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STANDING THE HEAT

An Analysis of Heatwave Financing in India's Union Budget

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This report is a collaborative effort between Greenpeace India, Centre for Budget and Governance Accountability and Budget Analysis and Research Centre Trust.

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STANDING THE HEAT

Key Highlights

≈10%
directly heat-relevant funding, FY 2026–27

88-93%
of spending is only indirectly relevant

27/130
schemes have direct heat relevance

01 No Dedicated Heat Budget

India currently has no dedicated national budget framework or financial scheme exclusively focused on heatwave preparedness, response, adaptation and resilience-building. Across the period FY 2020–21 to FY 2026–27, only 9–11% is allocated to schemes identified as directly relevant or that could potentially be used to address heat-related risks and impacts. While 88–93% flows through broader development programmes. The predominance of indirect spending suggests that India continues to rely primarily on broader development schemes rather than dedicated mechanisms for heat risk reduction, preparedness, and response.

02 Direct Spending Remains Low

Of the Rs 8.57 lakh crore tracked across 130 schemes in FY 2026–27, around 10% is allocated to schemes identified as directly relevant or could potentially be used to address heat-related risks and impacts, while the remaining expenditure is channelled through broader sectoral programmes that contribute to heat resilience indirectly. This reflects the current financing architecture in which heat-related interventions are largely embedded within wider development programmes rather than delivered through dedicated heat-focused schemes.yet India still has no dedicated national budget for heatwaves.

03 A Fragmented Response

Heatwave response remains fragmented across ministries, with no single institutional framework coordinating heat-related financing and interventions.

04 Few Direct Schemes, Many Unfunded

Across FY 2020–21 to FY 2026–27, only 27 out of 130 were classified as directly relevant to heat-related risks and impacts because they explicitly address, or have the potential to address, heat-related vulnerabilities through interventions such as labour protection, health services, crop insurance, and social protection. While these schemes provide the most direct pathways for addressing heat-related impacts, several have received little or no funding over multiple years, limiting their potential contribution to heat preparedness, response, and adaptation.

05 MoEFCC has No Heat Scheme

The Ministry of Environment, Forests and Climate Change (MoEFCC), the nodal ministry responsible for addressing climate-related challenges, has no scheme explicitly designed to address heat-related risks and impacts. Under the study's classification framework, all heat-relevant MoEFCC schemes contribute to heat resilience only indirectly through broader environmental and adaptation objectives. This highlights a disconnect between the ministry's climate mandate and the absence of dedicated instruments for addressing one of India's fastest-growing climate risks.

06 Outdoor Workers Left Unprotected

While several labour welfare schemes were identified as having potential relevance to heat-related risks, the Ministry of Labour has no dedicated occupational heat protection scheme or heat stress compensation framework. This leaves workers in heat-exposed occupations reliant on broader welfare programmes that are not specifically designed to address heat-related health and livelihood impacts.

07 Agriculture Leans on Social Insurance Schemes

Since 2022–23, social insurance schemes have received increasing priority within the Ministry of Agriculture, reflecting a growing emphasis on protecting farmers' incomes and livelihoods from climate and weather-related shocks. This shift has the potential to strengthen financial resilience among vulnerable farming households exposed to heat-related crop and productivity losses.

08 40 Agriculture Schemes, Only 3 Direct

The Ministry of Agriculture manages 40 schemes with potential relevance to heat resilience. However, only three were classified as directly relevant or could potentially be used to address heat-related risks and impacts, while the remaining schemes contribute indirectly through broader interventions such as social protection, nature-based solutions, infrastructure, and livelihood support. This suggests that the Ministry's response to heat risks is embedded largely within wider agricultural and rural development programmes rather than through dedicated heat-focused interventions.

09 Health Ministry Underprepared

The Ministry of Health has no dedicated budgetary scheme focused on heat emergency preparedness or mitigation. While heat-related activities are embedded within broader health programmes, expenditure under the Health Sector Disaster Preparedness and Response scheme remained low, with only Rs 14.92 crore spent against a budget allocation of Rs 94 crore in 2024–25 (15.9% utilisation). This suggests potential gaps in the financing and implementation of health-system preparedness for heat-related risks.

10 Water Sector Underinvested

The water sector plays a critical role in reducing heat-related vulnerabilities through access to drinking water and water security. However, the analysis found limited emphasis on capacity building, emergency preparedness, and disaster resilience within the identified water-sector interventions, with spending concentrated largely on infrastructure-related investments.

10 Budgetary Support for Urban Informal Workers Declining

Deen Dayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM), which provided support to urban informal workers such as street vendors, waste pickers, and homeless populations, has been discontinued, with allocations declining from Rs 816 crore in 2020–21 to zero by 2025–26. Given the high exposure of these groups to extreme heat, the discontinuation of the scheme may reduce institutional support available to some of the urban populations most vulnerable to heat-related risks.

12 Science & Technology Goes to Zero

The Ministry of Science and Technology, which plays an important role in scientific research, technological innovation, and knowledge generation relevant to heat resilience, received zero allocation for both of its heat-relevant schemes from 2025–26 onwards. This may constrain investments in research, innovation, and evidence generation needed to strengthen long-term responses to increasing heat risks.

13 The Way Forward

Although heat-related risks are increasing, financing for heatwave preparedness and response remains limited and uneven across states. While some states have recognised heatwaves as a local disaster and can access disaster-response funds under existing provisions, India currently lacks a dedicated and predictable financing mechanism for heatwaves. To address this gap, the report recommends formally recognising heatwaves as a standalone disaster and establishing a dedicated financing mechanism within the existing disaster management architecture. This would improve the availability, predictability, and coordination of resources for heat preparedness, response, adaptation, and resilience-building.

INTRODUCTION

India is confronting a heat crisis that is no longer a distant warning – it is an unfolding emergency. Rising temperatures pose severe risk and are threatening lives, livelihoods, health, food security, economic productivity and critical infrastructure. Yet the policy and financial response remains inadequate, fragmented, underfunded and largely reactive. As climate change impacts are deepening, the frequency and intensity of heatwaves are expected to grow further, making it highly critical to ensure robust financial mechanisms at different levels to not only mitigate their impact but to adapt to it and to build necessary resilience as well as to ensure systems for reducing risks across sectors. Heatwaves, characterised by prolonged periods of intense heat, pose significant risks to both human health and economic stability across India.

India's heat risk is vast in both scale and consequence. Approximately 57% of Indian districts, which are home to 76% of the total population, are currently rated at high to very high heat risk[1]. Between 1971 and 2019, India recorded 706 severe heatwave incidents[2] and the trajectory is sharply upward. The India Meteorological Department officially confirmed 2024 as the hottest year ever recorded in India since data began to be recorded in 1901[3], surpassing all previous benchmarks. Projections indicate that heatwave days could double in major Indian cities by 2030[4], which is just four years away.

The consequences of heatwaves extend far beyond temperature records – they translate into excessive deaths, mass hospitalisations, lost wages, missed school days and the destruction of crops and livestock that millions depend upon for survival. Yet even as the human cost mounts, India's capacity to measure and respond to it remains deeply inadequate. The deadliest single episode came in 2015, when a catastrophic heatwave killed more than 2,400 people, making it the fifth-worst heatwave globally at the time[5].

The mortality data from recent years reveal a troubling gap between official accounts and ground reality. While government figures reported 459 heat-related deaths in 2024[6], an independent

[1] https://www.ceew.in/sites/default/files/mapping-climate-risks-and-impacts-of-extreme-heatwave-disaster-in-indian-districts.pdf

[2] K. Ray, R. K. Giri, S. S. Ray, A. P. Dimri and M. Rajeevan, "An assessment of long-term changes in mortalities due to extreme weather events in India: A study of 50 years' data, 1970–2019", Weather and Climate Extremes, vol. 32 (June 2021). Availableer centper cent at https://www.sciencedirect.com/science/article/pii/ S221209472100013X.

[3] https://metnet.imd.gov.in/docs/imdnews/ANNUAL_Rper centper centEPORT2024English.pdf

[4] https://www.ipeglobal.com/weathering-the-storm/

[5] 45. S. Guleria and A. K. Gupta, Heat Wave in India: Documentation of the State of Telangana and Odisha (2016) (New Delhi, National Institute of Disaster Management, 2018). Available at https://nidm.gov.in/PDF/pubs/ heat_wave_18.pdf.

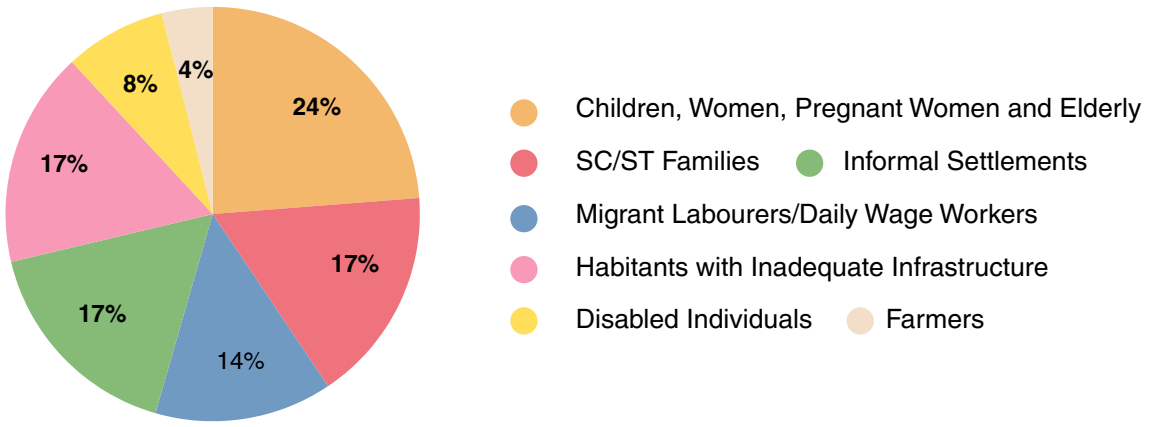
[6] https://internal.imd.gov.in/press_release/20250115_pr_3554.pdf

research documented 733 deaths and over 40,000 heatstroke cases across 17 states from March to June 2024[7], suggesting that heat-related mortality in India is significantly underreported, misclassified, or simply undercounted[8]. The true scale, researchers argue, is far greater than any official figure acknowledges.

The underlying estimates are sobering. A single day of heatwave conditions across India is associated with an estimated 3,400 excess deaths nationally and a five-day heatwave is estimated to cause approximately 30,000 excess deaths across rural and urban districts[9]. These are not projections about a distant future. They are estimates about what is already happening, every summer, largely uncounted and unacknowledged in public policy. What makes this crisis particularly urgent is its trajectory. Heatwaves are projected to become three to four times more frequent by the end of the twenty-first century compared to the baseline period of 1976–2005[10], with their duration, intensity, and geographic coverage all expected to increase.

India's vulnerability to heatwaves is compounded by socioeconomic disparities that leave many communities unequipped to cope with their devastating consequences. Most people are exposed to heat waves when they go out to work. Informal workers are particularly exposed, and their exposure is far greater than that of those with formal employment. Children, women, pregnant women, and the elderly make up 24% of the population in danger during heatwaves, according to a recent study[11]. Families in informal settlements and those belonging to Scheduled Castes (SC) and Scheduled Tribes (ST) make up 17% of the vulnerable population. Significant risks are faced by daily wage workers and migrant labourers at 14%, and overall susceptibility is increased by 17% due to poor drainage and infrastructure. 8% of the impacted groups are disabled, while 4% of those at high risk are farmers because of extended exposure.

Figure 1: Community Vulnerability Assessment: Results from FGDs



Source: Adapted from ADRA India study (2025)

[7] https://www.heatwatch.in/blogs/press-release-new-report-struck-by-heat-a-news-analysis-of-heatstroke-deaths

[8] https://www.downtoearth.org.in/climate-change/lost-in-the-heat-the-critical-miscalculation-in-indias-heatwave-mortality-data

[9] https://www.downtoearth.org.in/climate-change/lost-in-the-heat-the-critical-miscalculation-in-indias-heatwave-mortality-data

[10] *India, Ministry of Earth Sciences, Assessment of Climate Change over the Indian Region (Pune, 2020). Available at*

[11] *Landscape Study of Diverse Climatic Zones on Anticipatory Action in Heatwaves: Indian Community Perspectives (2025) - ADRA India.*

Despite significant progress in planning and execution of Heat Action Plans (HAPs) at state, district, and local levels, a critical gap persists in the alignment of fiscal strategies and investments with the realities of heatwave challenges. Addressing this gap requires an in-depth understanding of the financial landscape and governance mechanisms that underpin heatwave mitigation, adaptation and emergency preparedness.

At the heart of the issue lies the need for robust financial frameworks that not only anticipate the escalating impacts of heatwaves but also prioritise long-term resilience measures. Heat financing refers to the allocation of resources to support adaptation and resilience measures, including early warning systems, infrastructure upgrades, and social protection programmes for vulnerable communities. Despite the existence of HAPs at different levels of governance, financing has long been identified as a critical gap, with many plans lacking dedicated or reliable financial sources.

A significant step forward came when the 16th Finance Commission[12] recommended that heatwaves be included in India's list of nationally notified disasters, citing their growing impact and rising death toll. However, this recommendation hasn't been accepted by the Government of India yet; if acted upon, it would enable states to access State Disaster Response Funds to the full extent for heatwave relief, a provision currently unavailable to most states. So far, 11 states have already declared heatwaves as state-specific disasters, and several others have submitted representations seeking their inclusion in the national list, reflecting a long-standing demand from the ground that has only recently found formal recognition at the national level.

The 16th Finance Commission has recommended a total disaster management corpus of Rs. 2,04,401 crore for state-level funds split between the State Disaster Response Fund (SDRF) at Rs. 1,63,521 crore and the State Disaster Mitigation Fund (SDMF) at Rs. 40,880 crore for the five-year period from 2026-27 to 2030-31. The Union government will bear 75% of this corpus for general states and 90% for Northeastern and Hilly states. At the national level, an additional Rs. 79,406 crore has been recommended for the National Disaster Response and Mitigation Funds, with states required to contribute between 10-25% depending on the scale of assistance sought. These recommendations have been accepted by the union government[13].

This report examines the current landscape of heat financing in India from the union government side, identifies gaps in funding, and proposes strategies to enhance financial preparedness for extreme heat events. By strengthening financial mechanisms, India can build a more resilient future and protect its citizens from the escalating threats of heat-related incidents. By integrating data-driven insights with policy recommendations, this study endeavours to catalyse meaningful union-level investments that will empower India to confront the intensifying heat crisis. It is not merely a question of aiding responses to specific emergencies, but of providing adequate finances for fostering a culture of preparedness and resilience that can make the country stand and endure one of the major climate challenges of the twenty-first century, in addition to fuelling the multi-level efforts for reducing the challenges of heat in the long run.

[12] https://fincomindia.nic.in/asset/doc/commission-reports/16th-FC/reports/Vol1-Main-Report.pdf

[13] https://www.indiabudget.gov.in/doc/16fc.pdf

SCOPE AND OBJECTIVE OF STUDY

The study aimed to contribute actionable knowledge to strengthen India's ongoing financing and governance efforts around heat waves and thereby strengthen resilience approaches. We also hope that the study findings will serve as a valuable resource for policymakers, practitioners, and communities in strengthening financing and governance of actions around heat waves. The objective of the study was to conduct a comprehensive seven-year analysis of union budgets in India that directly or indirectly contributed to addressing the heat challenges, by way of:

1. Identifying and categorising budgetary allocations across union-level ministries of India that are directly or indirectly linked to heatwave mitigation, preparedness, and adaptation.
2. Analysing trends and shifts in financial priorities related to heatwave resilience over the last five years.
3. Evaluating the trends in fund allocations vis-à-vis addressing the need around the growing frequency and intensity of heat waves.
4. Provide policy recommendations to strengthen the fiscal response to heatwave-related challenges.
5. Moving towards a robust methodology to understand and analyse the government schemes that can address the heatwave calamities.

Towards this, we conducted:

- Review of the Union Budget from 2020-21 to 2026-27, by identifying schemes, programmes, and departments allocating funds for disaster management, urban development, health, agriculture, and water resource management, that are relevant to heatwave adaptation and mitigation.
- Mapping of actors, responses and their effect on heat crisis, by way of cross-referencing fund allocations with reported heat incidents, affected populations, and response mechanisms at the state and national levels.
- Interacting with different stakeholders, such as experts, policymakers, and practitioners, to understand the challenges in fund allocation and utilisation for heatwave resilience.
- Comparative analysis of India's fiscal response on the global map of heatwaves to derive a way forward for improved fiscal responses to heatwaves in India and to identify best practices.

METHODOLOGY

This study undertook a structured review of Union Government budgetary allocations to assess the extent to which public spending in India supports heatwave mitigation, adaptation, preparedness, and resilience building. The analysis was designed to move beyond a simple listing of schemes and instead examine how budgetary resources across ministries collectively contribute to managing heat risk through direct and indirect pathways. The core analytical question was not only whether heat is explicitly named in a scheme, but also whether the scheme finances assets, services, institutional systems, or livelihood protections that reduce heat exposure and vulnerability over time.

