resulted in notable improvements in water security, agricultural productivity, and income stability. Farmers are now able to extend cropping cycles, adopt multiple cropping practices, and reduce dependency on erratic rainfall.

Field evidence suggests that integrated farming models have enabled farmers to generate additional income while enhancing resilience to climate variability. The programme has also contributed to environmental sustainability through plantation and water conservation efforts, strengthening soil health and ecological balance.

Financially, UMEAD demonstrates a highly cost-effective model. In FY 2024-25, 183 assets were created with an RGF investment of ₹9.15 lakh, while in FY 2025-26, 783 assets were created with ₹39.15 lakh. This reflects the programme's ability to leverage relatively modest institutional funding to mobilise significantly larger public resources.

Despite its achievements, certain challenges remain. In some areas, the absence of irrigation lifting mechanisms limits optimal utilisation of water assets.

Pest management practices require strengthening through capacity building, and delays in fund flow occasionally affect implementation timelines. Addressing these gaps will be critical for maximising impact.

Overall, the UMEAD programme represents a scalable, cost-effective, and replicable model for sustainable rural development, with strong potential to enhance water security, agricultural productivity, and livelihoods across diverse regions.

Key Structures:

Sl. No.	State	Type of Asset/Structure Created
1	Bihar	Plantation and Farm Pond
2	Jharkhand	Orchard and Farm Pond
3	Madhya Pradesh	Farm Pond
4	Rajasthan	Farm Pond and Land Levelling
5	Uttar Pradesh	Farm Ponds, Biogas Plants, and Solar Plants
6	Uttarakhand	Land Levelling

The UMEAD programme adopts a context-specific approach to asset creation, with interventions tailored to the agro-climatic conditions and livelihood needs of each state.

As reflected in the table above, the types of structures implemented under the programme vary across regions, ensuring relevance and effectiveness at the local level.

In states such as Bihar and Jharkhand, the focus has been on integrating plantation-based activities with farm ponds, promoting orchard development alongside water conservation to enable both short-term and long-term income generation. Madhya Pradesh has primarily emphasised the construction of farm ponds, addressing critical water scarcity challenges and supporting irrigation-led agricultural improvements.

In Rajasthan and Uttarakhand, where land conditions require preparatory interventions, land levelling has been undertaken to improve soil structure, enhance water retention, and enable more efficient agricultural practices. Rajasthan also combines this with farm pond construction to strengthen water availability.

Uttar Pradesh presents a more diversified intervention model, incorporating farm ponds along with biogas and solar-based solutions. This integrated approach not only supports irrigation but also promotes sustainable energy use and resource efficiency at the farm level.

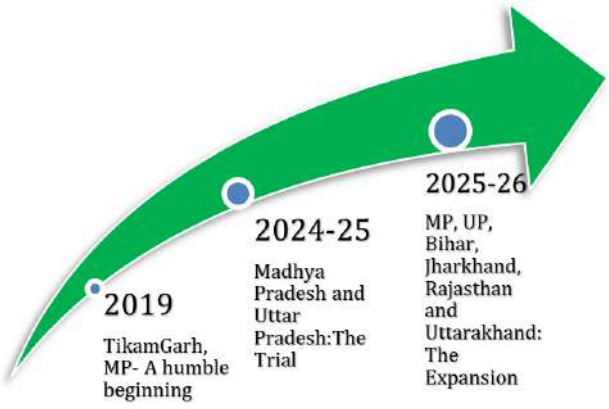
The variation in asset types highlights the programme's flexibility and its ability to adapt to diverse regional requirements. By aligning interventions with local needs, UMEAD ensures optimal utilisation of resources while maximising impact in terms of water security, agricultural productivity, and livelihood enhancement.

