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Ease of Living Reforms in India (2014–2026): Citizen-Centric Governance and Inclusive Development

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Recent Developments:

Recent Progress:

- The Government highlighted India's **twelve-year journey (2014–2026)** of Ease of Living reforms driven by **citizen-centric governance, technology-enabled service delivery, and mission-mode implementation** across housing, sanitation, drinking water, energy, financial inclusion, connectivity, and digital governance.
- Key programmes such as **Pradhan Mantri Awas Yojana, Jal Jeevan Mission, PM Surya Ghar Muft Bijli Yojana, Jan Vishwas reforms, and PM GatiShakti National Master Plan** have advanced implementation and support the vision of **Viksit Bharat 2047**.

Ease of Living:

Meaning and Significance:

- Ease of Living refers to improving quality of life through access to basic services, infrastructure, financial security, and efficient governance.
- It shifts governance from welfare delivery to a **citizen-centric, outcome-oriented system**.
- It supports **inclusive development, human development, and good governance**.

Key Initiatives for Ease of Living:

Housing and Urban Development:

- **Pradhan Mantri Awas Yojana-Urban (PMAY-U)** was launched in **2015** to provide pucca houses to EWS, LIG, and MIG urban households.
- **PMAY-U 2.0 (2024)** provides financial assistance up to **₹2.5 lakh** under Beneficiary-Led Construction and promotes women's ownership.
- Over **1.25 crore houses** have been sanctioned and more than **98 lakh houses** completed.
- **Pradhan Mantri Awas Yojana-Gramin (PMAY-G)** launched in **2016** provides assistance of **₹1.20 lakh** in plains and **₹1.30 lakh** in hilly areas.
- Against a target of **3.98 crore houses**, about **3.91 crore** were sanctioned and **3.05 crore completed** by 2026.
- Around **75% houses** are owned or jointly owned by women.
- Houses are linked with toilets, drinking water, and electricity through convergence with other schemes.
- **Atal Mission for Rejuvenation and Urban Transformation (AMRUT)** launched in **2015** focused on water supply, sewerage, and urban infrastructure in 500 cities.
- **AMRUT 2.0 (2021)** expanded coverage to all **4,800 statutory towns** with an outlay of **₹2.99 lakh crore**.
- Projects worth about **₹2.79 lakh crore** have been approved.

Universal Access to Basic Services

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Clean Cooking Fuel:

- **Pradhan Mantri Ujjwala Yojana (PMUY)** was launched in **2016** to provide clean LPG connections to eligible households and reduce dependence on traditional biomass fuels.
- The scheme improved health, dignity, and convenience, especially for rural women.
- The initial target of **8 crore connections** was achieved by **September 2019**, followed by expansion under Ujjwala 2.0.
- By **2026**, more than **10.57 crore LPG connections** had been provided.
- LPG coverage in India increased from **55.9% (2014)** to **107.2% (2026)**.

Safe Drinking Water:

- **Jal Jeevan Mission (JJM)** was launched in **2019** with the objective of providing **Har Ghar Jal** through tap water connections.
- Rural households with tap water increased from **3.23 crore (2019)** to **15.86 crore (June 2026)**.
- Around **12 crore new tap connections** were provided with an investment of approximately **₹2.08 lakh crore**.
- The mission reduced the burden of water collection for about **9 crore women**.
- More than **1.81 lakh villages** were certified as **Har Ghar Jal** by Gram Sabhas.
- Water quality monitoring was strengthened through **2,843 laboratories** and training of **24.80 lakh women** in field testing kits.
- **Jal Jeevan Mission 2.0** was extended in **March 2026** till **December 2028** with higher financial allocation.

Sanitation and Waste Management:

- **Swachh Bharat Mission-Gramin (SBM-G)** was launched in **2014** and increased rural sanitation coverage from **39% (2014)** to **100% (2019)**.
- By **June 2026**, more than **12.14 crore household toilets** and **2.76 lakh community sanitation complexes** were constructed.
- Over **5.69 lakh villages** were declared **ODF Plus**.
- Around **5.34 lakh villages** have solid waste management systems.
- Around **5.55 lakh villages** have liquid waste management systems.
- **Swachh Bharat Mission-Urban (SBM-U)** constructed more than **63 lakh household toilets** and **6 lakh community toilets** between 2014 and 2026.
- Urban waste processing increased from **16% (2014)** to **82% (2026)**.
- Door-to-door waste collection increased from **43% to 98%**.
- All **35 States and UTs** declared urban areas **Open Defecation Free in 2019**.
- WHO estimated about **3 lakh fewer diarrhoeal deaths in 2019** compared to 2014.