Study Design and Analytical Frame

The study used a budget mapping and classification approach. First, it identified Union ministries and departments whose mandates and schemes are relevant to heatwaves either because they directly respond to heat-related risks or because they finance enabling systems such as water supply, health infrastructure, housing, livelihoods, energy systems, public transport, and disaster preparedness. The analysis was framed around the heat risk management cycle, covering mitigation, adaptation, and emergency preparedness, while also recognising that many heat-relevant interventions are embedded in broader sectoral programmes rather than dedicated heat schemes.

The methodology explicitly recognised that India does not yet have a dedicated national heat budget, and that heat-related financing is fragmented across multiple ministries and schemes. For that reason, the study did not limit itself to schemes that explicitly mention “heatwave” in their title or objectives. Instead, it assessed whether each scheme plausibly contributes to heat resilience through its stated outputs, implementation logic, or service delivery function.

Ministry and Scheme Selection

The first step involved identifying the Union ministries and departments with functional relevance to heat action. Based on a review of budget documents, scheme guidelines, ministry annual reports, related policy literature, and consultations with experts and officials, 16 ministries were selected for detailed examination. These included ministries linked to agriculture, health, water, housing, rural development, labour, power, environment, earth sciences, and renewable energy, among others.

Within these ministries, the study tracked 130 schemes and programmes that had some relevance to heat-related outcomes. Scheme inclusion was based on whether the programme contributed to one or more of the following: reducing exposure to heat, reducing sensitivity of people and livelihoods, improving preparedness and response capacity, strengthening environmental conditions, or supporting infrastructure and services that are critical during extreme heat events. The inclusion criteria were intentionally broad to capture both direct heat schemes and the wider financing ecosystem that shapes heat vulnerability.

Document Review and Data Sources

The study relied primarily on secondary documentary sources. These included Union Budget documents from 2020–21 to 2026–27, scheme guidelines, programme implementation plans, ministry annual reports, and other official records. To interpret the scheme's purpose and implementation logic, the study also drew on secondary literature and existing Heat Action Plans developed by states and cities. Approximately 37 Heat Action Plans had been released by 2022, and these were used as an important reference point for understanding what kinds of interventions are typically considered necessary for heat preparedness and response.

Where available, the analysis used actual expenditure, budget estimates, and revised estimates to understand both the scale of allocation and the extent of budget execution. This allowed the study to examine not only how much was budgeted, but also how much was actually spent, which is especially important in a context where budgeted and realised expenditure may diverge significantly.

Classification of Schemes

A multi-layered tagging framework was developed to classify each scheme. This classification was done through a careful reading of scheme documents, secondary literature, and programme descriptions, followed by analytical tagging based on the dominant or intended function of the scheme. Where a scheme served more than one purpose, it was classified according to the principal function, while noting additional relevance where needed.
The schemes were classified along three major dimensions:

a.

Direct versus Indirect Relevance to Heatwaves

No scheme exclusively addresses the heatwave crisis. The heatwave calamity can be addressed through the disaster management funds in the states where the state government has recognised heatwave as a disaster. We, therefore, have categorised the schemes based on whether they explicitly address or have the potential to mitigate or adapt the heatwave-related risks (direct) or contribute indirectly through broader sectoral interventions such as water access, housing, or livelihoods. For example, farmers support crop insurance and crop support schemes, health schemes and labour protection schemes are categorised as direct schemes, while other schemes which can indirectly support people in facing the hardships due to heatwaves, like water access, housing, and livelihoods, are categorised as indirect schemes.

b.

Nature of Intervention

Each scheme was tagged as contributing primarily to:

- **Adaptation**, where the emphasis was on reducing vulnerability and increasing resilience.
- **Mitigation**, where the intervention reduced underlying drivers of heat risk or supported climate-friendly systems.
- **Emergency response and preparedness**, where the scheme enhanced early warning, contingency planning, service readiness, or crisis response capacity.

C. Primary Solution Pathway Supported

Each scheme was further tagged according to the main type of solution it financed:

- Infrastructure
- Livelihood protection
- Nature-based solutions
- Technological solutions
- Information dissemination and capacity building

This tagging framework helped distinguish between schemes that build durable long-term resilience and those that support more immediate or operational responses. It also made it possible to compare the composition of heat financing across sectors and identify areas where the financing architecture is heavily skewed towards certain types of interventions, such as long-term infrastructure, while underinvesting in preparedness, labour protection, or urban cooling-specific measures.

Long-term Infrastructure Lens

In addition to the above classifications, the study also separated schemes into long-term infrastructure categories. This was done to understand whether public spending favours durable capital-intensive systems, such as water supply networks, housing, health facilities, power infrastructure, and irrigation, or immediate local interventions that are often needed for heat relief and rapid adaptation at the community level.

Expenditure Analysis

The study examined budgetary trends over a seven-year horizon from 2020–21 to 2026–27. For each scheme and ministry, the analysis compiled annual budget estimates, revised estimates where available, and actual expenditure for the most recent completed years. This enabled a time-series assessment of spending patterns, budget volatility, implementation gaps, and changes in fiscal prioritisation over time.

The use of actual expenditure was especially important because budget estimates alone do not capture implementation performance. In several cases, schemes showed a substantial gap between budgeted outlays and realised spending, indicating either execution constraints, administrative bottlenecks, or changing policy priorities during the year. Such gaps are directly relevant to heat financing because they affect the reliability of funds available for preparedness and resilience building.

Heat Action Plan Alignment

A central part of the methodology was the comparison of Union schemes with the functional needs identified in Heat Action Plans. Rather than treating HAPs as standalone advocacy documents, the study used them as an applied policy benchmark to assess whether the Union budget is financing the core interventions typically needed during heat events. These include early warning systems, public health preparedness, drinking water access, cooling shelters, occupational safety, urban shade and greening, livelihood protection, and emergency response mechanisms.

The purpose of this comparison was to assess the complementarity between national fiscal

provisions and subnational heat planning. Schemes were therefore examined not only for their direct heat relevance but also for whether they could plausibly support implementation of HAP recommendations at state, district, and city levels. This approach provided a more policy-relevant measure of adequacy than a simple scheme count or headline allocation review.

Interpretation Approach

The study adopted a purposive and interpretive approach to tagging and analysis, rather than a purely automated or keyword-based method. Scheme documents were read in context to determine their actual functional relevance, especially where scheme titles did not clearly reflect their heat-related utility. This was necessary because many heat-relevant allocations are embedded within broad sectoral schemes whose objectives are not heat-specific but whose outputs are essential for resilience.

Where a scheme had multiple components, the study emphasised the component that most clearly aligned with heat resilience. This allowed the analysis to remain consistent while still capturing the multi-functionality of public programmes. The study also made a distinction between explicit and implicit heat relevance, which is important for policy interpretation: a scheme may not be a heat programme, but it may still constitute important heat-resilience infrastructure.

Strengths and Limitations

The main strength of this methodology is that it provides a cross-sectoral fiscal view of heat resilience and captures both explicit and implicit forms of public investment. It is therefore well suited to a policy area where responsibilities are dispersed across ministries and where no single budget line captures the totality of public expenditure on heat action.

At the same time, the study has some inherent limitations. Because heat financing is often embedded within broader schemes, attribution is necessarily approximate in some cases, and direct causal linkage between a budget line and heat outcomes is not always possible. In addition, available budget documents do not always disaggregate spending down to the level needed to isolate heat-specific components. The analysis therefore uses the best available documentary evidence and should be read as a structured fiscal mapping of heat relevance rather than a full cost-benefit evaluation of heat interventions.

Methodological Significance

Overall, this methodology provides a technically grounded framework for analysing heat financing in India. It combines ministry-level budget review, scheme-level functional tagging, HAP alignment, and expenditure trend analysis to assess whether current public finance systems are adequate for a growing heat crisis. By focusing on both direct and indirect spending and by distinguishing long-term infrastructure from immediate response needs, the study offers a robust basis for identifying fiscal gaps and policy priorities in heatwave resilience planning.

Budget Analysis: Key Findings

01
DEPARTMENTS ENGAGED IN ADDRESSING THE HEAT CRISIS

We have studied the initiatives undertaken by various union ministries to identify ministries and departments that have prioritised heat-related actions. We have also checked with a few officials and researchers about their understanding of such departments and ministers, in addition to studying some of the reports, like the one published by the Centre for Policy Studies. This led to the identification of 16 central ministries as listed in Table 1.

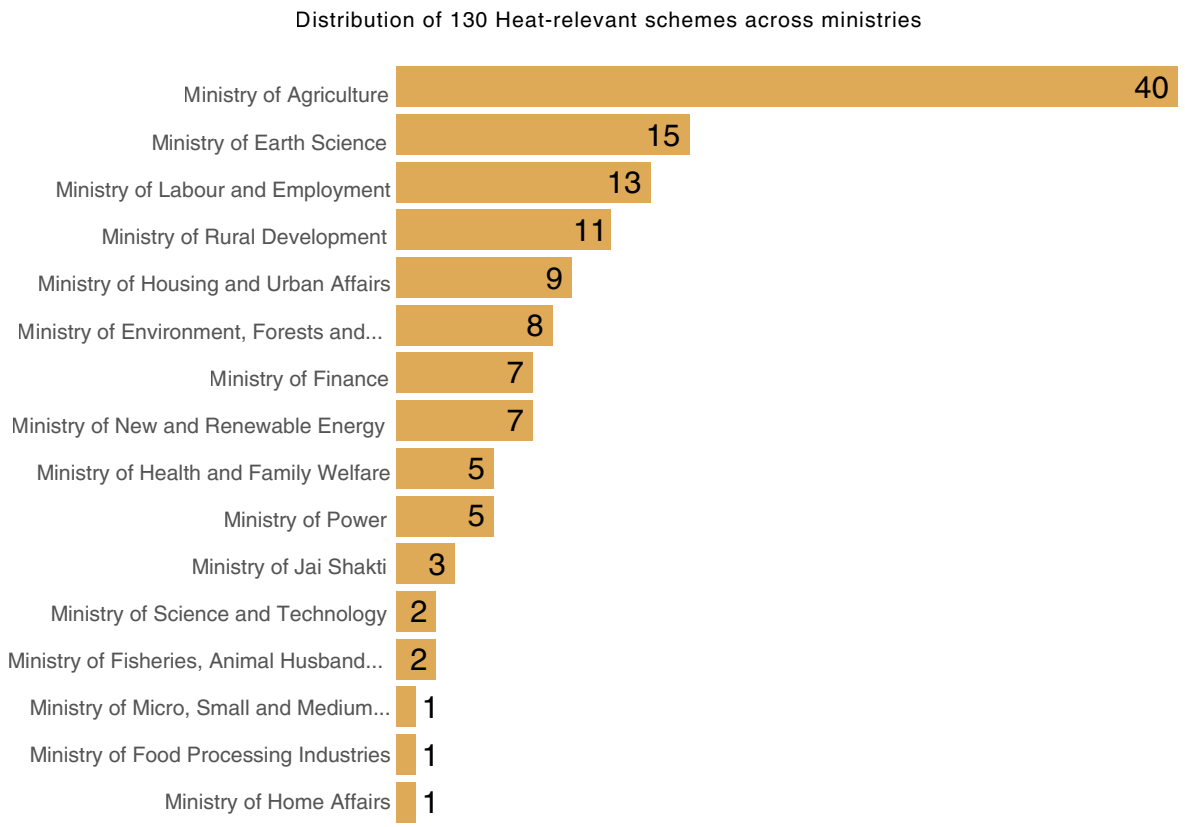
Table 1: List of ministries undertaking schemes relevant to Heat

S. No.	Name of Ministry
1	Ministry of Agriculture (MoA)
2	Ministry of Earth Science (MoES)
3	Ministry of Environment, Forests and Climate Change (MoEF&CC)
4	Ministry of Finance (MoF)
5	Ministry of Fisheries, Animal Husbandry and Dairying (MoFAH &D)
6	Ministry of Food Processing Industries (MoFPI)
7	Ministry of Health and Family Welfare (MoHFW)
8	Ministry of Home Affairs (MoHA)
9	Ministry of Housing and Urban Affairs (MOHUA)
10	Ministry of Jal Shakti (MoJS)
11	Ministry of Labour and Employment (MoLE)
12	Ministry of Micro, Small and Medium Enterprises (MSME)
13	Ministry of New and Renewable Energy (MNRE)
14	Ministry of Power (MoP)
15	Ministry of Rural Development (MoRD)
16	Ministry of Science and Technology (MoST)

02
LANDSCAPE OF THE SCHEMES AND PROGRAMMES STUDIED

We have studied the budgets allocated for 130 schemes that fall under these ministries and departments, which have some relevance to heat incidences. The distribution of these schemes is provided in Figure 1. A list of all the schemes identified has been provided in Annexure 1.

Figure 2: Distribution of 130 Heat-relevant schemes across ministries



While looking at the purposes that these schemes are serving, we have identified 7 categories, which are: (1) long term infrastructure creation, (2) generation and protection of livelihoods, (3) promoting nature-based solutions for conservation and protection, (4) studying, forecasting and warning around specific incidences, (5) capacity building of various actors, (6) providing social security or insurance protection, and (7) Disaster Management. The distribution of identified schemes around these categories has been provided in Figure 2. Out of these 130 schemes, we have found that 27 schemes are directly addressing the heat wave calamity, while the remaining 103 schemes are indirectly supportive in mitigating or adapting to the heat wave situation.

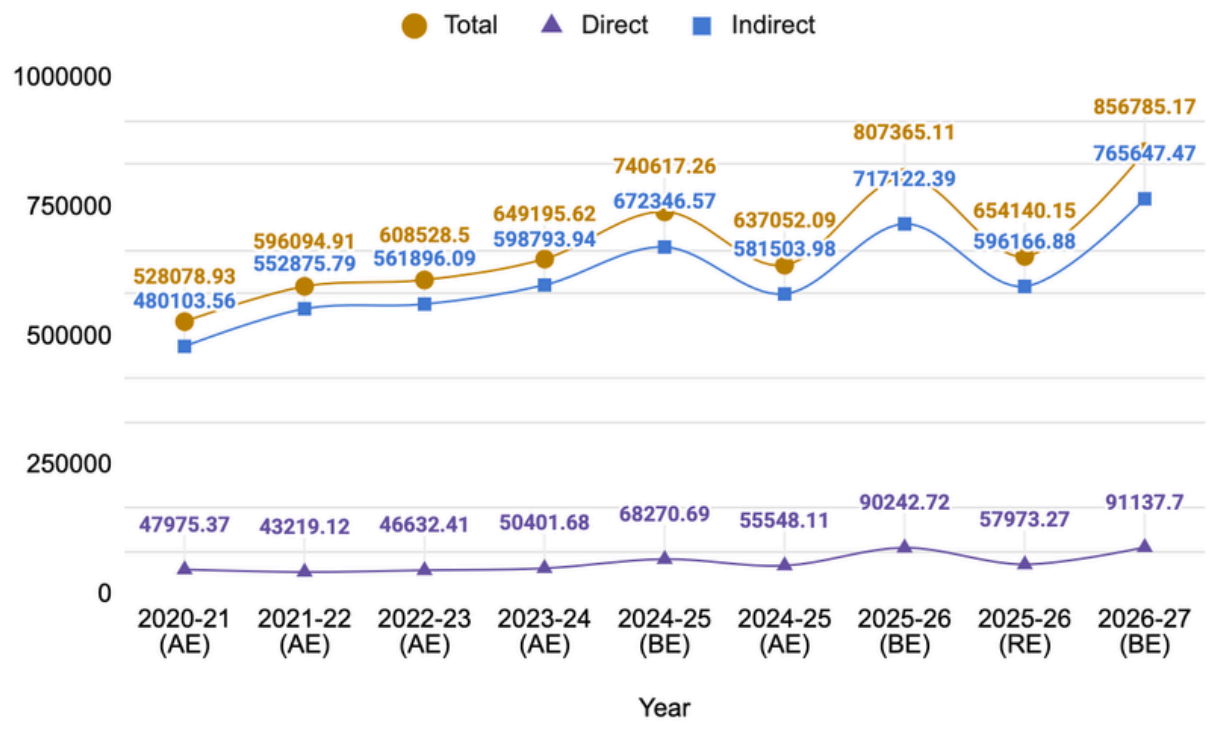
Figure 3: Purposes which the tracked schemes are primarily addressing

Source: Authors' compilation from Tracked Scheme

03
ANALYSING UNION BUDGETS FOR THE IDENTIFIED SCHEMES

Looking at the overall 130 schemes examined, 27 schemes spanning the Ministries of Labour, Health, Agriculture, Rural Development, and Urban Development were categorised as **direct schemes** because their objectives, activities, or implementation mechanisms can potentially contribute, or have previously contributed, to addressing heat-related risks and impacts. The remaining 103 schemes were categorised as **indirect schemes**, reflecting their broader developmental objectives that may indirectly influence heat resilience. Given the absence of a dedicated heat budget in India, this categorisation denotes potential relevance to heat action rather than earmarked heat-related expenditure.