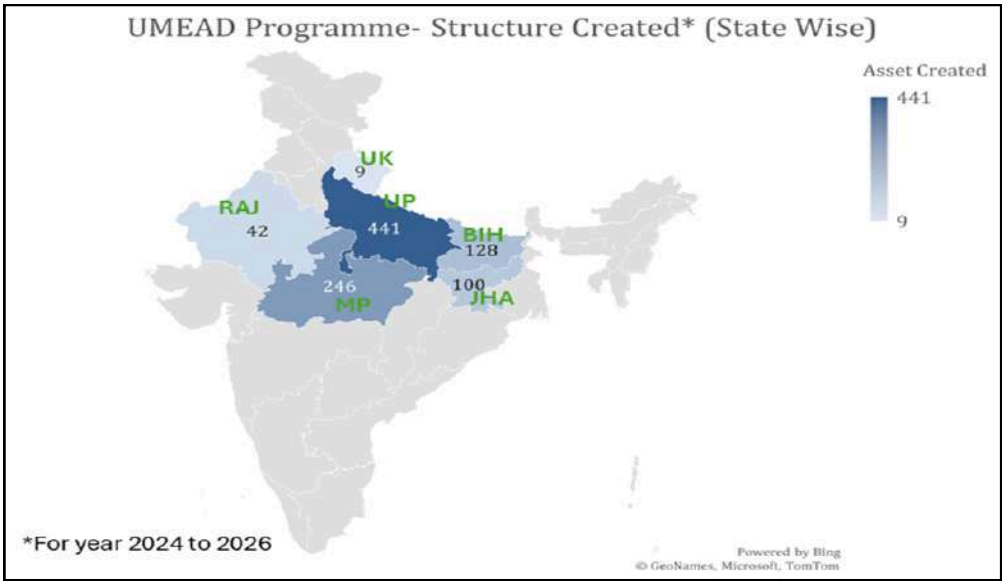
2. Programme Objectives

- To promote water conservation in drought-prone areas such as Bundelkhand region.
- To improve irrigation facilities for small and marginal farmers through the construction of farm ponds (Khet Talab).
- To enhance water availability for agriculture and reduce dependency on irregular rainfall.
- To support farmers in accessing government schemes related to agriculture and water conservation.
- To strengthen sustainable agricultural practices in the project area.
- To improve the livelihood and income of small and marginal farmers in the region.
- To encourage the adoption of climate-resilient farming practices.

3. Geographic Coverage

As of FY 2025-26, the UMEAD programme is being implemented across six states—Bihar, Jharkhand, Madhya Pradesh, Rajasthan, Uttar Pradesh, and Uttarakhand. The programme has expanded to cover twelve districts, including the Eastern Region and Bundelkhand region of Uttar Pradesh; Nawada and Nalanda in Bihar; Hazaribagh in Jharkhand; Barwani in Madhya Pradesh; Udaipur in Rajasthan; and Nainital in Uttarakhand.





In total, the programme spans 47 blocks and has facilitated the creation of 966 structures, directly benefiting 966 farmers under various interventions related to water conservation and agricultural development.

4. Programme Scale and Coverage: Year-wise Progress (2024–2026)

For the Year 2024-2025

Sl. No.	State	Total Districts	Total Blocks	Total Asset/Structure Created	Total Beneficiaries	Total CRPs
1	Madhya Pradesh	1	1	51	51	0
2	Uttar Pradesh	7	10	132	132	10

For the Year 2025-2026

Sl. No.	State	Total Districts	Total Blocks	Total Asset/Structure Created	Total Beneficiaries	Total CRPs
1	Bihar	2	5	128	128	12
2	Jharkhand	1	2	100	100	5
3	Madhya Pradesh	1	3	195	195	9
4	Rajasthan	1	1	42	42	2
5	Uttar Pradesh	6	24	309	309	11
6	Uttarakhand	1	2	9	9	1

During FY 2024-25, the programme was implemented in two states—Madhya Pradesh and Uttar Pradesh—covering a total of 8 districts and 11 blocks.

The programme established a foundation for field-level implementation through the engagement of 10 Community Resource Persons (CRPs), primarily concentrated in Uttar Pradesh.

In FY 2025-26, the programme witnessed substantial expansion, both geographically and operationally. It extended to six states—Bihar, Jharkhand, Madhya Pradesh, Rajasthan, Uttar Pradesh, and Uttarakhand—covering a total of 12 districts and 47 blocks.

The deployment of 40 CRPs across states further strengthened community mobilisation, field coordination, and implementation efficiency.

Uttar Pradesh continues to have the largest programme footprint having 46% of structure being created here, followed by Madhya Pradesh and Bihar, indicating strong adoption in regions with high vulnerability to water scarcity and agricultural challenges.