Power and Clean Energy

Electricity Access and Capacity:

- India's installed power capacity increased from **248 GW (2014)** to over **532 GW (2026)**.
- Renewable energy capacity increased from **76.38 GW (2014)** to **274.69 GW (2026)**.
- India became the **third-largest renewable energy producer globally**.
- Solar capacity increased from **2.82 GW to 150.26 GW**.
- Wind capacity increased from **21.04 GW to 56.09 GW**.

Power Supply Improvement:

- Rural electricity supply improved from **12.5 hours (2014)** to **22.6 hours (2026)**.
- Urban electricity supply reached about **23.4 hours per day**.

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- Energy deficit reduced from **4.2% (2013–14)** to **0.03% (2025–26)**.

Transmission and Grid:

- Transmission network of **220 kV and above** expanded to over **5 lakh circuit km (2026)**.
- India operates one of the **largest synchronous national grids in the world**.

Key Schemes in Power Sector:

- **SAUBHAGYA scheme (2017)** provided last-mile electricity connections to about **2.86 crore households**, achieving universal household electrification.
- **PM Surya Ghar Muft Bijli Yojana (2024)** provides rooftop solar subsidy up to **₹78,000** and up to **300 free units/month**.
- By **May 2026**, over **40 lakh households** installed rooftop solar systems.
- **UJALA scheme** distributed about **37 crore LED bulbs**, leading to major energy savings and reduced household expenditure.

Financial Inclusion and Economic Empowerment

Banking Inclusion and Digital Finance:

- **Pradhan Mantri Jan Dhan Yojana (PMJDY)** was launched in **2014** to provide universal access to banking services and integrate citizens into the formal financial system.
- PMJDY accounts increased from **14.72 crore (2015)** to more than **58 crore (2026)**.
- Total deposits in these accounts crossed **₹3 lakh crore**, reflecting increased usage of formal banking services.

Direct Benefit Transfer (DBT):

- **Direct Benefit Transfer system** enabled direct transfer of welfare benefits into beneficiary bank accounts.
- In **FY 2024–25**, about **₹6.9 lakh crore** was transferred under **327 government schemes**.
- This reduced leakages, middlemen, and improved transparency in welfare delivery.

Financial Security:

- By **June 2026**, over **40.60 crore RuPay debit cards** had been issued.
- These cards provide access to formal banking along with accident insurance coverage.

Entrepreneurship and Credit Access:

- **Pradhan Mantri Mudra Yojana (PMMY)** was launched in **2015** to provide collateral-free loans to micro and small enterprises.
- Since inception, more than **57.7 crore loans** worth over **₹40 lakh crore** have been sanctioned.
- Around **66% of loans** were provided to women entrepreneurs, amounting to about **₹16.88 lakh crore**.
- Nearly half of beneficiaries belong to **SC, ST, and OBC communities**.
- **Tarun Plus category (2024–25)** increased loan limit up to **₹20 lakh** for eligible borrowers.

Transport and Connectivity

Road Infrastructure:

- India's total road network expanded to **63.73 lakh km**, making it the **second largest road network globally**.
- National highways increased from **91,287 km (2014)** to **1,46,572 km (2026)**.
- Four-lane and above highways expanded significantly.

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- Major projects include **Bharatmala Pariyojana (22,590 km completed)**, **Atal Tunnel**, **Dhola–Sadiya Bridge**, **Sudarshan Setu**, **Delhi–Dehradun Economic Corridor**, and **Dwarka Expressway**.
- These projects improved logistics, tourism, and border connectivity.

Rural Roads:

- **Pradhan Mantri Gram Sadak Yojana (PMGSY)** improved all-weather rural road connectivity.
- Around **99.6% of eligible habitations** are now connected.
- About **4.11 lakh km of rural roads** were constructed between 2014 and 2026.