Figure 4: Overall budget allocation for various identified schemes (Rs. crores)



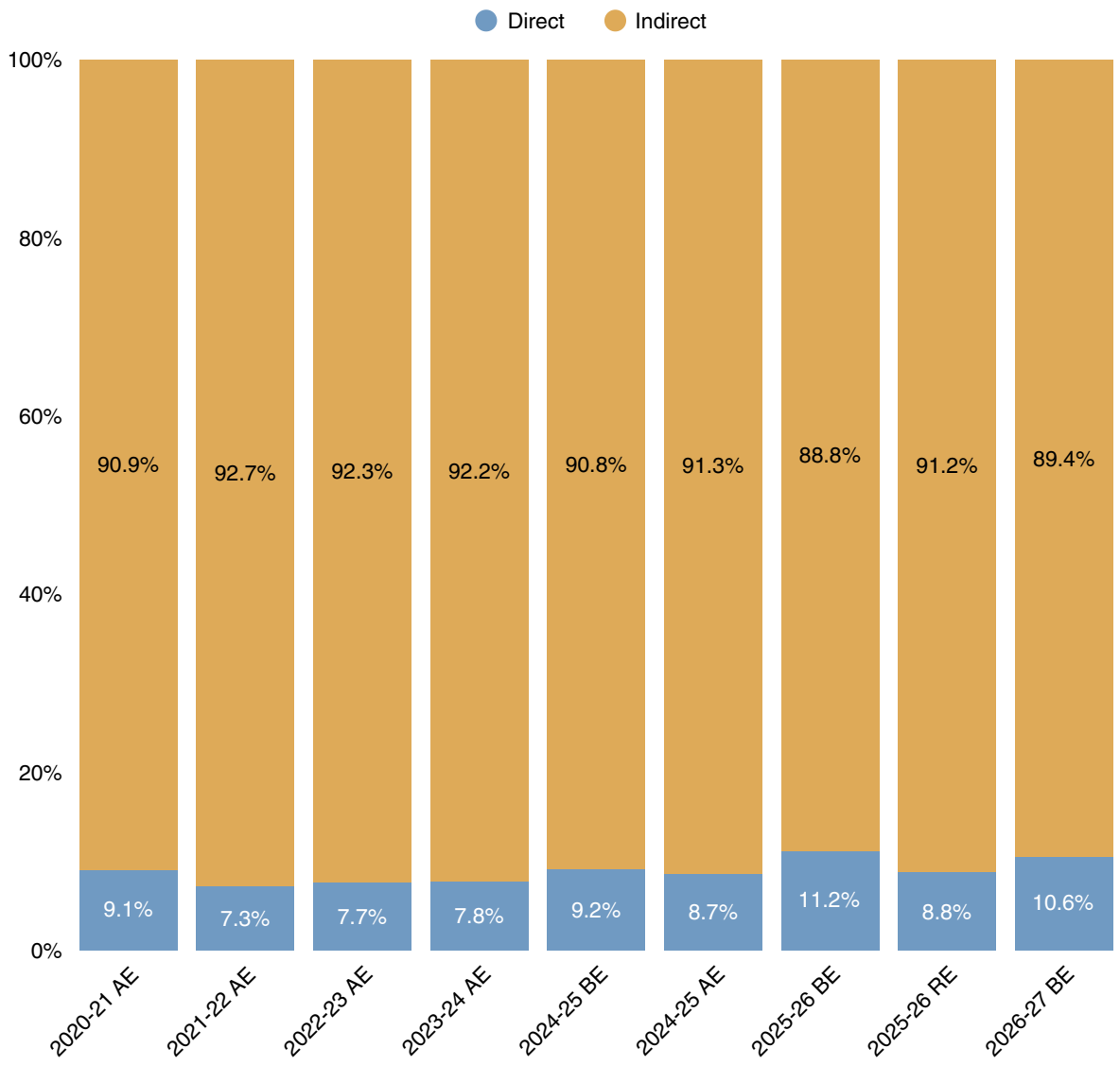
Source: Union Budget Data Compiled by the CBGA

Indirect schemes consistently dominate, making up 88-93% of total expenditure every year. The Direct share peaked in 2025-26 at 11.2%, driven by a big jump in allocation towards (BE) the direct expenditure (Rs. 90,242 Cr), which has been revised downwards to Rs. 57973.27 crores. Allocations towards the direct schemes are to the tune of Rs. 91,137.7 crores in the year 2026-27 (BE).

Data on budget estimates and actual expenditure is available for the year 2024-25. There is a clear gap between the allocated amounts (BE) and actual expenditure during the year 2024-25 for both direct and indirect schemes.

The gap between Direct and Indirect is widening in absolute terms, Indirect spending grew from Rs. 4.8 lakh Cr to Rs. 7.65 lakh Cr, while the budget for the Direct schemes grew more modestly.

Figure 5: Share of direct and indirect schemes



04
LOOKING AT MINISTRY-WISE ALLOCATIONS

We have looked at the allocations for the schemes and programmes relevant to heat waves under specific departments of these ministries and classified them based on the key purposes that these schemes address. Spending under each ministry and department for these purposes is given below in Table 2.

Table 2: Ministry-wise Budget Expenditure on Heat-relevant Schemes (Rs. crore)

Ministry	2020-21 (AE)	2021-22 (AE)	2022-23 (AE)	2023-24 (AE)	2024-25 (BE)	2024-25 (AE)	2025-26 (BE)	2025-26 (RE)	2026-27 (BE)
Agriculture	126054.2	111762.94	128082.01	185532.2	195237.33	205847.41	200773.96	167976.82	200213.36
Earth Science	1240.73	1610.57	1543.31	1722.23	2436.72	2659.2	2871.25	2451.39	2905.04
Environment, Forests and Climate Change	1037.85	1392.13	1506.21	1528.15	1737.74	788.99	1778.56	1835.71	1949.04
Finance	117979.61	102783.55	98956.57	106697.23	130947.77	112060.91	142412	164223	154676.6
Fisheries, Animal Husbandry and Dairying	1163.88	1163.88	1037.05	1305.56	2835	2107.98	2440	2342.25	2475
Food Processing Industries	394.91	326.46	274.77	778.79	879.5	1023.1	2000	1500	1700
Health and Family Welfare	40726.82	35646.64	46554.42	46670.14	50851.69	53158.8	46722.08	46168.07	48985
Home Affairs	294.65	535.74	186.61	85.05	288.63	82.33	100	50	100.04
Housing and Urban Affairs	41667.31	100348.47	70289.15	58103.04	59472.91	41009.12	81216.28	46621.98	72265.05
Jal Shakti	15300.77	48571.83	61534.5	77818.51	80190.7	29709.76	77040.25	24534.6	74807.13

Table 2: Ministry-wise Budget Expenditure on Heat-relevant Schemes (Rs. crore)

Ministry	2020-21 (AE)	2021-22 (AE)	2022-23 (AE)	2023-24 (AE)	2024-25 (BE)	2024-25 (AE)	2025-26 (BE)	2025-26 (RE)	2026-27 (BE)
Labour and Employment	11114.93	23164.99	14129.01	10821.61	21743.97	10712.77	31834.04	11892.94	31790.811
Micro, Small and Medium Enterprises	2889.37	2889.37	2733.21	3106.18	2300	2277	2954.42	2548.66	4500
New and Renewable Energy	321.31	204.02	1403.21	1199.86	7991.01	10560.02	22896.01	22176.01	27246.01
Power	846.7	3335.41	2543.25	2007.82	2577.02	1442.82	1206.37	1384.32	2076.86
Rural Development	165756.59	160992.57	176740.3	151383.65	179836.27	163021.09	191119.89	158434.4	231095.23
Science and Technology	1289.3	1366.34	1014.92	435.6	1291	590.79	0	0	0
Total	**528078.93**	**596094.91**	**608528.5**	**649195.62**	**740617.26**	**637052.09**	**807365.11**	**654140.15**	**856785.17**

Source: Union Budget Data Compiled by the CBGA.

Looking at this data, one can clearly see that allocations for some of the very relevant ministries like Earth Sciences, Science and Technology, Power, Environment-Forests & Climate Change, and Home Affairs (for disaster management) are nominal and need substantial improvement.

Looking at the expenses department-wise, we have studied details of different purposes for which the expenditures are made by select ministries based on their important roles in addressing the heat situation, which are provided hereunder.

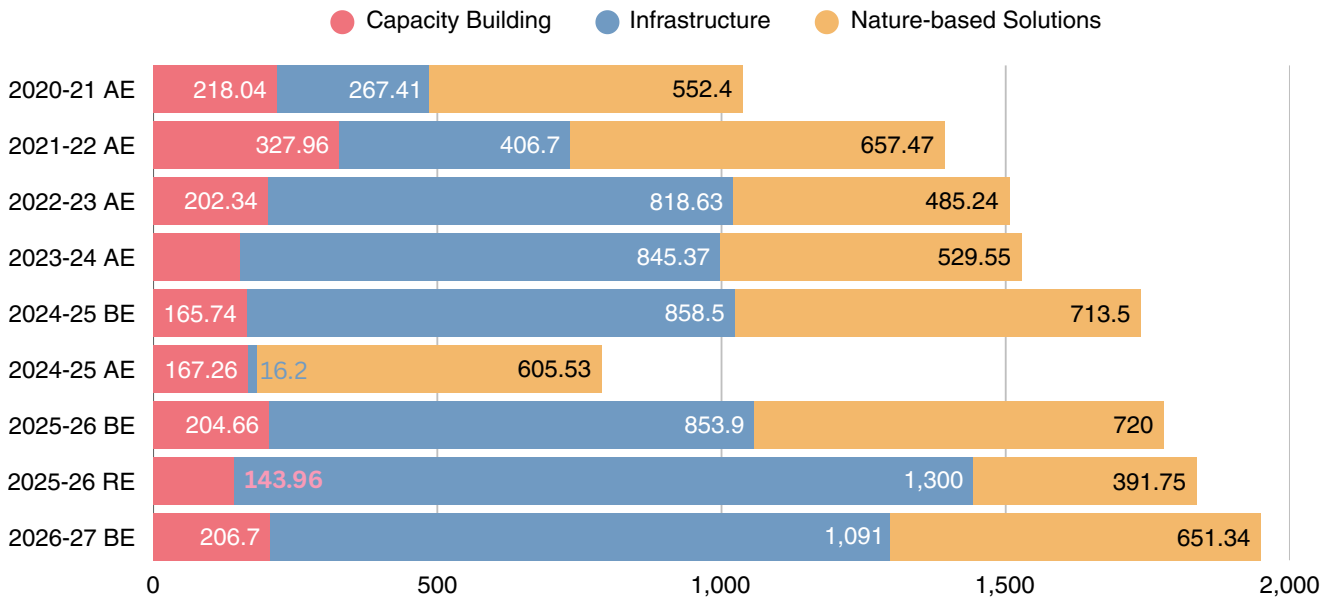
4.1 MINISTRY OF ENVIRONMENT, FORESTS AND CLIMATE CHANGE

The Ministry of Environment, Forests and Climate Change presents one of the most striking paradoxes in India's heat financing landscape. As the ministry with the primary institutional mandate to understand, monitor and address climate-related challenges, including extreme heat, it has no heat-targeted scheme whatsoever. All 8 of its heat-relevant schemes are indirect in nature: 7 focused on adaptation and 1 on mitigation. There is no scheme explicitly designed to address heat as a standalone crisis. For a ministry that has a primary role in understanding and addressing the heat-related situation, the overall allocations that have relevance to heat are very nominal, to the tune of 1949 Crore during the FY 2026-27 (BE). The overall money received by the ministry is distributed mainly for 3 purposes, as shown in Figure 5. Major schemes of the ministry addressing the heat wave issue include Environmental Knowledge and Capacity Building, Control of Pollution, National Mission for Green India, etc.

The concern is compounded by a significant utilisation gap in 2024-25. Against a Budget Estimate

of Rs. 1,737.74 crore for heat-relevant schemes, actual expenditure fell to just Rs. 788.99 crore, a utilisation rate of barely 45%. This underutilisation is mainly under one scheme of the Ministry, i.e. Control of Pollution, in which just Rs. 16 crores was spent during 2024-25 against an allocation of Rs. 858 crores. This suggests that the ministry struggles not only with inadequate allocations but also with absorbing and deploying even the limited funds it receives. Annual Report of the Ministry for the year 2024-25 admits the lower utilisation of the fund under the National Clean Air Programme (NACP), which is a major component of the Control of Pollution scheme, as a "cause of concern" and informs that the Ministry has decided to engage directly with the cities implementing this Programme[14]. Until heat is recognised as a standalone national disaster and the MoEFCC is given a dedicated, ring-fenced budget for heat action, this gap between mandate and financial reality is unlikely to close. Additionally, as a nodal ministry to combat the climate change crisis, the Ministry should come out with a scheme which directly addresses the heat wave calamity.

Figure 6: Purposes for which heat-related allocations are spent by the MoEF & CC (Rs. crores)



4.2 MINISTRY OF AGRICULTURE

When we looked at Agriculture, 40 schemes that have relevance to heat have been oriented towards 5 key purposes such as capacity building, infrastructure, livelihood, nature-based solutions and social security. Disaster management and forecasting are not being funded by the Ministry of Agriculture; hence, they are not there. Of late, capacity building is getting almost no priority, and social insurance schemes have been accorded top priority. The capacity building budgets ((which includes some of the premier agriculture science and agriculture management institutes among others)), particularly, are less than half a per cent of the total, across years, although it is an important component for a phenomenon like heat. Classifying these further, the overall focus in agriculture is towards adaptation rather than preparedness or mitigation. Furthermore, **only 3 of the Ministry's 40 schemes** were identified as heat-targeted under the analytical framework adopted in this study, meaning that they have the potential to address, or have been used to

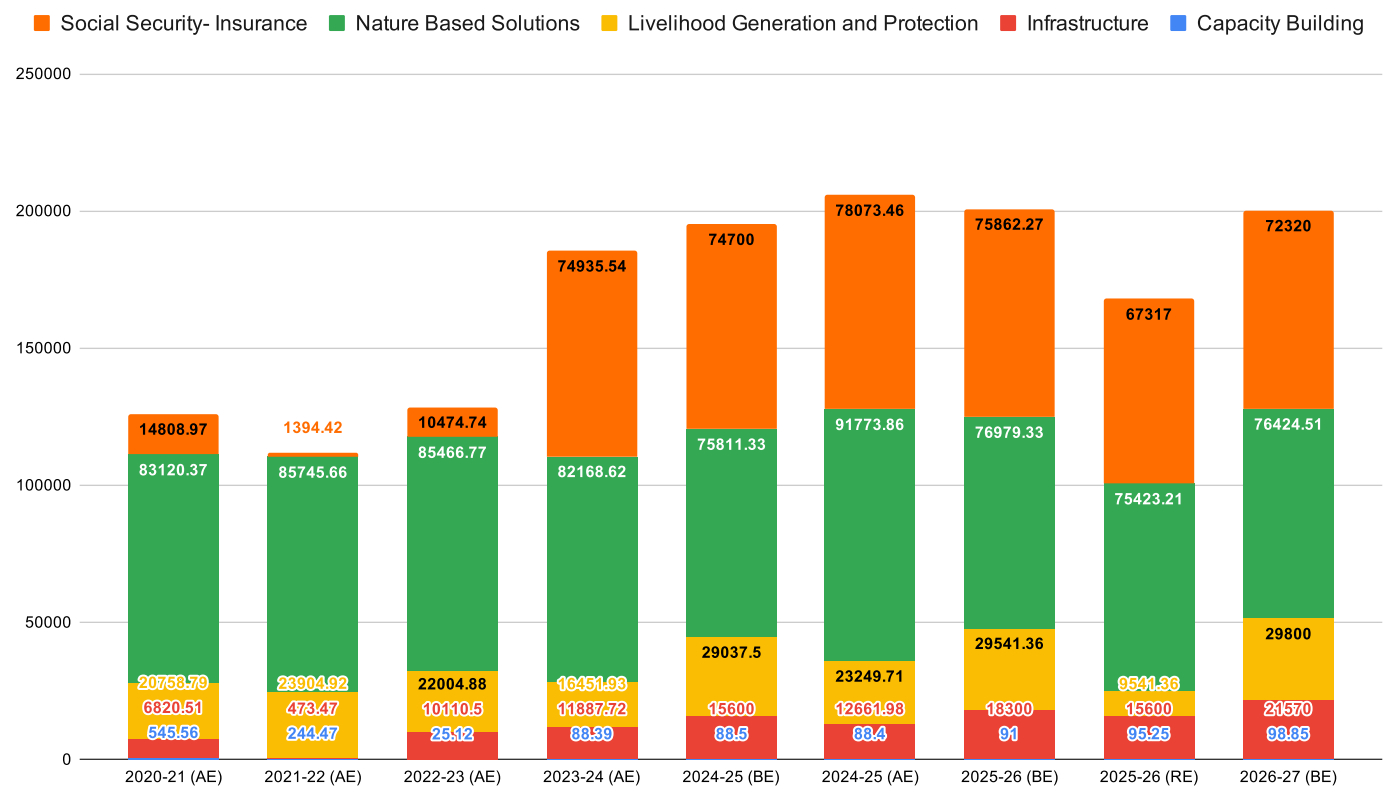
[14] https://moef.gov.in/uploads/pdf-uploads/English_Annual_Report_2024-25.pdf

address, heat-related risks and impacts. The remaining 37 schemes contribute to heat resilience only indirectly through their broader developmental objectives and outcomes. We have visualised this distribution as given in Table 3 and Figure 7.