The inclusion of new states such as Jharkhand, Rajasthan, and Uttarakhand highlights the programme's adaptability across diverse agro-climatic conditions.

The year-wise progression reflects a transition from a focused pilot phase to a multi-state scale-up model, reinforcing the programme's potential for replication and its contribution towards enhancing water security, agricultural productivity, and sustainable livelihoods.

5. State-Wise and District-Wise Coverage

5.1 Bihar

The programme was initiated in Bihar in 2025 with a focus on strengthening water conservation and promoting sustainable agricultural practices among small and marginal farmers. As of March 2026, the programme has facilitated the creation of 128 structures through convergence with MGNREGA and soil conservation schemes, contributing to improved irrigation access and enhanced farm productivity.

The programme is currently being implemented in Nalanda and Nawada districts, where interventions have primarily centred on plantation development and farm pond construction. These activities have enabled farmers to convert underutilised land into productive assets while improving water availability for irrigation. The implementation process included intensive community mobilisation, awareness-building, and facilitation of farmers in accessing government schemes through proper documentation and coordination with local authorities.

In Nawada district, the programme was strengthened through capacity-building efforts and continuous field engagement.

Out of 100 identified beneficiaries, plantation and pond construction activities were successfully implemented on 90 farms within a period of six months. Regular monitoring and field visits ensured effective execution and quality outcomes.

The interventions have supported the adoption of integrated farming systems across the state. Plantation activities include both timber and fruit-bearing species such as teak, mahogany, sisam, mango, lemon, and guava.

Farmers have also adopted intercropping practices, cultivating vegetables such as potato, chilli, radish, and other short-duration crops alongside plantation. This approach has enabled farmers to generate regular short-term income while developing long-term assets through horticulture.

In some cases, farm ponds are also being utilised for fish farming, indicating emerging opportunities for livelihood diversification.

The programme has contributed to improved land utilisation, increased cropping intensity, and enhanced livelihood opportunities. Growing farmer participation, reflected in the increasing number of applications, highlights rising awareness and confidence in the model.

At the same time, delays in fund flow to implementing agencies remain a key challenge that needs to be addressed to sustain the pace of implementation.

Nawada – Agroforestry and Pond-based Livelihood Diversification

In Nawada district, RGF's interventions demonstrate a balanced mix of pond-based irrigation systems and agroforestry practices that enhance both ecological and livelihood resilience.

At Ballopur and Abdalpur (Panchayat: Mohiuddinpur), large ponds are under construction which will benefit 20-25 families having farmlands nearby. These ponds are centrally located, providing equitable access and supporting collective farming initiatives.

In Bermi (Panchayat: Lohapura), Sangwan (teak) has been planted on 12 katha of land, showing a clear shift towards long-term timber-based agroforestry. Although the site currently lacks a water source, the plantation's survival indicates strong beneficiary commitment and technical follow-up by CRPs. At Tajpur and Kumramha (Panchayat: Kunj), farmers have adopted mixed horticulture with species such as mango, guava, jackfruit, sangwan, and pulses like kurthi and arhar dal. The integration of fruit, timber, and legumes not only diversifies farm income but also enhances soil fertility and ecological sustainability. However, pest management and water scarcity were identified as pressing challenges. Here too, rainfall delayed ongoing pond work, but the community expressed readiness to resume construction in November with renewed momentum.

Nalanda, Bihar- Promoting Sustainable Livelihood through Plantation

Pintu Prasad, a small farmer from Niyamat Nagar village in Sabbait Panchayat (Silao Block, Nalanda district), has emerged as a strong example of sustainable livelihood development under MGNREGA's Individual Beneficiary Scheme (IBS). With support under the programme, he established a plantation unit on his land, cultivating species such as mango, teak (sagwan), and mahogany. To ensure continuous income, he adopted an integrated farming approach by cultivating short-duration crops including green chilli, beans (sem), and turmeric alongside the plantation. This strategy has enabled him to generate regular income from vegetable cultivation while simultaneously developing long-term assets through tree growth. His experience demonstrates the effectiveness of combining plantation with seasonal cropping to achieve both immediate financial returns and future income security, highlighting a replicable model for sustainable agriculture among small farmers.