Railways:

- Railway electrification reached **99.6% (69,873 route km)** by 2026.
- Rail accidents declined from **135 (2014–15)** to **16 (2025–26)** due to safety systems like **Kavach**.
- **Vande Bharat Express** expanded to **162 services**.
- **Amrit Bharat Station Scheme** identified **1,338 stations**, with **208 upgraded by 2026**.

Civil Aviation:

- Under **UDAN scheme**, **665 routes** were operationalized across **95 airports, heliports, and water aerodromes**.
- Airports increased from **74 (2014)** to **165 (2026)**.
- More than **1.64 crore passengers** benefited from regional air connectivity.

Metro and Urban Transport:

- Metro network expanded from **248 km in 2014 (5 cities)** to **1,155 km in 2026 (26 cities)**.
- India became the **third largest metro network globally**.
- **Namo Bharat RRTS (Delhi–Meerut)** became operational in **February 2026**, improving high-speed regional connectivity.

Governance Reforms

Trust-Based Regulatory Framework:

- **Jan Vishwas (Amendment of Provisions) Act, 2023** aimed to reduce compliance burden by decriminalising minor procedural violations.
- The Act replaced imprisonment provisions with **monetary penalties, warnings, and administrative remedies** for several minor offences.
- It promoted a shift from a punitive regulatory system to a **trust-based governance model**.
- **Jan Vishwas Act, 2026** expanded reforms across **79 Central Acts** covering **784 provisions**.
- Around **717 provisions were decriminalised** and **67 provisions were amended**.
- Adjudicating officers and appellate authorities were strengthened for faster dispute resolution.

Citizen-Centric Digital Governance:

- **Centralised Public Grievance Redress and Monitoring System (CPGRAMS)** improved grievance redressal efficiency through digital monitoring.
- Between **January 2025 and February 2026**, around **6 lakh grievances** were resolved.
- Approximately **69.8%** of grievances were rated as satisfactory by citizens.
- **MyGov platform**, launched in **2014**, enabled participatory governance and citizen engagement in policymaking.
- It has more than **60 million registered users** and operates across **28 States and Union Territories**.
- It is used for consultations, feedback, and dissemination of government schemes.

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Integrated Infrastructure Planning:

- **PM GatiShakti National Master Plan (2021)** was launched to ensure integrated planning of infrastructure across sectors.
- It integrates **58 Ministries and Departments** on a single digital platform.
- It uses **3,204 GIS-based data layers** for coordinated infrastructure planning and execution.
- It improves logistics efficiency, reduces duplication, and accelerates project implementation.

Outcomes of Ease of Living Reforms

Social Outcomes:

- Access to housing, sanitation, drinking water, electricity, clean fuel, and banking services has significantly improved living standards.
- Women's empowerment has increased through asset ownership, reduced drudgery, and financial inclusion.
- Public health outcomes improved due to sanitation and clean water access.

Economic Outcomes:

- Infrastructure expansion improved productivity, investment, employment, and logistics efficiency.
- Direct Benefit Transfer reduced leakages and improved fiscal efficiency.
- Financial inclusion expanded savings, credit access, and entrepreneurship.

Governance Outcomes:

- Digital governance improved transparency, accountability, and efficiency in service delivery.
- Convergence of schemes improved implementation effectiveness.
- Citizen participation in governance has increased through digital platforms.

Challenges Ahead

Key Issues:

- Need to improve quality and maintenance of infrastructure rather than only expansion.
- Regional disparities in development remain significant.
- Strengthening institutional capacity for operation and maintenance is required.
- Climate-resilient and sustainable infrastructure development is needed.
- Digital literacy and last-mile connectivity in governance require further improvement.

Value Addition for UPSC

Constitutional Provisions:

- **Article 21** – Right to life with dignity includes access to basic services.
- **Article 38** – State to promote social and economic justice.
- **Article 39** – Equitable distribution of resources.
- **Article 41** – Public assistance in certain cases.
- **Article 47** – Improvement of nutrition and public health.
- **Article 243W** – Powers of urban local bodies.

Sustainable Development Goals (SDGs):

- **SDG 1** – No Poverty
- **SDG 3** – Good Health and Well-being

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- **SDG 5** – Gender Equality
- **SDG 6** – Clean Water and Sanitation
- **SDG 7** – Affordable and Clean Energy
- **SDG 9** – Industry, Innovation and Infrastructure
- **SDG 11** – Sustainable Cities and Communities
- **SDG 16** – Strong Institutions