Table 3: Expenditure on various interventions by the Ministry of Agriculture. (Rs. crores)

Purpose of Intervention	2020-21 (AE)	2021-22 (AE)	2022-23 (AE)	2023-24 (AE)	2024-25 (BE)	2024-25 (AE)	2025-26 (BE)	2025-26 (RE)	2026-27 (BE)
Capacity Building	545.56	244.47	25.12	88.39	88.5	88.4	91	95.25	98.85
Infrastructure	6820.51	473.47	10110.5	11887.72	15600	12661.98	18300	15600	21570
Livelihood Generation & Protection	20758.79	23904.92	22004.88	16451.93	29037.5	23249.71	29541.36	9541.36	29800
Nature-Based Solutions	83120.37	85745.66	85466.77	82168.62	75811.33	91773.86	76979.33	75423.21	76424.51
Social Security-Insurance	14808.97	1394.42	10474.74	74935.54	74700	78073.46	75862.27	67317	72320
Grand Total	126054.2	111762.94	128082.01	185532.2	195237.33	205847.41	200773.96	167976.82	200213.36

Figure 7: Distribution of allocations around key purposes of heat action, addressed by the Union Agriculture Budget (Rs. crores)



The major schemes of the Ministry addressing heat situations include Crop Husbandry (indirect), PM Kisan Samman Nidhi (direct) and Pradhan Mantri Fasal Bima Yojana (direct), etc. The number of schemes addressing the heat wave crisis has now come down, as many schemes have now been merged with each other. Most of the schemes of the Agriculture Ministry are under the nature-based solutions and social security support categories. As the chart and table above suggest, the total allocations towards all heat related schemes of the agriculture ministry are on the decline after 2024-25. The revised estimates for the year 2025-26 also show a major cut in the allocated funds during the year.

4.3 MINISTRY OF HEALTH AND FAMILY WELFARE

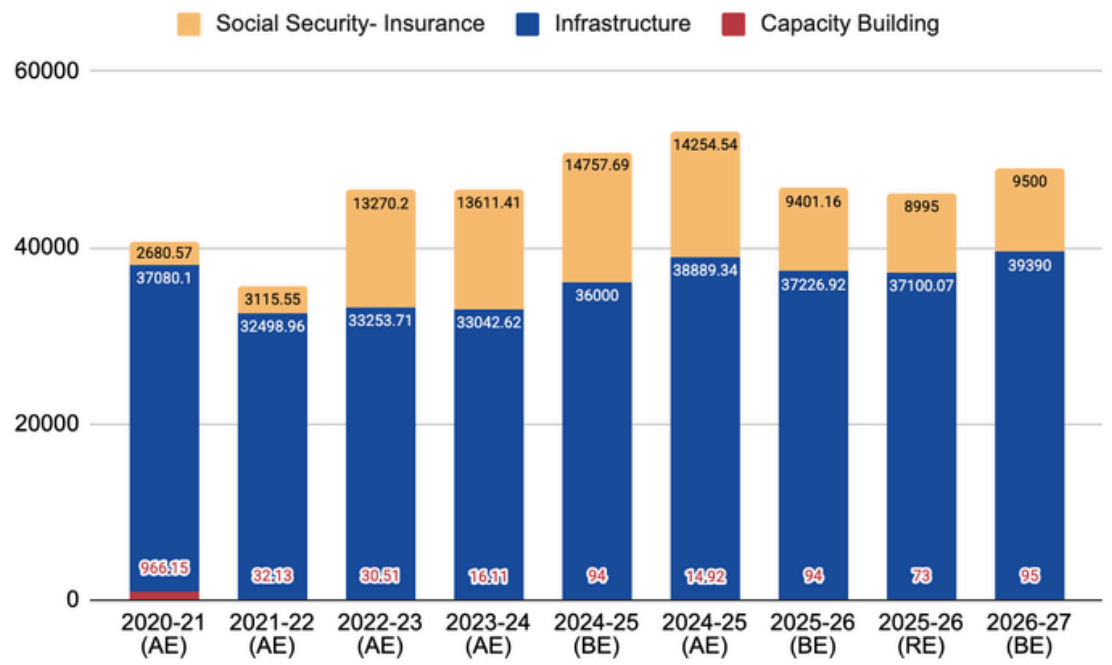
While the Ministry of Health and Family Welfare plays a critical role in managing the human health impacts of extreme heat, only five of its schemes were identified as having relevance to heat-related risks and impacts. Of these, two are classified as **directly relevant to heat**, meaning that they have the potential to address, or have been used to address, heat-related vulnerabilities and impacts, while the remaining three contribute only indirectly through broader health and welfare objectives. All five schemes fall within the adaptation category. Notably, no schemes were identified that specifically focus on heat emergency preparedness or mitigation, both of which are essential components of a comprehensive response to increasing heat risk. Health-related research requires priority for addressing the heat situation, but there is no scheme that supports this directly. This will happen only if heat gets identified as a standalone disaster in the country, which is not the case so far. Currently, 3 out of 5 health schemes are social insurance schemes, 1 is an infrastructure scheme, which is the National Health Mission, and 1 is a capacity building scheme. Figure 6 provides a quick overview of the budget allocations for the MoHFW for managing heat-related situations. It is to be noted that the direct impact on the heat situation will be very limited due to the large part of health expenses.

Notably, the National Centre for Disease Control (NCDC) has been actively working on Heat Stroke management, particularly through the National Programme for Climate Change and Human Health (NPCCHH). Specific budget allocations for Heat Stroke management are not explicitly detailed in the available documents. However, the NCDC has outlined various initiatives and guidelines supported through the NPCCHH's Programme Implementation Plan (PIP), such as the National (and State) Action Plan(s) on Heat-Related Illnesses (2021)[15], Strengthening Health Systems Preparedness for Heat-Related Illnesses (2023), Emergency Cooling for Severe Heat-Related Illnesses (2024), and Capacity Building Initiatives. It has also set up 17 centres of excellence. These initiatives are supported under the NPCCHH PIP as part of the National Health Mission. For Financial 2020-21, the action plan[16] shows an overall allocation of INR 28.98 Crores. After 2020-21, no such documents are found in the public domain that give details of year-wise and activity-wise budget details. The activity report of the NPCCHH for the year 2024 suggests that there were 125 projects sanctioned under the scheme during 2024-25, with Rs. 132.78 crore released. However, the NHM schemes' budgets that we have covered already have this amount included, though much of the NHM allocation would have been directly impacting the heat situation.

[15] https://ncdc.mohfw.gov.in/uploads/pdf/heat12.pdf

[16] https://ncdc.mohfw.gov.in/uploads/pdf/NAPCCHH%20with%20CSDs_2021.pdf

Figure 8: Purposes prioritised by Expenditures by the MoHFW (Rs. crores)

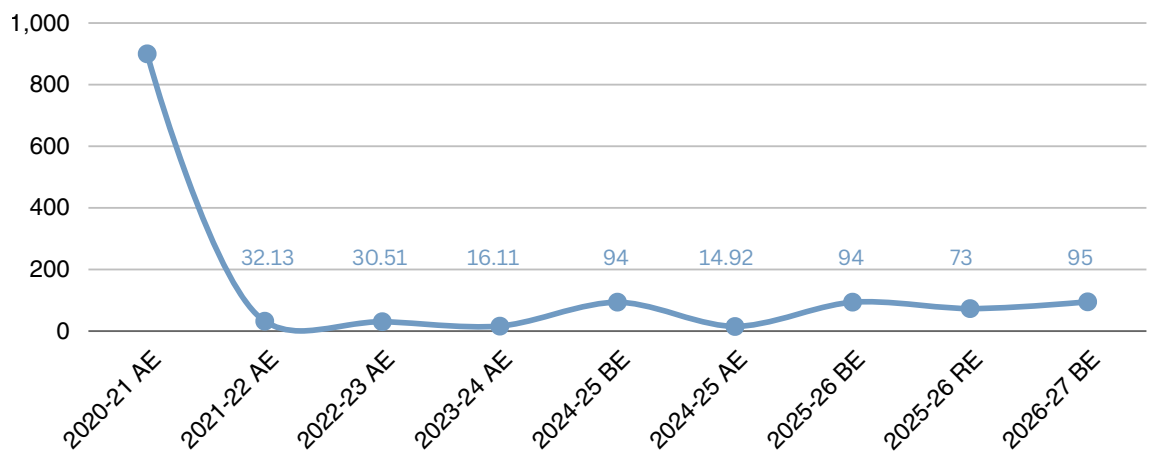


The National Health Mission (NHM) is the Ministry's major scheme on the list of schemes combating the heat wave, focusing on infrastructure development. As mentioned above, NHM also includes the National Programme for Climate Change and Human Health.

Health Sector Disaster Preparedness and Response and Human Resources Development for Emergency Medical Services

The other important scheme of the MoHFW is Health Sector Disaster Preparedness and Response and Human Resources Development for Emergency Medical Services. The chart below shows the allocations towards this scheme.

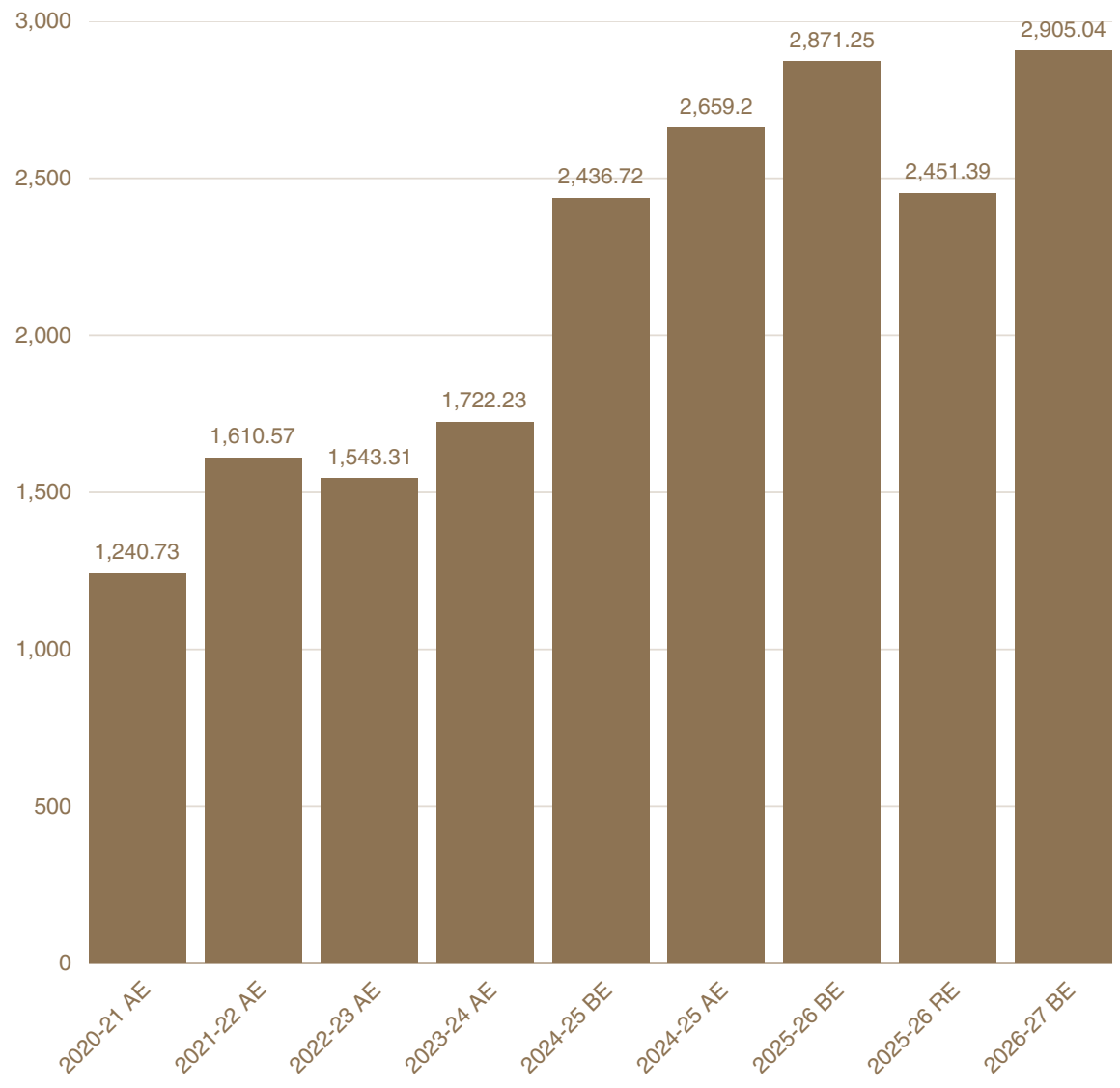
Figure 9: Health Sector Disaster Preparedness and Response and Human Resources Development for Emergency Medical Services (Rs. crores)



4.4 MINISTRY OF EARTH SCIENCES

Expenditures by the Ministry of Earth Sciences go into 15 schemes, all of which are related to emergency preparedness towards early warnings and forecasting systems, all of which are categorised as indirect schemes. One can see that the allocations are increasing, though the sum allocations are not very high, and the spending on the scientific enquiry and research needs an enhanced approach. The spending across the years for all the 15 schemes is as follows: INR 1240.73 Crores in 2020-21, INR 1610.57 crores in 2021-22, INR 1543.31 crores in 2022-23, INR 1722.23 crores in 2023-24 (all AE), INR 2436.72 crores in 2024-25 (BE), INR 2659.2 crores in 2024-25 (AE), INR 2871.25 crores in 2025-26 (BE), INR 2451.39 crores in 2025-26 (RE) and INR 2905.04 crores in 2026-27 (BE).

Figure 10: Heat-related budget of the Ministry of Earth Sciences (Rs. crores)



Major schemes of the Ministry of Earth Sciences include Mission Mausam, a recently started scheme, which has seen an increase in its budget in the previous year (2025-26) but has seen a decline in the revised budget for the year 2025-26. Other important schemes include Meteorology, National Institute of Ocean Technology and Indian Institute of Tropical Meteorology.

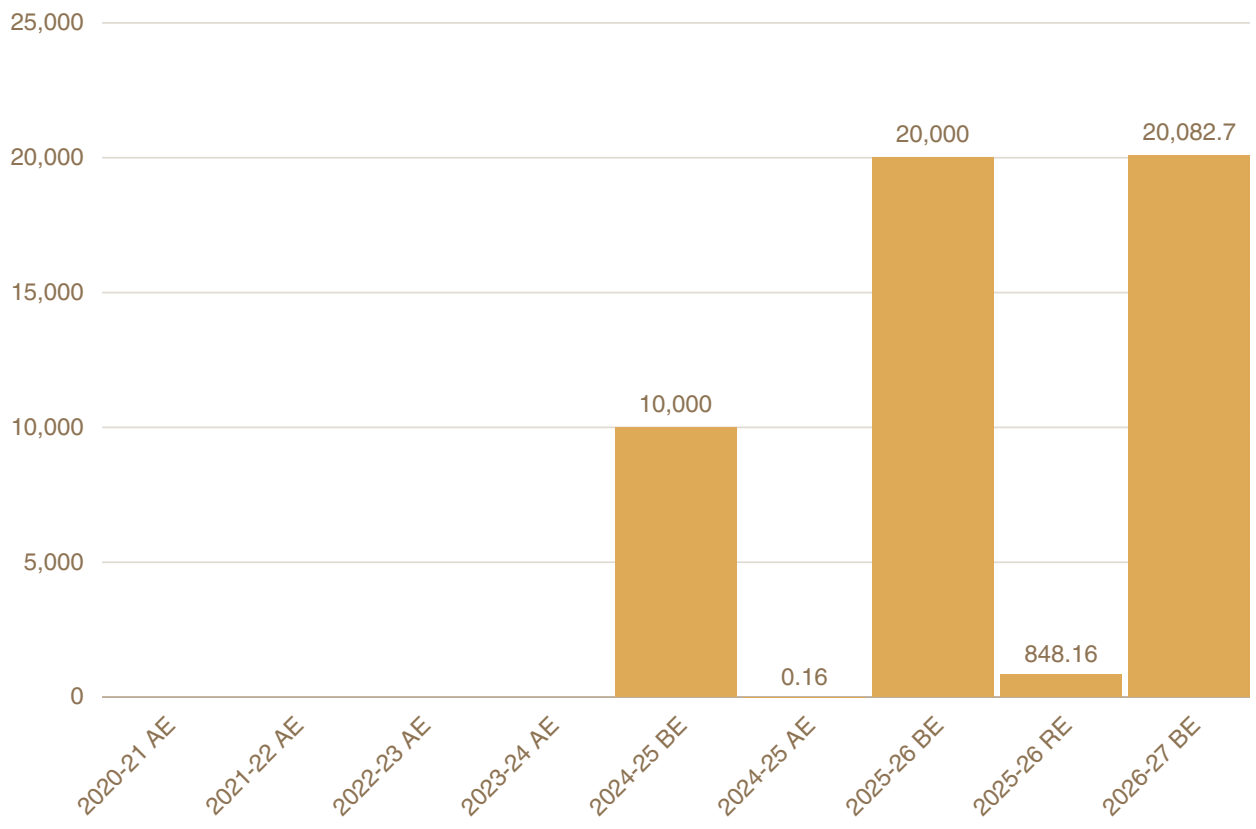
4.5 MINISTRY OF LABOUR AND EMPLOYMENT

The Ministry of Labour and Employment runs 13 schemes related to worker welfare, and all of them were identified as **heat-targeted schemes** (direct schemes) under this analysis. This classification reflects their potential to address, or their applicability in addressing, heat-related risks faced by workers, particularly those engaged in outdoor and informal occupations, and should not be interpreted as indicating dedicated heat-related budget allocations. All 13 schemes have been categorised under the **Livelihood Generation and Protection** pillar, given their relevance in protecting worker health, income security, and welfare during periods of extreme heat.