A Model of Mixed Farming and Asset Creation

Vinay Kumar Sinha, a resident of Malikpur village under Ghoshtaba Panchayat, has successfully implemented plantation activities on his private land under the MGNREGA scheme, showcasing a practical model of sustainable farming and asset creation. He has undertaken plantation with a strong commitment to maintenance, ensuring regular irrigation, timely weeding, and close monitoring of plant growth, resulting in healthy and well-established plantations. Alongside this, he has adopted a mixed farming approach by cultivating vegetables such as brinjal and tomato on the same land. This integration has allowed him to optimise land use and generate steady short-term income while the plantation develops into a long-term asset. His approach illustrates how diversification through plantation and vegetable cultivation can enhance income stability and resilience, serving as a motivating example for other farmers to adopt similar sustainable livelihood practices.

5.2 Jharkhand

The UMEAD programme was introduced in Jharkhand in 2025 and is currently being implemented in Hazaribagh district across two blocks—Ichak and Bishnugarh—covering 11 Gram Panchayats. The region is predominantly rain-dependent and faces challenges such as water scarcity, uncertain agricultural yields, and economic vulnerability among farmers. In this context, the programme has focused on improving irrigation access and promoting climate-resilient agricultural practices.

The implementation process began with capacity-building workshops and intensive community mobilisation led by the Rajiv Gandhi Foundation. Community Resource Persons (CRPs) were trained to facilitate farmer engagement and support the implementation of interventions.

Although initial participation was limited due to procedural challenges and perceptions regarding MNREGA, continuous awareness efforts and field demonstrations led to increased farmer participation over time.

Out of 100 farmers mobilised under the programme, 92 farmers adopted mango plantation under the Birsa Harit Gram Yojana, while 8 farmers constructed percolation tanks to support water conservation. These interventions have contributed to transforming previously underutilised and barren land into productive agricultural assets. The integration of plantation with intercropping practices, including vegetable cultivation, has enabled farmers to enhance land productivity and generate additional income.

Water conservation structures, such as farm ponds and percolation tanks (typically 80×80×10 feet), have improved soil moisture retention and provided critical irrigation support. In several cases, farmers have begun exploring additional livelihood opportunities, including small-scale fish farming in these water bodies. While this practice is still at a nascent stage, it presents significant potential for future income diversification.

The UMEAD programme in Jharkhand illustrates the effectiveness of integrating water conservation, plantation, and community-led implementation in enhancing agricultural productivity and building sustainable livelihoods in rain-dependent regions.

Hazaribagh – Water Harvesting and Horticulture Integration

In Vishnugarh Block (Hazaribagh district), we observed several successful examples of integrating water conservation structures with horticultural plantations. Percolation tanks and ponds (typically 80×80×10 feet) are helping recharge local soil moisture and provide irrigation support to mango, potato, and vegetable plots developed on previously unproductive land.

At Ambatand village (Panchayat: Dariya), a one-acre mango and potato plantation is thriving, supported by a pond located just behind the site. The pond captures runoff effectively, ensuring water availability during dry spells. Similarly, in Kaladwar village (Panchayat: Barka Khurd), farmers have adopted intercropping — mango combined with potato or seasonal vegetables — optimizing land productivity and improving household income.

5.3 Madhya Pradesh

The UMEAD programme was initiated in 2019 in Tikamgarh district of Madhya Pradesh and has since been expanded to Barwani district, reflecting its growing scale and impact in the state. The programme focuses on strengthening water conservation, improving irrigation access, and enhancing sustainable livelihoods for small and marginal farmers through convergence with MGNREGA.

In Barwani district, the programme has been implemented across four blocks—Niwali, Pansemal, Sendhwa, and Thikri—with strong coordination between the Rajiv Gandhi Foundation, local administration, and community stakeholders. The interventions have prioritised the creation of water harvesting structures to address water scarcity and support agricultural activities in the region.

During the financial year 2025-26, a total of 195 farm ponds were constructed across these blocks, with Niwali (66), Pansemal (69), Sendhwa (30), and Thikri (30). These structures have significantly improved water availability for irrigation, enabling farmers to adopt multiple cropping practices and reduce dependence on erratic rainfall. Approximately 100 of these ponds are already being utilised for fish farming, while others support vegetable cultivation, plantation, and irrigation of farmland.