While the overall expenditure in 2020-21 was INR 11011.78 Crore, the allocation for 2025-26 is INR 31834.06 Crore, with major ups and downs through the years. There was a large allocation during the budget in 2024-25, but the actual expenditure during the year has been just Rs. 10712.77 Crore. Budget allocations of these schemes again increased to Rs. 31834.04 crores in the year 2025-26, but the same has been revised to just Rs.11892.94 crores.

The low utilisation in 2024-25 and lower revised allocations in 2025-26 are mainly due to the underutilisation and lower revised allocation under a scheme called the New Employment Generation Scheme launched in 2024-25 with an allocation of Rs. 10,000 crores. But the scheme could not take off in 2024-25 as there was negligible expenditure under the scheme in 2024-25. In 2025-26, again, the scheme was allocated Rs. 20,000 crores, which was revised to Rs. 848 crores in 2025-26 RE. The ministry changed the name of this scheme to Prime Minister's Viksit Bharat Rozgar Yojana and has allocated an amount of Rs. 20082.7 crores for the current year (2026-27).

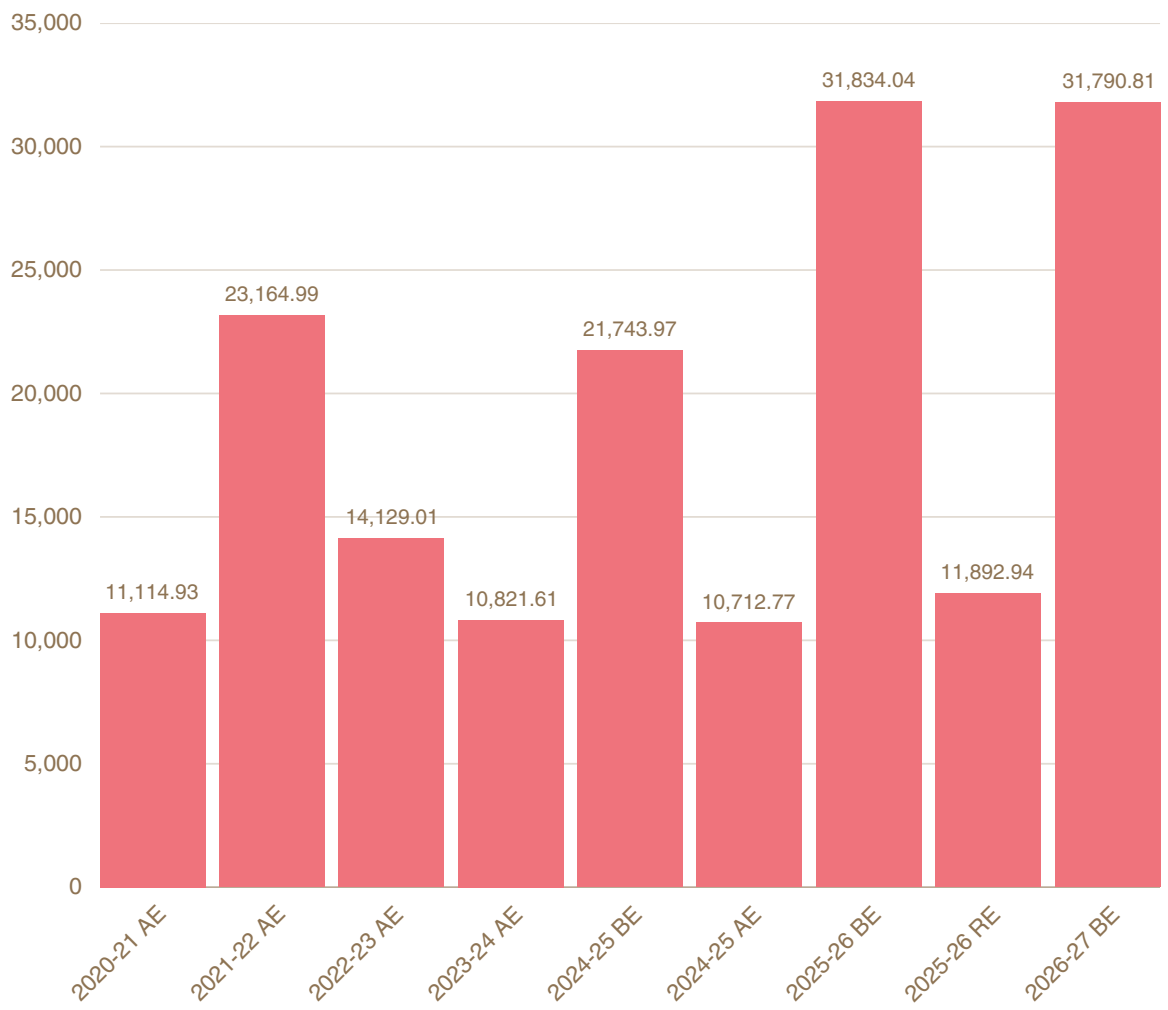
Figure 11: New Employment Generation Scheme/PM Viksit Bharat Rozgar Yojana (Rs. crores)



This clearly suggests that there is a higher need to attend to the labour issues, which will be very relevant to the heat response as well.

Overall, there is **no dedicated heat-specific scheme** under Labour & Employment, no heat action plan funding, no occupational heat stress guidelines scheme, and no compensation framework for heat-related illness at work. This is a significant policy gap given that India's outdoor workforce is among the world's most heat-exposed.

Figure 12: Heat-related budget of the Ministry of Labour and Employment (Rs. crores)

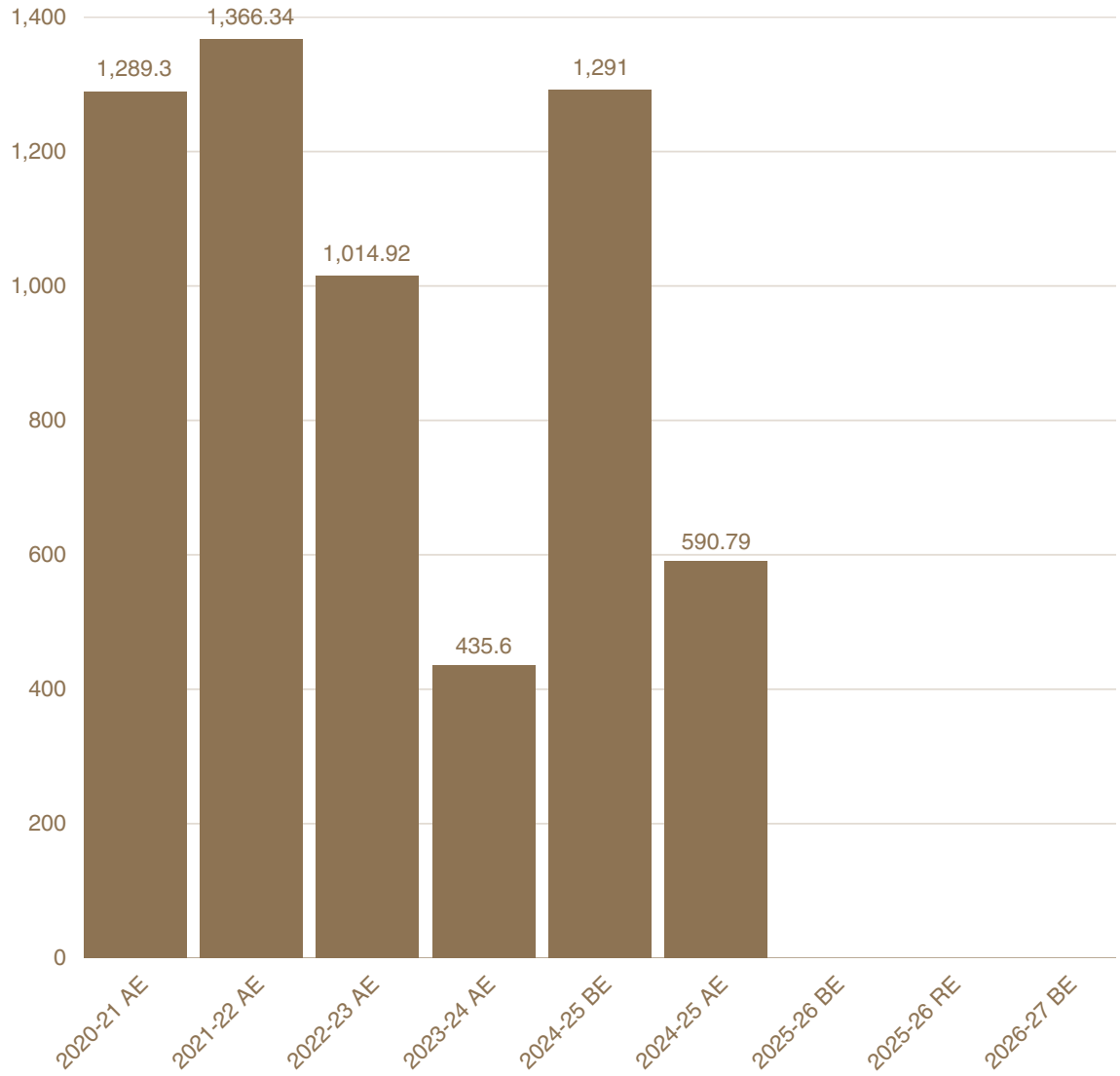


4.6 MINISTRY OF SCIENCE AND TECHNOLOGY

The Ministry of Science and Technology has an important role to play in the response to the heat situation; however, a close look at the ministry's budget spending reveals that the ministry is spending on two schemes which have an indirect impact on heat, which are contributing partially to the early warning and forecasting systems. One of these schemes is capacity building on emergency preparedness, and the other is on adaptation. When it comes to mitigation, the contribution of the S & T Ministry could be much more, but it is not involved directly.

Surprisingly, from the 2025-2026 and 2026-27 budgets, there is zero allocation in both schemes.

Figure 13: Heat-related budget of the Ministry of Science and Technology (Rs. crores)



4.7 MINISTRY OF RURAL DEVELOPMENT

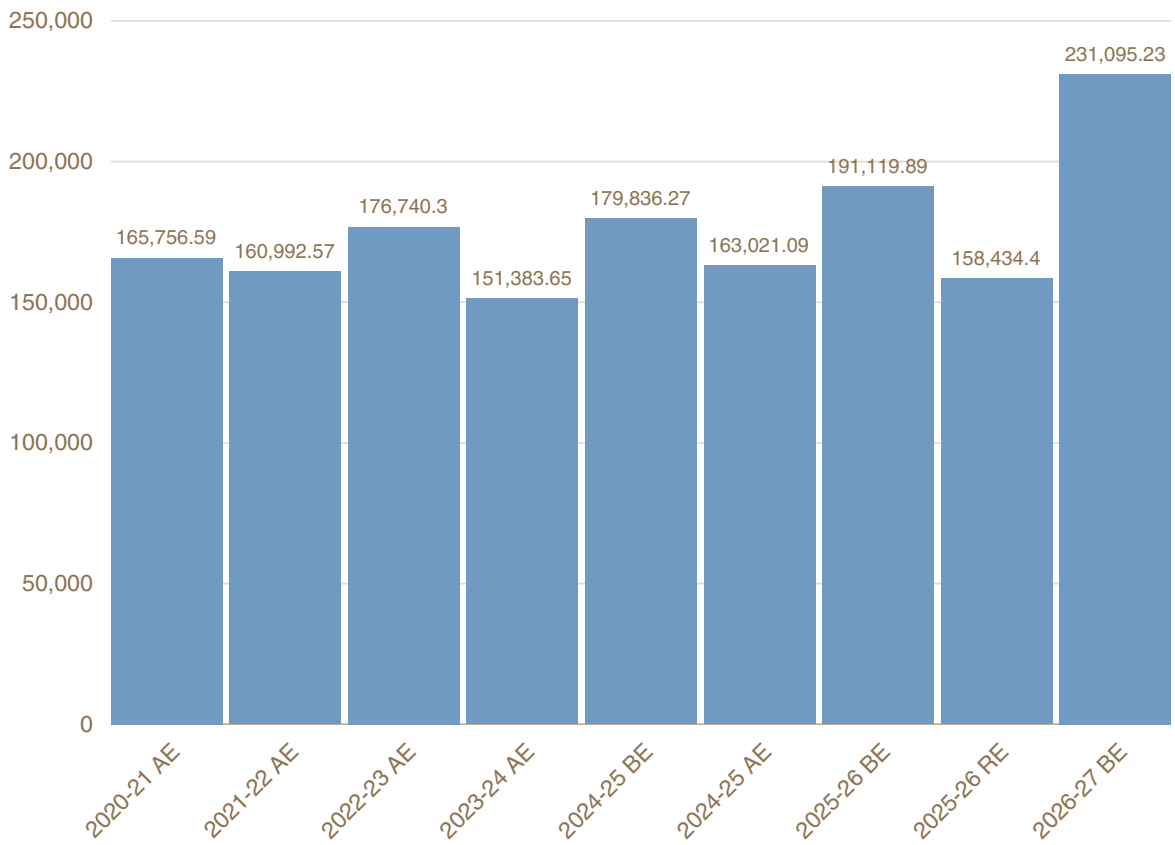
The Ministry of Rural Development runs various rural development and employment generation programmes, including MGNREGA, which has now been changed to VBGRAMG. Of the 11 schemes identified as relevant to heat resilience, six were classified as directly relevant to heat-related risks and impacts, while five contributed indirectly through broader rural development objectives.

The employment opportunities generated by the MGNREGA/VBGRAMG and other schemes of the Ministry reduce a lot of heat-related risks to the workers. However, from the expenditure of Rs. 111169.53 crores in 2020-21, the MGNREGS spending has fallen to Rs. 86,000 Crores in the 2024-25 and 2025-26 budget estimates.

Now the scheme has been changed to VBGRAMG, and a budget of Rs. 95692 crores has been allocated to the scheme in 2026-27 BE. Additionally, Rs. 30,000 crores have been allocated to

MGNREGA as well. This suggests an increase in total allocation to this employment guarantee scheme in rural areas, but since the guarantee of employment has also been increased from 100 days in a year to 125 days under the VBGRAMG, it's difficult to say if this increased amount is sufficient for providing an increased number of employment opportunities to the rural citizens seeking work under this scheme.

Figure 14: Heat-related budget of the Ministry of Rural Development (Rs. crores)

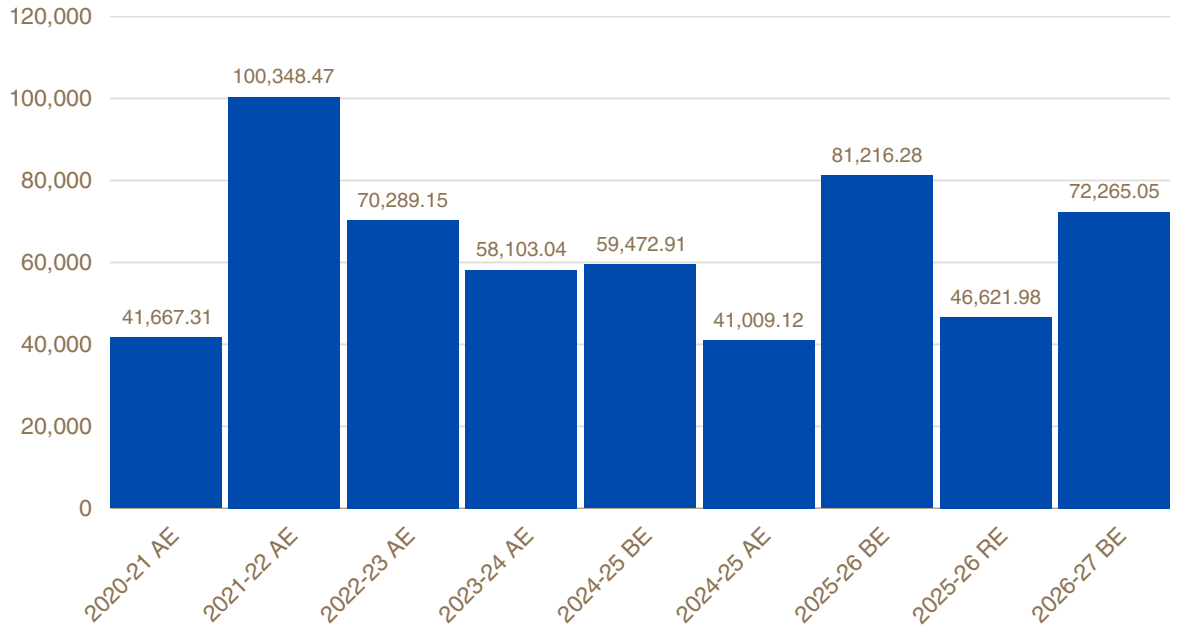


4.8 MINISTRY OF HOUSING AND URBAN AFFAIRS

The Ministry of Housing and Urban Affairs (MoHUA), responsible for urban development programmes, runs various schemes for urban development, housing, livelihood support and urban infrastructure. The Ministry also provides support to the Urban Local Bodies (ULBs) in the country through its programmes. Nine programmes of the MoHUA are identified which address the heat wave calamity. Most of these schemes indirectly contribute to mitigation and adaptation to the heat wave.