The interventions have contributed to substantial improvements in livelihood opportunities by enabling farmers to diversify beyond single-crop dependency. The integration of water harvesting structures with horticulture, crop cultivation, and pisciculture has created multiple income streams, thereby strengthening economic resilience.

Field-level evidence highlights the programme's impact. In Pansemal block, farmers who previously faced severe water scarcity are now able to undertake irrigation, fish farming, and orchard development, with some expected to generate annual incomes of ₹2-5 lakh. In other cases, access to farm ponds has resulted in additional annual income of around ₹1 lakh through integrated farming practices.

The convergence-led approach, combined with community engagement and technical support, has enhanced water security, improved agricultural productivity, and created diversified livelihood opportunities, indicating strong potential for replication in other water-stressed regions.

Farm Pond, Barawani (Madhya Pradesh)

5.4 Rajasthan

The UMEAD programme was initiated in Rajasthan in 2025 and is currently being implemented in Udaipur district covering a single block. The programme focuses on strengthening water conservation and improving agricultural productivity through the creation of farm ponds and land levelling interventions, aimed at supporting small and marginal farmers.

During FY 2025-26, a total of 42 structures has been taken up under the programme, out of which 20 structures have been completed and 22 are currently under various stages of implementation. These interventions are directly benefiting 42 farmers, with the support of 2 Community Resource Persons (CRPs) facilitating field-level coordination, mobilisation, and implementation.

The creation of farm ponds is enabling improved water availability for irrigation, while land levelling activities are enhancing the efficiency of agricultural practices by improving soil conditions and water retention. Together, these interventions are contributing to better land utilisation and supporting farmers in undertaking more productive and sustainable farming activities.

The programme has also focused on engaging farmers through awareness and mobilisation efforts, encouraging them to participate in government-supported initiatives under MGNREGA.

The involvement of CRPs has been instrumental in guiding farmers through the implementation process and ensuring effective utilisation of assets created.

Although the programme is in its initial phase in Rajasthan, early progress indicates positive outcomes in terms of improved water access and strengthened agricultural practices. Once the ongoing structures are completed, the programme is expected to further enhance irrigation support, increase crop productivity, and create sustainable livelihood opportunities for farmers.

5.5 Uttar Pradesh

The UMEAD programme was initiated in Sonbhadra district of Eastern UP in April 2024. Then it was expanded to the Bundelkhand area of UP with a focus on addressing the persistent challenges of water scarcity and limited agricultural resources. The programme aims to strengthen livelihoods of small and marginal farmers through water conservation, improved irrigation facilities, and the promotion of sustainable agricultural practices.

A key intervention has been the construction of farm ponds (Khet Talab) under various government schemes, along with support for solar and biogas-based solutions.

The programme is currently operational across two regions—Bundelkhand and Eastern Uttar Pradesh—covering a total of six districts. In the Bundelkhand region, the programme spans Banda, Mahoba, Hamirpur, and Jhansi districts, while in Eastern Uttar Pradesh it is implemented in Varanasi and Bhadohi districts.

As of March 2026, a total of 441 assets has been created, including farm ponds, solar plants, and biogas units, directly benefiting 441 farmers.

The programme has witnessed a structured expansion and consolidation over time. During FY 2024-25, implementation was carried out in three districts of Bundelkhand —Jhansi, Mahoba, and Hamirpur—which expanded to four districts with the inclusion of Banda in FY 2025-26.

In Eastern Uttar Pradesh, the programme initially covered Sonbhadra, Varanasi, Ghazipur, and Bhadohi, which was later streamlined to two districts—Varanasi and Bhadohi—during FY 2025-26 to ensure focused implementation and improved outcomes.

In terms of institutional support, the programme initially engaged 10 Community Resource Persons (CRPs) directly under RGF during FY 2024-25. Subsequently, in FY 2025-26, implementation in the Bundelkhand region was carried out in partnership with Kheti Foundation Trust, supported by 9 CRPs, while 1 CRP was engaged in Eastern Uttar Pradesh, bringing the total to 11 CRPs in the state.

The interventions have strengthened water availability, improved agricultural productivity, and enhanced livelihood opportunities, particularly in water-stressed regions like Bundelkhand.

Hamirpur, Uttar Pradesh: Improvement in Farming through Farm Pond

Malkhan, a small farmer from Gauripurwa village in Hamirpur district, owns approximately 14 bigha of land, of which only 5 bigha was previously irrigated, while the rest depended on rainfall.