The budget allocations and expenditure towards addressing the heat wave by the MoHUA, however, have declined from about Rs. 1 lakh crores in 2021-22 to merely Rs. 41009 crores in 2024-25. Allocations increased to Rs. 81,216 crores in 2025-26, which has been revised to Rs. 46,621 crores only. The budget for schemes addressing heat waves in the MoHUA in the year 2026-27 is Rs. 72256 crores. This decline in the budget of the Ministry's heat wave addressing schemes is mostly due to the decline in PM Awas Yojana - Urban and Urban Rejuvenation Mission: AMRUT and Smart Cities Mission (AMRUT) scheme, whose budgets have declined sharply over the years.

Figure 15: Heat-related budget of the Ministry of Housing and Urban Affairs (Rs. crores)

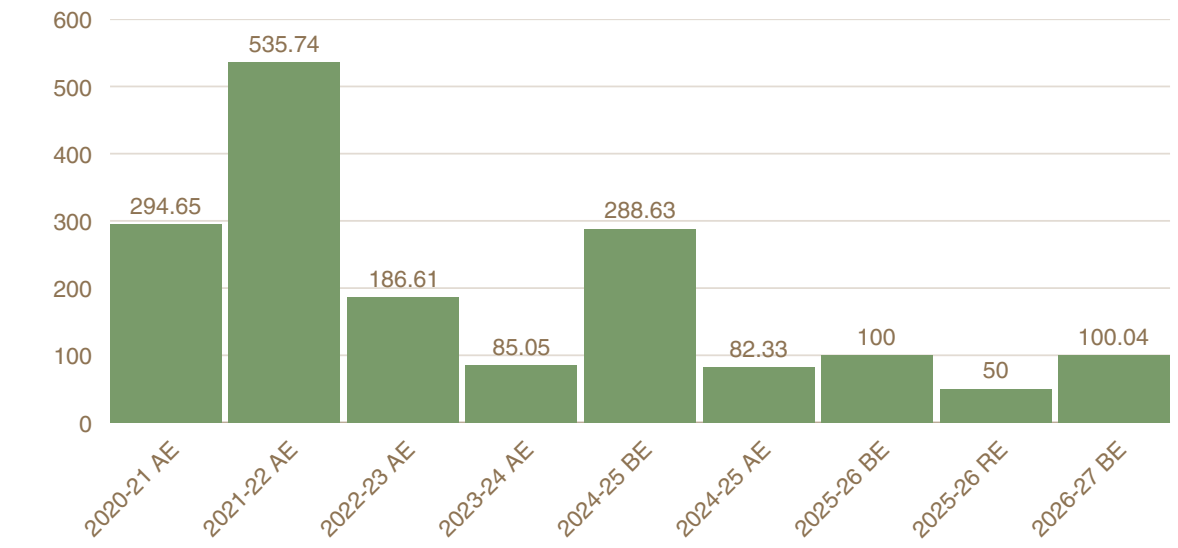


Moreover, MoHUA has no explicit urban heat action scheme, no cool roofs programme, no urban greening fund, and no heat shelter network. All heat relevance is indirect through housing, transit, and urban infrastructure schemes. Though local bodies might be doing it in some states, there doesn't seem to be a unified approach. However, a recent heat resilience initiative under the Ministry has earmarked funding through the AMRUT 2.0 programme to support heat response, adaptation, and resilience-building measures in selected cities.

4.9 HIGHLIGHTS OF REMAINING MINISTRIES

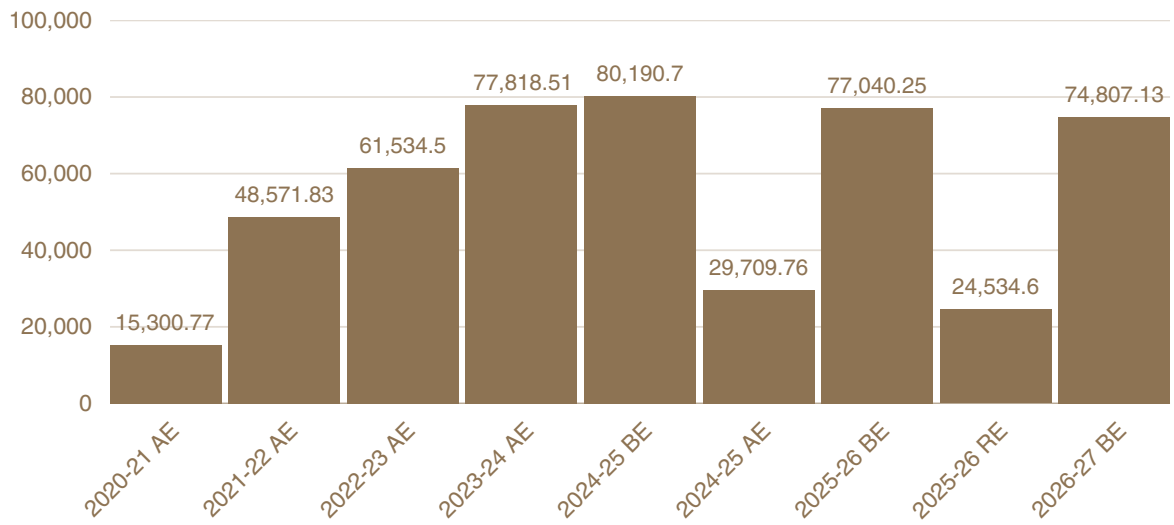
The allocations under the Disaster Management scheme of the Ministry of Home Affairs have also seen a major decline from Rs. 535 crores in 2021-22 to Rs. 288 crores in 2024-25 to Rs. 100 crores in the year 2026-27.

Figure 16: Heat-related budget of the Ministry of Home Affairs (Rs. crores)



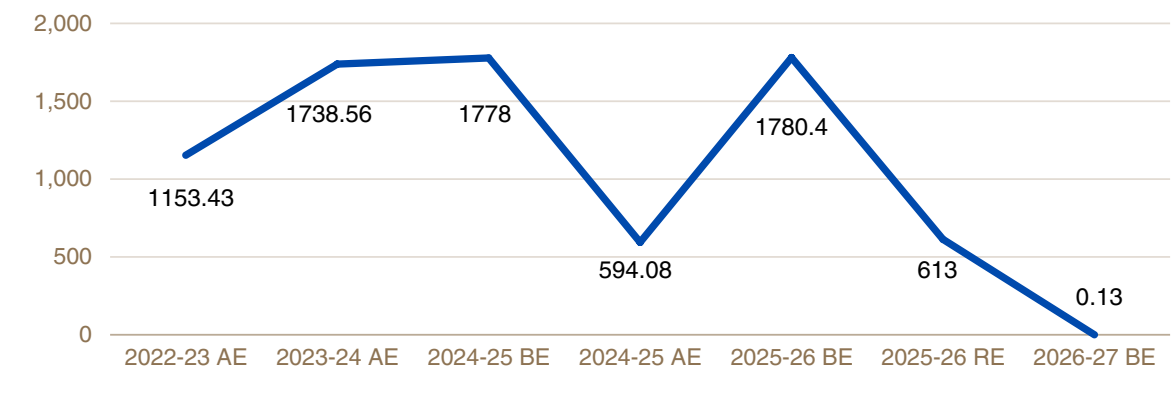
The Jal Shakti Ministry, which runs critical schemes such as the Jal Jeevan Mission that supplies regular domestic water supply through functional household tap connections, has a major role to play in addressing the heat situation. This Scheme has a huge allocation going into water supply infrastructure, intending universal access across the country. The budget for the Jal Jeevan Mission has seen a decline from Rs. 80,190 crores in 2024-25 BE to Rs. 74,807 crores in the year 2026-27. The utilisation of the budget under the scheme is also a major concern. In the year 2024-25, the actual expenditure under the scheme was merely 32.2% of the allocated budget (Rs. 22,615.05 crores against a budget estimate of Rs. 70,162.9 crores). In 2025-26, the revised budget is just 25.4% of the budget allocations for the scheme during the year (Rs. 17,000 crores against a budget estimate of Rs. 67,000 crores).

Figure 17: Heat-related budget of the Ministry of Jal Shakti (Rs. crores)



Krishi Sinchai Yojana for providing water supply for irrigation also has a lot of importance. However, the water security scheme by the same ministry, namely the Atal Bhujal Yojana, which is even more critical to ensure groundwater security, has only minimal coverage and allocation. The watershed programme under the Ministry of Rural Development also has a very minimal allocation. The water sector, having a lot of importance in addressing the heat situation, requires a lot more resources for capacity building, emergency preparedness and disaster resilience as well, which is yet an unattended area.

Figure 18: Allocations for the Atal Bhu Yojana (Rs. crores)



05
LONG-TERM AND SHORT-TERM INTERVENTIONS

Apart from categorising the schemes into direct and indirect and looking at them ministry-wise, we also categorised schemes into long-term and short-term.

The central government allocates a substantial share of heat-relevant financing towards long-term infrastructure development. Compared with investments aimed at addressing immediate, localised infrastructure needs that can reduce heat stress, long-term infrastructure receives a significantly larger share of expenditure. An analysis of the 2026–27 Budget Estimates indicates that 86.04% of heat-relevant infrastructure spending is directed towards long-term infrastructure projects, while 13.96% is allocated to short-term infrastructure interventions. This distribution suggests a stronger policy emphasis on long-term infrastructure development, potentially leaving immediate local requirements for heat-mitigating infrastructure relatively under-resourced.

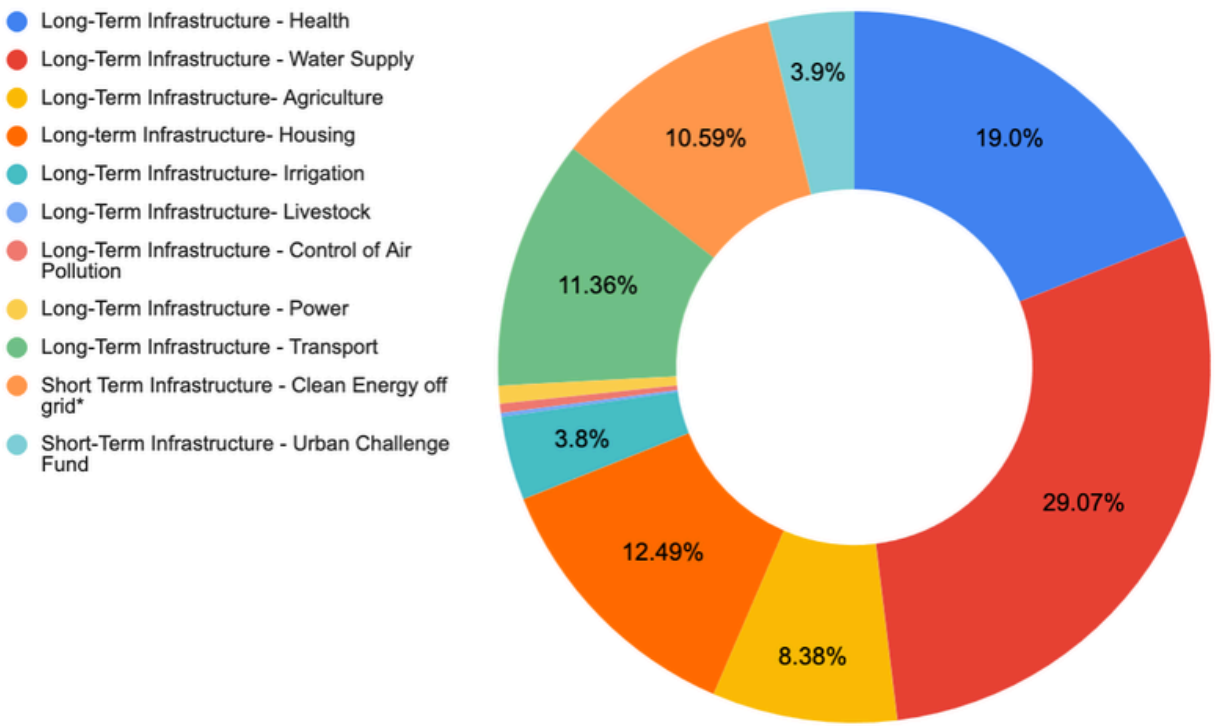
Table 5: Budget for Long-Term Infrastructure that can aid Heat Action

Bifurcation of Infrastructure Expenditure by the Govt of India	2026-27 Budget Estimates (in crore)	Percentage to Total
Long-Term Infrastructure - Health	48890	19%
Long-Term Infrastructure - Water Supply	74807.13	29.07%
Long-Term Infrastructure- Agriculture	21570	8.38%
Long-Term Infrastructure- Food	0	0
Long-term Infrastructure- Housing	32125.05	12.49%
Long-Term Infrastructure- Irrigation	9791.33	3.81%
Long-Term Infrastructure- Livestock	465	0.18%
Long-Term Infrastructure - Control of Air Pollution	1091	0.42%
Long-Term Infrastructure - Power	2076.86	0.81%
Long-Term Infrastructure - Transport	29240	11.36%
Short Term Infrastructure - Clean Energy off grid*	27246.01	10.59%
Short-Term Infrastructure - Urban Challenge Fund	10000	3.89%
Grand Total	**257302.38**	100%

Source: Authors' compilation from 130 tracked schemes of GOI

Budgetary investments in housing, health, and water supply infrastructure have a knock-on effect on lowering heat stress, and their respective percentages of total infrastructure spending in 2026–2027 are 12%, 18.32% and 28%. An Urban Challenge Fund of Rs 10000 crore is aimed at financing projects primarily connected to the need for social infrastructure in Tier II and Tier III cities. This could be a positive chance to incorporate the urban population's immediate and short-term infrastructure needs.

Figure 19: Per cent share of key sectors in infrastructure investments by GOI, 2026-27



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06
CROSS-CUTTING ISSUES: FINANCING STRUCTURES AND PROCESSES NEGLECT GENDERED HEAT VULNERABILITIES

Our overall analysis shows that heat vulnerability in India is strongly gendered, but current heat financing does not adequately reflect this reality. Women, children, pregnant women, and the elderly together constitute 24 percent of the population at risk during heatwaves, while families in informal settlements and socially marginalised communities account for another 17 percent, underscoring that exposure to extreme heat is shaped by both gender and structural inequalities. At the same time, the analysis of the gender budget statements during the study period reveals that the strongest gendered heat benefit came from broad welfare and service schemes rather than gender-responsive financing design for heat itself. That means whatever gains women and gender-vulnerable groups are having are incidental rather than targeted. When it comes to addressing heat situations, gender budgets are capturing women's vulnerability in a general welfare sense, such as drinking water systems, primary healthcare, housing, and social insurance, but they do not yet translate that vulnerability into a measurable heat-resilience line item or a gendered heat protection strategy, which is concerning. Experiences of women and other gender-vulnerable groups are also missing from the gender budget statements, as well as narratives on heat preparedness and climate policies, while civil society interventions such as heat-linked insurance for informal women workers by SEWA in Gujarat, etc show that gender-specific programming and financing can directly address income losses and vulnerability of women during situations like extreme heat.

KEY RECOMMENDATIONS

01

Recognise Heat-Related Incidents as an independent Challenge under the Disaster Management Act and Programming.

As found in our Study, one of the major reasons for the lack of adequate allocations for addressing the heat-related challenges is the lack of recognition of heat incidents as a standalone disaster under the Disaster Management Programmes. This has led to a situation wherein the heat-related issues are listed within different other programmatic components by most ministries. The 16th Finance Commission has recommended that heatwaves be included in India's list of nationally notified disasters, which is a positive step, but the union government needs to adopt this recommendation. The moment this gets a distinct recognition, the need to include a response to heat within the miscellaneous components of the disaster management plan will pave the way for having a fixed allocation for this phenomenon, which is very important in the context of growing heat-related incidences and adverse outcomes.

02

Accept and Address Multi-departmental Governance Challenges in Implementing Heat Action Plans

There are 16 departments in India that play varying direct or indirect roles in heat actions, through different schemes. However, our analysis suggests that coordinated implementation towards addressing heat by these departments is lacking, with no clear allocation of roles, responsibilities and capacities across departments, and gaps in provisions for institutional structures for coordination, financing, accountability and learning mechanisms. Cross-country evidence suggests that deliberate and structured governance mechanisms are needed for effective implementation of these multi-departmental plans, stretched across several layers of government[7].

[17] Vanderplanken, K. et al (2021). Governing heatwaves in Europe: Comparing health policy and practices to better understand roles, responsibilities and collaboration. Health Research Policy & Systems. 19(1).

03

Need for Improved Objectives of Direct Schemes

Our analysis of direct and indirect schemes suggests that currently the direct schemes are least prioritised in programmatic financing through GOI. A detailed hazard assessment of the vulnerable population due to heat stress needs to be explored and input needs to be directed to fine-tune the objectives of these schemes. It is evident from the split of the total tracked schemes (130 schemes) according to the type of interventions and goals that more emphasis is placed on heat incidental plans and overarching objectives for long-term infrastructure development. Social security, forecasting, disaster management, conservation, and livelihood protection were among the many types of solutions; only a small percentage fell into the short-term and immediate relief measures with greater flexibility.

Given the absence of any scheme specifically designed to address the heatwave crisis, the Government of India should establish dedicated schemes that directly address heat-related risks, preparedness, response, and adaptation.

04

Strengthening a Focus on Livelihood Protection Schemes

Examining GOI measures for the most vulnerable segment is crucial, especially when it comes to livelihood protection. Insurance policies and assistance for the cost components involved in the various phases of the livelihood chain are two important strategies to safeguard livelihoods and thereby reduce exposure to heat extremes. Some of the key schemes that are directly targeting livelihood protection and security for vulnerable populations during the spell of heat waves are listed below. Amongst the schemes, some of the relevant schemes are either closed or subsumed under umbrella schemes over the years. There is a need for conducting a performance evaluation of targeted schemes before any modification or subsumption. Table 4 below lists the schemes' named intent to create and protect livelihoods for various target communities.

Table 5: Targeted Schemes for Livelihood Generation and Protection of Vulnerable Population

Targeted Community	Targeted Schemes Name for Livelihood (Ministry Name)
Labour	Labour and Employment Statistical System (MoLE)
Labour Other than Industrial	Labour Welfare Scheme (MoLE)
Unorganised Workers	Creation of the National Platform of Unorganized Workers and allotment of an Aadhaar seeded identification numbers (MoLE)
Tea Plantation Workers	Social Security for Plantation Workers in Assam (MoLE)
Unorganised Workers	Pradhan Mantri Shram Yogi Maandhan (MoLE)

Targeted Community	Targeted Schemes Name for Livelihood (Ministry Name)
Workers	Pradhan Mantri Karam Yogi Maandhan (MOLE)
Poor	Pradhan Mantri Gareeb Kalyan Yojana (MOLE)
General	*Aatmanirbhar Bharat Rojgar Yojana* (MOLE)
Unorganised	National database for Unorganised Workers (Esharam Portal) (MOLE)
Children and Bonded Labours	National Child Labour Project, including grants in aid to voluntary agencies and reimbursement of assistance to bonded labour (MOLE)
General	New Employment Generation Scheme (MoLE)
Worker	*Dattopant Thengadi National Board* for Workers Education and Development (MoLE)
General	Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PMJAY)
Street Vendors	Prime Minister's Street Vendors' Atmanirbhar Nidhi (MoHUA)
Urban Homeless	Deendayal Antyodaya Yojana-National Urban Livelihood Mission (MoHFW)
Cities population	Urban Challenge Fund (MOHUA)
Elderly	Indira Gandhi National Old Age Pension Scheme (MoRD)
Dependent of the primary breadwinner	National Family Benefit Scheme (MoRD)
Widow	Indira Gandhi National Widow Pension Scheme (MoRD)
Person with Disability	Indira Gandhi National Disability Pension Scheme (MoRD)
Rural Women	Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (MoRD)
Farmers	Pradhan Mantri Fasal Bima Yojana/ Crop Insurance Scheme (MoA)
Farmers	Pradhan Mantri *Annadata Aay Sanrakshan* Yojna (PM-AASHA) (MoRD)
Small and marginal farmers	Pradhan Mantri Kisan Man Dhan Yojana (MoRD)

Source: Authors' compilation from Union Budget Documents

05

Need for Creating a Highly-targeted Active Cooling Programme and Strengthening of Clean Energy

India is the first country to develop a comprehensive cooling action plan. The Cooling Action Plan (ICAP) was launched in March 2019 with a 20-year vision[18]. There is an urgent need to align this plan with Heat Action Plans (HAPs) at the city and state levels.

As temperatures rise, at-risk urban populations will turn to air conditioning to protect their lives and health. Low-income groups will increasingly depend on air conditioning, often turning to cheaper, inefficient units that strain household finances and worsen climate change. The government should introduce large-scale subsidies for energy-efficient ACs, targeted at heat-vulnerable areas identified through HAP vulnerability assessments, alongside continued investment in next-generation cooling technologies.

Equally critical is the need to create and fund heat-resilient common spaces in neighbourhoods, including shaded rest areas, community cooling centres and drinking water stations which are accessible to outdoor workers, the elderly, women, etc. Public parks must be actively converted into heat-resilient public spaces with dedicated budgetary provisions under urban development schemes.

06

Need for Empowering Local Bodies to Address the Heatwave Crisis

Local governments face significant challenges in accessing and utilising funding for heat resilience under Centrally Sponsored Schemes (CSS). While CSS frameworks allow shared responsibility between the Union and State governments and provide some flexibility for local adaptation, this flexibility is not consistently translated into actionable financing at the municipal level. In practice, funds transferred under CSS are governed by strict compliance, accounting, reporting and due diligence requirements, which can delay or limit their use for urgent heat mitigation measures by the local bodies. Due diligence and compliance requirements for CSS should be simplified and streamlined to help ease the bureaucratic burden and speed up access.

There is an immediate need to clarify how CSS funds can be effectively aligned with the priorities identified in local Heat Action Plans (HAPs). Most HAP interventions—

[18]The Indian plan (ICAP) 2019 by the Ministry of Environment, Forests and Climate Change. Available at India-Cooling-Action-Plan.pdf

such as cooling shelters, water access points, early warning systems, and community outreach—are relatively low-cost and suitable for decentralised implementation. However, municipal officials often lack clear guidance on eligible expenditures, permissible fund convergence, and procedural pathways within CSS.

To address this gap, governments should prioritise: (1) identifying and notifying specific CSS financing windows that can support heat resilience activities, (2) issuing simplified operational guidelines that map HAP interventions to existing scheme components, (3) providing some fund to be used as contingency funds by the local bodies, and (4) strengthening agency and capacity of local decision-makers through targeted advisories and training. Improving the accessibility and clarity of information on CSS utilisation is critical to enable timely, compliant, and effective local action on heat risk.

07

Strengthen Social Protection for Heat-vulnerable Workers

The government should develop and expand social security mechanisms for workers exposed to extreme heat, particularly those in the informal economy, including construction workers, street vendors, waste pickers, agricultural labourers, home-based workers and gig workers. This could include heat-risk insurance, income-loss compensation during periods of extreme heat, emergency cash transfers and expanded access to health and welfare benefits. Integrating heat-related risks into existing labour welfare and social protection programmes would help reduce the economic vulnerability of workers whose livelihoods are directly affected by rising temperatures and increasing heatwave events.

08

Gender-Responsive Financing is Essential for Addressing Heat in India

India should adopt a gender-responsive financing approach to addressing heat related risks and impacts, with dedicated budget lines and tracking in national and state heat plans so that women and other gender-vulnerable groups are explicitly covered in adaptation, social protection, water access, cooling, and livelihood support. This means moving beyond broad, reactive heat response spending to targeted financing that can reach informal women workers, women care givers, persons belonging to vulnerable gender groups, with limited access to water, shade, and financial protection. The justification for such an action is strong, with heat impacts rising and heat financing in India remaining fragmented and under-resourced, evidence also suggests that women face higher vulnerability because of their work patterns, caregiving burdens, and limited access to preparedness measures. Experiences of women and other gender-vulnerable groups are often missing from heat preparedness and climate policy narratives, while civil society interventions such as heat-linked insurance for informal women workers by SEWA in Gujarat etc show that gender-specific financing can directly reduce income losses and vulnerability of women.

09

Support Progressive Environmental Taxation on the Profits of the Biggest Corporate Polluters to Unlock Revenues to Fund Heat Resilience Measures and Incentivise Future Investments in Renewable Energy

This report has identified a number of policies and programmes that are needed to boost resilience for communities across India - particularly the poorest and most - to deal with climate change-driven extreme heat.

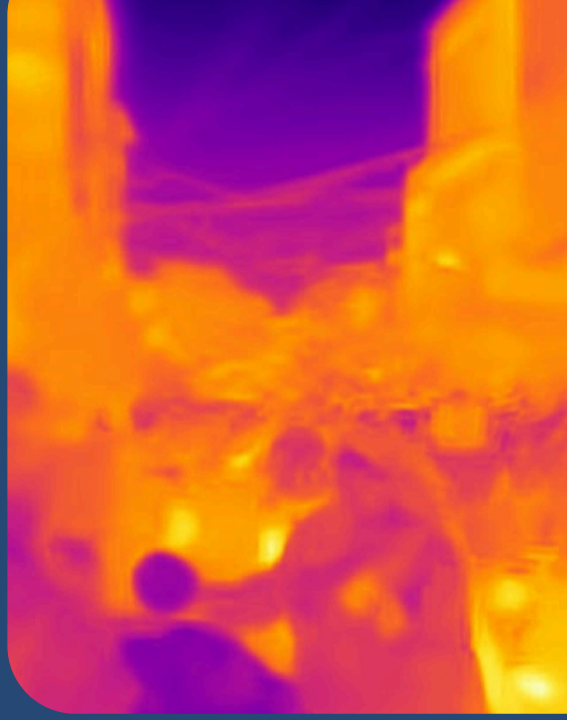
It is clear that a significant increase in funding will be required to deliver response, adaptation, and mitigation measures with the scale and geographical reach required. Some of the necessary funds must come from grants and highly concessional public finance provided by Global North governments as part of their international climate finance obligations under the UN Framework Convention on Climate Change (UNFCCC). Global North governments have consistently failed to meet these obligations - but pressure can be exerted by GOI representatives through endorsing progressive environmental taxation, aligned with the principle of Common But Differentiated Responsibilities and Respective Capabilities (CBDR-RC), within UNFCCC negotiations when additional sources of international climate finance for developing countries are discussed.

Additionally, more grant-based and concessional international climate finance can be raised through action to support global tax reforms under the UN Framework Convention on International Tax Cooperation (UNFCITC). For example, if a 20% surtax had been applied to the consolidated global profits of the world's 100 biggest oil and gas companies since the adoption of the Paris Agreement, an accumulated US$1.08 trillion of additional tax revenues could have been collected[19] - a large sum of which could have gone towards international climate finance for Global South countries via UN climate funds. Within UNFCITC negotiations, the Indian Government should support stronger language on progressive environmental taxation in line with CBDR-RC, within the convention's article on sustainable development.

Finally, in the context of enormous fossil fuel profit and price spikes following recent geopolitical conflict, the Indian government should also advance higher, permanent profit taxation on large corporate polluters. This would raise significant additional revenue at the national level to invest in climate-resilience measures, helping to ensure that polluting companies, not communities and workers pay for the costs of extreme heat. It would also help to shift market incentives, giving companies delivering cleaner technologies like renewable energy a comparative advantage, and therefore encouraging greater investment in greener industries and technology.

[19] https://www.eurodad.org/fossil_fuel_surtax

CONCLUSION



India's heat crisis is no longer a future threat; it is an unfolding emergency that is claiming lives, impacting livelihoods and income and straining public systems. Yet as this analysis reveals, the country's financial response remains deeply fragmented, largely reactive and structurally inadequate. Of the Rs 8.57 lakh crore tracked across 130 schemes in 2026-27, only about 10% goes to schemes that have the potential to directly address heat-related risks and impacts, and even this spending carries no earmarked heat-related allocation, as currently there is no scheme exclusively addressing the heat wave crisis in India.

The gaps are stark across the board. India's primary climate body, the Ministry of Environment, has no scheme with even a direct heat-targeting potential. The Ministry of Health has no dedicated budgetary scheme focused on heat emergency preparedness or mitigation. The Ministry of Labour offers no occupational heat stress protection for the outdoor workforce. Key ministries like Science and Technology have seen their heat-relevant budget allocations drop to zero from 2025-26 onwards. Meanwhile, the only scheme (DAY-NULM) that had the potential to directly support urban informal workers has been effectively discontinued.

At the heart of the problem is the absence of recognition of heatwaves as a standalone disaster under the Disaster Management Act, a gap that limits dedicated funding, weakens accountability, and leaves coordination across 16 ministries without a clear institutional anchor.

Addressing India's heat crisis demands more than incremental adjustments. It requires dedicated budgetary commitments, stronger governance mechanisms and a firm political will to treat extreme heat as a public health, climate and economic emergency. In this context, the 16th Finance Commission's recommendation to include heatwaves in India's list of nationally notified disasters offers a meaningful opening. If the union government acts upon this recommendation decisively, it could unlock dedicated funding through both National Disaster Response and Mitigation Funds and State Disaster Response Funds and mark a turning point in how India prepares for and responds to its intensifying heat crisis.

Annexure 1: List of 130 Schemes included in the Study (Ministry-wise)

Sl	Ministry	Scheme	Category	impact	Purpose	2020-21 (AE)	2021-22 (AE)	2022-23 (AE)	2023-24 (AE)	2024-25 (BE)	2024-25 (AE)	2025-26 (BE)	2025-26 (RE)	2026-27 (BE)
1	Agriculture	National Institute of Plant Health Management	Adaptation	Indirect	Capacity Building	8.19		17.57	20.26	22	19.9	22	19.5	20.5
2	Agriculture	National Institute of Agricultural Extension Management (MANAGE)	Adaptation	Indirect	Capacity Building	7.5	5	4.8	7	6.5	7	7	7.49	8.01
3	Agriculture	National Council for Cooperative Training	Adaptation	Indirect	Capacity Building	5.5	30.3	0	0	0	0	0	0	0
4	Agriculture	Chaudhary Charan Singh National Institute of Agricultural Marketing	Adaptation	Indirect	Capacity Building	4.24	2.5	2.75	4	5	2.5	5	4.41	4.72
5	Agriculture	Coconut Development Board	Adaptation	Indirect	Capacity Building	0	0	0	39.13	35	35	35	37.16	37.16
6	Agriculture	National Horticulture Board	Adaptation	Indirect	Capacity Building	0	0	0	18	20	24	22	26.69	28.46
7	Agriculture	Natural Resource Management Institutes including Agro Forestry Research	Adaptation	Indirect	Capacity Building	170.43	167.56	0	0	0	0	0	0	0
8	Agriculture	Information Technology	Adaptation	Indirect	Capacity Building	42.52	4.01	0	0	0	0	0	0	0
9	Agriculture	Integrated Scheme on Agriculture Census and Statistics	Adaptation	Indirect	Capacity Building	307.18	26.71	0	0	0	0	0	0	0
10	Agriculture	Rashtriya Krishi Vikas Yojna	Adaptation	Indirect	Infrastructure	2561.25	172.91	5247.43	5247.43	7553	5611.6	8500	7000	8550
11	Agriculture	Agriculture Infrastructure Fund (AIF)	Adaptation	Indirect	Infrastructure	21.87	21.43	147.12	475.23	600	725.34	900	900	910
12	Agriculture	Krishionnati Yojana	Adaptation	Indirect	Infrastructure	0	0	4715.95	5736.2	7447	5599.7	8000	6800	11200
13	Agriculture	Agriculture Infrastructure Fund (AIF)	Adaptation	Indirect	Infrastructure	0	0	0	428.86		725.34	900	900	910
14	Agriculture	National Food Security Mission	Adaptation	Indirect	Infrastructure	1675.23	99.52	0	0	0	0	0	0	0
15	Agriculture	Pradhan Mantri Krishi Sinchai Yojana (PMKSY) - Per Drop More Crop	Adaptation	Indirect	Infrastructure	2562.16	179.61	0	0	0	0	0	0	0
16	Agriculture	Interest Subsidy for Short Term Credit to Farmers	Adaptation	Indirect	Livelihood Generation and Protection	17789.72	21476.93	0	0	0	0	0	0	0

Sl	Ministry	Scheme	Category	impact	Purpose	2020-21 (AE)	2021-22 (AE)	2022-23 (AE)	2023-24 (AE)	2024-25 (BE)	2024-25 (AE)	2025-26 (BE)	2025-26 (RE)	2026-27 (BE)
17	Agriculture	Modified Interest Subvention Scheme (MISS)	Adaptation	Indirect	Livelihood Generation and Protection	0	0	17997.88	14251.93	22600	17811.72	22600	2600	22600
18	Agriculture	Market Intervention Scheme and Price Support Scheme (MIS-PSS)	Adaptation	Indirect	Livelihood Generation and Protection	1357.91	2288.33	4007	0	0	0	0	0	0
19	Agriculture	Pradhan Mantri Annadata Aay Sanrakshan Yojna (PM-AASHA)	Adaptation	Direct	Livelihood Generation and Protection	0	0	0	2200	6437.5	5437.99	6941.36	6941.36	7200
20	Agriculture	Sub- Mission on Agriculture Mechanisation	Adaptation	Indirect	Livelihood Generation and Protection	999.71	81.66	0	0	0	0	0	0	0
21	Agriculture	Integrated Scheme on Agricultural Cooperation	Adaptation	Indirect	Livelihood Generation and Protection	373.65	34.17	0	0	0	0	0	0	0
22	Agriculture	Integrated Scheme on Agriculture Marketing	Adaptation	Indirect	Livelihood Generation and Protection	237.8	23.83	0	0	0	0	0	0	0
23	Agriculture	National Project on Organic Farming	Adaptation	Indirect	Nature Based Solutions	0.89	0.03	0	0	0	0	0	0	0
24	Agriculture	Organic Value Chain Development for North East Region	Adaptation	Indirect	Nature Based Solutions	137.17	13.33	0	0	0	0	0	0	0
25	Agriculture	National Project on Soil Health and Fertility	Adaptation	Indirect	Nature Based Solutions	200.23	0.88	0	0	0	0	0	0	0
26	Agriculture	Rainfed Area Development and Climate Change	Adaptation	Indirect	Nature Based Solutions	128.45	7.68	0	0	0	0	0	0	0
27	Agriculture	Paramparagat Krishi Vikas Yojana	Adaptation	Indirect	Nature Based Solutions	381.05	8.86	0	0	0	0	0	0	0
28	Agriculture	National Project on Agro-Forestry	Adaptation	Indirect	Nature Based Solutions	27.1	0.84	0	0	0	0	0	0	0
29	Agriculture	National Mission on Horticulture	Adaptation	Indirect	Nature Based Solutions	1423.34	99.48	0	0	0	0	0	0	0
30	Agriculture	Sub- Mission on Seed and Planting Material	Adaptation	Indirect	Nature Based Solutions	256.62	14.1	0	0	0	0	0	0	0
31	Agriculture	Sub- Mission on Plant Protection and Plant Quarantine	Adaptation	Indirect	Nature Based Solutions	34.32	2.53	0	0	0	0	0	0	0