Due to irregular rainfall and limited irrigation facilities, he faced low crop productivity and earned around ₹1,40,000 annually, along with challenges in managing water for livestock.

In 2025-26, a farm pond (20×22×3) was constructed on his field under the agricultural development project implemented by Kheti Foundation Trust.

This significantly improved water availability, enabling timely irrigation and increasing crop production by nearly 25%. He has also initiated small-scale vegetable cultivation, and water for livestock is now readily available.

As a result, his annual income has increased to approximately ₹2,00,000. He now plans to adopt fish farming and off-season vegetable cultivation, indicating a shift towards more stable and diversified livelihood practices supported by improved water management.

Improved Farming and Livelihood through Farm Pond

Ramgopal, a farmer from Pahadi-Dikhiri village in Muskra block of Hamirpur district, owns around 18 bigha of land and supports a family of eight.

Earlier, his farming was entirely rain-dependent, with limited crop options such as wheat and peas, resulting in an annual income of about ₹1,80,000. He faced challenges including irregular water availability, crop losses, and occasional migration for livelihood support.

In 2025-26, a farm pond (20×22×3) was constructed on his land under the Agriculture Development Project supported by RGF and implemented by Kheti Foundation Trust, with a farmer contribution of ₹52,500. This intervention significantly improved water availability, making his land fully irrigated.

Within a year, Ramgopal adopted triple cropping, increasing overall production by around 40%. He also initiated vegetable cultivation on 5 bigha and fish farming in the pond, producing approximately 12 quintals annually. Water is now consistently available for both farming and livestock.

As a result, his income increased by nearly 40%, leading to improved household stability, better education and nutrition, and enhanced participation of women in agricultural activities. The intervention has made his farming system more reliable and sustainable.

5.6 Uttarakhand

The UMEAD programme was initiated in Uttarakhand in 2025, with its implementation focused in Nainital district. The programme aims to strengthen agricultural productivity and support sustainable livelihoods of small and marginal farmers through targeted interventions in land development and resource management.

During FY 2025-26, land levelling activities have been undertaken as a key intervention, with work completed on 9 sites, directly benefiting 9 farmers. These interventions have contributed to improving the quality and usability of agricultural land by enhancing soil structure, facilitating better water retention, and enabling more efficient cultivation practices.

The programme is currently being implemented across two blocks in the district, with the support of 1 Community Resource Person (CRP) responsible for facilitating farmer mobilisation, coordination with local authorities, and monitoring of field activities. The involvement of CRPs has been instrumental in ensuring smooth implementation and encouraging farmer participation in the programme.

Although the programme is in its initial phase in Uttarakhand, early outcomes indicate positive progress in terms of improved land productivity and readiness for enhanced agricultural activities. Land levelling has laid the foundation for future interventions, including water conservation and diversified farming practices.

6. Implementation Model

6.1 Process Flow

The implementation of the UMEAD programme follows a structured, community-driven approach that integrates mobilisation, planning, and convergence with government schemes to create sustainable agricultural assets.

Process Flow:

Community Mobilisation → Farmer Selection → Land Identification → MNREGA Convergence → Asset Creation → Monitoring

The programme begins with the identification and mobilisation of small and marginal farmers in the project villages. This is followed by the selection of eligible beneficiaries and identification of suitable land for interventions such as farm ponds and plantation activities.

Farmers are then facilitated in accessing relevant government schemes, particularly under MNREGA, for the creation of assets.

Field-level implementation involves close coordination with local government departments to ensure timely approvals and execution of works.

Continuous field visits and regular follow-up with farmers are carried out to support implementation, address challenges, and ensure quality of work during the construction and completion of assets such as farm ponds.

The interventions are designed to promote sustainable and climate-resilient farming practices. For instance, farm ponds constructed under MNREGA enable farmers to harvest rainwater, which can be used for irrigation during dry periods, thereby supporting year-round agricultural activities and income generation.

Similarly, plantation activities on individual landholdings encourage farmers to grow fruit and timber trees, complemented by intercropping of vegetables or pulses. This integrated approach ensures both short-term income from crops and long-term asset creation through plantations.

In addition, with the support of the Rajiv Gandhi Foundation, more than 10,000 tree saplings were distributed, and plantation on field bunds was promoted to strengthen environmental conservation and improve farm sustainability.

The programme also places strong emphasis on documentation and monitoring of all activities, ensuring transparency, accountability, and continuous learning for effective implementation across project areas.

7. Project Impact

The UMEAD programme has resulted in significant improvements in water security, agricultural productivity, and livelihood outcomes for small and marginal farmers, particularly in water-stressed regions such as Bundelkhand. The key impacts are outlined below:

1. Water Security and Irrigation Enhancement

The construction of farm ponds has substantially improved water availability for irrigation across project areas. Farmers are now able to harvest and store rainwater, reducing their dependence on erratic rainfall patterns. This has enabled the extension of cropping periods and supported more reliable agricultural practices, contributing to improved water conservation at the local level.

2. Improved Agricultural Productivity

Enhanced access to irrigation has led to better crop planning and increased productivity. Farmers are increasingly adopting multiple cropping practices and utilising their land more efficiently. The availability of assured water resources has strengthened overall farm performance, particularly for small and marginal farmers.

3. Livelihood Diversification and Income Stability

The programme has enabled farmers to diversify their livelihood sources through integrated farming approaches, including horticulture, vegetable cultivation, and in some cases, pisciculture. Improved resource utilisation and reduced dependence on external inputs have contributed to greater income stability and resilience among farming households.

4. Strengthened Institutional Convergence

The project has facilitated improved access to government schemes related to water conservation and agriculture. Effective convergence with interventions such as farm ponds, solar systems, and biogas units has amplified the overall impact and ensured efficient utilisation of public resources.

5. Environmental Sustainability and Climate Resilience

The promotion of plantation activities, including the distribution of saplings and plantation on field bunds, has contributed to soil conservation and ecological balance. The integrated approach adopted under the programme has strengthened climate-resilient agricultural practices and supported long-term environmental sustainability.

8. Financial Analysis

RGF Fund Utilised State wise:

YEAR 2024-2025				
Sl. No.	**State**	**Total Assets Created**	**RGF Fund Utilised (in Lakh)**	**Government Fund Utilised (in Lakh)**
1	Madhya Pradesh	51	₹ 2.55	₹ 63.75
2	Uttar Pradesh	132	₹ 6.60	₹ 145.2
		183	**₹ 9.15**	**₹ 208.95**

YEAR 2025-2026				
Sl. No.	**State**	**Total Assets Created**	**RGF Fund Utilised (in Lakh)**	**Government Fund Utilised (in Lakh)**
1	Bihar	128	₹ 6.40	₹ 188.16
2	Jharkhand	100	₹ 5.00	₹ 175.00
3	Madhya Pradesh	195	₹ 9.75	₹ 243.75
4	Rajasthan	42	₹ 2.10	₹ 42.00
5	Uttar Pradesh	309	₹ 15.45	₹ 339.90
6	Uttarakhand	9	₹ 0.45	₹ 17.5
		783	**₹ 39.15**	**₹ 1006.31**

The financial pattern under UMEAD indicates a strong leveraging effect achieved through convergence with public schemes.

RGF's investments have remained relatively limited and strategic, focusing on mobilisation, technical facilitation, CRP engagement, and implementation support, while the majority of physical asset creation has been financed through government expenditure under MGNREGA and related programmes.

During FY 2024-25, the programme was implemented in two states—Madhya Pradesh and Uttar Pradesh—resulting in the creation of 183 assets with a total RGF fund utilisation of ₹9.15 lakh.

The financial support during this phase was primarily directed towards field-level mobilisation, facilitation, and coordination, laying the foundation for programme expansion.

In FY 2025-26, the programme witnessed a substantial scale-up across six states, leading to the creation of 783 assets with a total RGF fund utilisation of ₹39.15 lakh.

Uttar Pradesh accounted for the largest share of both assets and fund utilisation, followed by Madhya Pradesh and Bihar, indicating higher programme intensity in regions with greater water stress and agricultural dependency.

The financial pattern highlights the programme's efficiency, where relatively modest RGF investments have enabled the mobilisation of significantly larger public funds through MNREGA and related schemes.

This convergence-based model has ensured that the majority of capital-intensive works—such as farm pond construction and land development—are financed through government resources, while RGF's role remains catalytic, focusing on community mobilisation, technical support, and implementation facilitation.

The year-on-year increase in both asset creation and fund utilisation reflects the programme's transition from a pilot phase to a multi-state scale-up.

Importantly, the cost per asset remains relatively low, demonstrating the programme's scalability and its potential for replication in other regions with similar socio-economic and environmental challenges.

9. Challenges & Gaps

Despite the significant progress achieved under the UMEAD programme, several operational and field-level challenges were observed across different states and districts, which need to be addressed for sustained impact and scalability.

1. Irrigation Gaps

While farm ponds and percolation tanks have improved water availability, gaps remain in ensuring effective utilisation of stored water. In districts such as Hazaribagh (Jharkhand) and Nawada and Nalanda (Bihar), the absence of pump-based or solar-powered water lifting systems has limited irrigation efficiency in certain locations..

Additionally, in several areas, farmers continue to rely on seasonal rainfall due to inadequate irrigation infrastructure, affecting cropping intensity and productivity. There is a need to strengthen last-mile irrigation systems to maximise the benefits of water harvesting structures.

2. Pest Management

Challenges related to pest control and crop protection have been observed, particularly in horticulture and mixed cropping systems in districts like Nawada and Nalanda.

Limited awareness and lack of structured training on pest management practices can affect crop health and yield. Strengthening capacity-building initiatives in integrated pest management and scientific farming practices is essential to sustain productivity gains.

3. Fund Flow Delays

Delays in fund disbursement under government schemes, particularly MNREGA, have impacted the timely execution of certain works. In multiple locations, including Bihar districts, ongoing pond construction activities were temporarily halted or delayed due to rainfall and procedural bottlenecks in approvals and fund flow.

Such delays can affect farmer confidence and slow down the pace of implementation, highlighting the need for streamlined processes and improved coordination with local authorities.

4. Infrastructure Needs

The programme has identified several infrastructure gaps that need to be addressed to enhance long-term impact. These include the requirement for irrigation equipment (such as pumps and solar systems), improved water distribution mechanisms, and support for expanding activities like fish farming. Although some farmers have initiated small-scale pisciculture, there remains significant untapped potential due to the lack of technical support, inputs, and infrastructure. Addressing these gaps can further strengthen livelihood diversification and income generation.

10. Conclusion

The UMEAD programme has emerged as a robust and scalable model for promoting sustainable rural development through effective convergence with government schemes, particularly MNREGA.

By focusing on water conservation, improved irrigation infrastructure, and integrated farming practices, the programme has enabled small and marginal farmers to transform underutilised land into productive assets, enhance agricultural productivity, and diversify their income sources.

The programme's expansion from a single district in Madhya Pradesh to multiple states—including Uttar Pradesh, Bihar, Jharkhand, Rajasthan, and Uttarakhand—demonstrates its adaptability across diverse agro-climatic conditions.

The creation of a substantial number of assets, supported by a relatively modest institutional investment, highlights the efficiency of the convergence-based approach.

The role of Community Resource Persons (CRPs) and local partnerships has been critical in ensuring effective implementation, farmer mobilisation, and sustained engagement at the grassroots level.

The interventions have led to measurable improvements in water availability, cropping intensity, and livelihood stability. Integrated models combining farm ponds, plantation, and intercropping have enabled farmers to generate both short-term and long-term income, while also strengthening resilience to climate variability.

In addition, the programme has contributed to environmental sustainability through water conservation and plantation activities.

At the same time, the programme has identified key areas that require further strengthening, including irrigation infrastructure, pest management capacity, timely fund flow, and support for emerging livelihood opportunities such as pisciculture. Addressing these gaps will be essential to maximise the impact of existing assets and ensure long-term sustainability.

Importantly, the programme has also contributed to a positive shift in the perception of agriculture, particularly among rural youth, by demonstrating that farming can be a viable and sustainable livelihood when supported by appropriate infrastructure, knowledge, and institutional support.

The UMEAD programme represents a high-impact, cost-effective, and replicable model with strong potential for further scale-up. With continued strategic support, strengthened institutional convergence, and targeted capacity building, the programme can play a significant role in advancing water security, climate-resilient agriculture, and sustainable livelihoods across rural India.

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