Sl	Ministry	Scheme	Category	impact	Purpose	2020-21 (AE)	2021-22 (AE)	2022-23 (AE)	2023-24 (AE)	2024-25 (BE)	2024-25 (AE)	2025-26 (BE)	2025-26 (RE)	2026-27 (BE)
32	Agriculture	Sub - Mission on Agriculture Extension	Adaptation	Indirect	Nature Based Solutions	886.33	82.1	0	0	0	0	0	0	0
33	Agriculture	National Bamboo Mission	Adaptation	Indirect	Nature Based Solutions	75.21	2.06	0	0	0	0	0	0	0
34	Agriculture	Crop Husbandry	Adaptation	Indirect	Nature Based Solutions	79493.58	85440.6	85440.6	82135.7	75775.58	91739.87	76941.08	75387.29	76387.13
35	Agriculture	Soil and Water Conservation	Adaptation	Indirect	Nature Based Solutions	26.25	26.17	26.17	32.92	35.75	33.99	38.25	35.92	37.38
36	Agriculture	Climate Resilient Agriculture Initiative	Adaptation	Indirect	Nature Based Solutions	49.83	47	0	0	0	0	0	0	0
37	Agriculture	Pradhan Mantri Fasal Bima Yojana/ Crop Insurance Scheme	Adaptation	Direct	Social Security-Insurance	14161.48	1354.92	10296.03	12948.5	14600	14473.46	12242.27	12267	12200
38	Agriculture	Distribution of Pulses to State / Union Territories for Welfare Schemes	Adaptation	Indirect	Social Security-Insurance	537.49	0	166.21	446.3			0		
39	Agriculture	Pradhan Mantri Kisan Samman Nidhi (PM-Kisan)	Adaptation	Indirect	Social Security-Insurance	0	0	0	61440.74	60000	63500	63500	55000	60000
40	Agriculture	Pradhan Mantri Kisan Man Dhan Yojana	Adaptation	Direct	Social Security-Insurance	110	39.5	12.5	100	100	100	120	50	120
41	Earth Science	Meteorology	Emergency Preparedness	Indirect	Forecasting and Warning System	412.17	438.4	463.32	529.01	537.08	592.08	633.18	625.42	648.79
42	Earth Science	National Centre for Medium Range Weather Forecasting (NCMRWF)	Emergency Preparedness	Indirect	Forecasting and Warning System	11.13	11.46	11.14	10.62	14	15.97	15.97	15.95	17.5
43	Earth Science	Ocean services, Modelling, Application, Resources and Technology (O-SMART)	Emergency Preparedness	Indirect	Forecasting and Warning System	233.45	382.08	250.2	279.57	310	0	0	0	0
44	Earth Science	Atmosphere and Climate Research - Modelling Observing Systems and Services (ACROSS)	Emergency Preparedness	Indirect	Forecasting and Warning System	217.84	247	305.94	271.09	500	0	0	0	0
45	Earth Science	Polar Science and Cryosphere (PACER)	Emergency Preparedness	Indirect	Forecasting and Warning System	109.64	107.99	156.97	159.88	146	0	0	0	0
46	Earth Science	Seismological and Geoscience (SAGE)	Emergency Preparedness	Indirect	Forecasting and Warning System	38.74	64.89	45.48	33.44	60	0	0	0	0

Sl	Ministry	Scheme	Category	impact	Purpose	2020-21 (AE)	2021-22 (AE)	2022-23 (AE)	2023-24 (AE)	2024-25 (BE)	2024-25 (AE)	2025-26 (BE)	2025-26 (RE)	2026-27 (BE)
47	Earth Science	Research, Education and Training Outreach (REACHOUT)	Emergency Preparedness	Indirect	Forecasting and Warning System	34.52	56.34	60.56	52.82	55	0	0	0	0
48	Earth Science	Deep Ocean Mission (DOM)	Emergency Preparedness	Indirect	Forecasting and Warning System	0	119.03	56.03	174.37	600	589.96	600	660	625
49	Earth Science	Mission Mausum	Emergency Preparedness	Indirect	Forecasting and Warning System	0	0	0	0	0	515.7	1329	840	1342.29
50	Earth Science	High Performance Computing System	Emergency Preparedness	Indirect	Forecasting and Warning System	0	0	0	0	0	714.31	55	50	0
51	Earth Science	Indian National Centre for Ocean Information Services (INCOIS)	Emergency Preparedness	Indirect	Forecasting and Warning System	22.6	22.78	23.36	26.82	28	28	29	29	30
52	Earth Science	National Institute of Ocean Technology (NIOT)	Emergency Preparedness	Indirect	Forecasting and Warning System	43	42.9	47.3	52.44	55	64.29	68	71.38	79
53	Earth Science	National Centre for Polar and Ocean Research, Goa (NCPOR)	Emergency Preparedness	Indirect	Forecasting and Warning System	21.72	21.6	26	29	28.75	31	32	34	37
54	Earth Science	Indian Institute of Tropical Meteorology (IITM)	Emergency Preparedness	Indirect	Forecasting and Warning System	83.42	83.1	84.1	86.17	85.5	90	91.5	103	103
55	Earth Science	National Centre for Earth Science Studies (NCESS)	Emergency Preparedness	Indirect	Forecasting and Warning System	12.5	13	12.91	17	17.39	17.89	17.6	22.64	22.46
56	Environment , Forests and Climate Change	Environmental Knowledge and Capacity Building	Adaptation	Indirect	Capacity Building	39.96	114.96	86.43	73.97	78.34	99.79	102.7	68.96	102.7
57	Environment , Forests and Climate Change	Environment Protection, Management and Sustainable Development	Adaptation	Indirect	Capacity Building	101.68	125.09	84.48	0	0	0	0	0	0
58	Environment , Forests and Climate Change	Decision support System for Environmental Awareness, Policy, Planning and Outcome Evaluation	Adaptation	Indirect	Capacity Building	76.4	87.91	31.43	0	0	0	0	0	0

Sl	Ministry	Scheme	Category	impact	Purpose	2020-21 (AE)	2021-22 (AE)	2022-23 (AE)	2023-24 (AE)	2024-25 (BE)	2024-25 (AE)	2025-26 (BE)	2025-26 (RE)	2026-27 (BE)
59	Environment , Forests and Climate Change	Environment Education, Awareness, Research and Skill	Adaptation	Indirect	Capacity Building	0	0	0	79.26	87.4	67.47	101.96	75	104
60	Environment , Forests and Climate Change	Control of Pollution	Mitigation	Indirect	Infrastructure	267.41	406.7	818.63	845.37	858.5	16.2	853.9	1300	1091
61	Environment , Forests and Climate Change	National Mission for a Green India	Adaptation	Indirect	Nature Based Solutions	190.9	253.81	217.17	159.13	220	136.09	220	95.7	212.5
62	Environment , Forests and Climate Change	Conservation of Natural Resources and Ecosystems	Adaptation	Indirect	Nature Based Solutions	42.29	357.88	20.91	20.46	43.5	24.69	50	30.48	34.06
63	Environment , Forests and Climate Change	Integrated Development of Wildlife Habitats	Adaptation	Indirect	Nature Based Solutions	319.21	45.78	247.16	349.96	450	444.75	450	265.57	404.78
64	Finance	Grants-in-Aid for State Disaster Response Fund	Mitigation	Indirect	Emergency Preparedness and Resilience	22262.43	17747.2	16392.8	19419.6	20550.4	20264.4	21575.2	24257	22574.1
65	Finance	Grants-in-Aid for State Disaster Mitigation Fund	Mitigation	Indirect	Emergency Preparedness and Resilience	0	2524.6	3500	4253.5	5137.6	4984.25	5393.8	9258	5641.5
66	Finance	Grants for Local Bodies	Mitigation	Indirect	Emergency Preparedness and Resilience	87460.07	56459.13	63357	68483.19	75453	60522.07	74731	80337	101181
67	Finance	Grants for Health Sector	Mitigation	Indirect	Emergency Preparedness and Resilience	0		3308.88	4692.62	6004.17	10604.44	15272	25171	0
68	Finance	Transfer to National Disaster Response Fund/National Disaster Mitigation Fund	Mitigation	Indirect	Emergency Preparedness and Resilience	0	6130	8000	8800	9460	9610	10380	10140	10910
69	Finance	Assistance to States from National Disaster Response Fund (NDRF)	Mitigation	Indirect	Emergency Preparedness and Resilience	8257.11	7670.8	1665.89	1048.32	11474	5356.03	12048	12048	11496
70	Finance	Assistance to States from National Disaster Mitigation Fund (NDMF)	Mitigation	Indirect	Emergency Preparedness and Resilience	0	0	2732	0	2868.6	719.72	3012	3012	2874

Sl	Ministry	Scheme	Category	impact	Purpose	2020-21 (AE)	2021-22 (AE)	2022-23 (AE)	2023-24 (AE)	2024-25 (BE)	2024-25 (AE)	2025-26 (BE)	2025-26 (RE)	2026-27 (BE)
71	Fisheries, Animal Husbandry and Dairying	Livestock Health and Disease Control Programme	Adaptation	Indirect	Emergency Preparedness and Resilience	910.74	910.74	804.91	1034.47	2465	1728.57	1980	1980	2010
72	Fisheries, Animal Husbandry and Dairying	Infrastructure Development Fund	Adaptation	Indirect	Infrastructure	253.14	253.14	232.14	271.09	370	379.41	460	362.25	465
73	Food Processing Industries	Prime Minister Formalisation of Micro Food Processing Enterprises Scheme (PM FME)	Adaptation	Indirect	Livelihood Generation and Protection	394.91	326.46	274.77	778.79	879.5	1023.1	2000	1500	1700
74	Health and Family Welfare	Health Sector Disaster Preparedness and Response and Human Resources Development for Emergency Medical Services	Adaptation	Direct	Capacity Building	966.15	32.13	30.51	16.11	94	14.92	94	73	95
75	Health and Family Welfare	National Health Mission	Adaptation	Indirect	Infrastructure	37080.1	32498.96	33253.71	33042.62	36000	38889.34	37226.92	37100.07	39390
76	Health and Family Welfare	Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PMJAY)	Adaptation	Indirect	Social Security-Insurance	2680.57	3115.55	6185.8	6551.47		6982.8	9400	8995	9500
77	Health and Family Welfare	Pradhan Mantri Swasthya Suraksha Nidhi (PMSSN)	Adaptation	Indirect	Social Security-Insurance	0	0	7059.7	7059.78	14757.68	7271.74	0	0	0
78	Health and Family Welfare	Senior Citizen Health Insurance Scheme	Adaptation	Direct	Social Security-Insurance	0	0	24.7	0.16	0.01	0	1.16	0	0
79	Home Affairs	Disaster Management	Adaptation	Indirect	Emergency Preparedness and Resilience	294.65	535.74	186.61	85.05	288.63	82.33	100	50	100.04
80	Housing and Urban Affairs	MRTS and Metro Projects	Mitigation	Indirect	Infrastructure	8997.87	23473.33	23603.42	19506.2	21335.98	24688.86	31239.28	27450	28740
81	Housing and Urban Affairs	Prime Minister's Street Vendors' Atmanirbhar Nidhi (PM SVANIDHI)	Adaptation	Direct	Infrastructure	113.62	297.82	405.83	444.64	326.32	442.74	373	571.98	900
82	Housing and Urban Affairs	Pradhan Mantri Awas Yojana-Urban	Adaptation	Indirect	Infrastructure	20990.7	59963.04	28652.74	21684.33	30170.61	5815.43	19794	7500	18625.05
83	Housing and Urban Affairs	Pradhan Mantri Awas Yojana-Urban(2.0)	Adaptation	Indirect	Infrastructure	0	0	0	0	0	50	3500	300	3000

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84	Housing and Urban Affairs	Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM)	Adaptation	Direct	Infrastructure	816.61	794.6	547.02	501.39	300	29.03	0	0	0
85	Housing and Urban Affairs	Urban Rejuvenation Mission: AMRUT and Smart Cities Mission	Adaptation	Indirect	Infrastructure	9753.61	13868.02	15152.79	13573.2	1040	7772.24	10000	7500	8000
86	Housing and Urban Affairs	Swachh Bharat Mission (SBM) - Urban	Adaptation	Indirect	Infrastructure	994.9	1951.66	1926.35	2392.28	5000	1733.8	5000	2000	2500
87	Housing and Urban Affairs	PM-eBus Sewa Scheme	Mitigation	Indirect	Infrastructure	0	0	1	1	1300	477.02	1310	300	500
88	Housing and Urban Affairs	Urban Challenge Fund	Adaptation	Direct	Infrastructure	0	0	0	0	0	0	10000	1000	10000
89	Jal Shakti	Jal Jeevan Mission (JJM) / National Rural Drinking Water Mission	Adaptation	Indirect	Infrastructure	10923.85	40030.81	54742.32	69992.34	70162.9	22615.05	67000	17000	67670
90	Jal Shakti	Pradhan Mantri Krishi Sinchai Yojana	Adaptation	Indirect	Infrastructure	4376.92	8541.02	5636.75	6087.61	8249.8	6500.63	8259.85	6921.6	7137
91	Jal Shakti	Atal Bhujal Yojna	Adaptation	Indirect	Infrastructure			1155.43	1738.56	1778	594.08	1780.4	613	0.13
92	Labour and Employment	Labour and Employment Statistical System (LESS)	Emergency Preparedness	Direct	Livelihood Generation and Protection	23.26	39.98	49.12	33.76	50	12.72	72.72	25	75
93	Labour and Employment	Labour Welfare Scheme	Emergency Preparedness	Direct	Livelihood Generation and Protection	55.61	64.22	80.78	81.31	50.68	40.27	50.68	78.09	52
94	Labour and Employment	Creation of National Platform of Unorganized Workers and allotment of an Aadhaar seeded identification numbers	Emergency Preparedness	Direct	Livelihood Generation and Protection	45.5	0	0	0	0	0	0	0	0
95	Labour and Employment	Employees Pension Scheme, 1995	Emergency Preparedness	Direct	Livelihood Generation and Protection	7519.01	18478.33	8785	9127	10950	10235	11250	10500	11144
96	Labour and Employment	Social Security for Plantation Workers in Assam	Emergency Preparedness	Direct	Livelihood Generation and Protection	27.38	50	60	59.87	66.2	63.39	66.87	61.37	68.99
97	Labour and Employment	Pradhan Mantri Shram Yogi Maandhan	Emergency Preparedness	Direct	Livelihood Generation and Protection	319.71	324.23	269.91	162.51	177.24	231.5	244.02	244.02	250
98	Labour and Employment	Pradhan Mantri Karam Yogi Maandhan	Emergency Preparedness	Direct	Livelihood Generation and Protection	5.94	0.24	0.02	0	0.01	0	5.1	2.8	3

Sl	Ministry	Scheme	Category	impact	Purpose	2020-21 (AE)	2021-22 (AE)	2022-23 (AE)	2023-24 (AE)	2024-25 (BE)	2024-25 (AE)	2025-26 (BE)	2025-26 (RE)	2026-27 (BE)
99	Labour and Employment	Pradhan Mantri Gareeb Kalyan Yojana	Emergency Preparedness	Direct	Livelihood Generation and Protection	2567.83	0	0	0	0	0	0	0	0
100	Labour and Employment	Aatmanirbhar Bharat Rojgar Yojana	Emergency Preparedness	Direct	Livelihood Generation and Protection	405	3930.61	4636	1221.06	150	0	0	0	0
101	Labour and Employment	National database for Unorganized Workers	Emergency Preparedness	Direct	Livelihood Generation and Protection	0	255.24	123.98	28.96	176.84	24.49	27.8	25	0
102	Labour and Employment	National Child Labour Project including grants in aid to voluntary agencies and reimbursement of assistance to bonded labour	Emergency Preparedness	Direct	Livelihood Generation and Protection	42.54	22.14	21.05	2.02	6	1.98	6	3	6
103	Labour and Employment	New Employment Generation Scheme/PM Viksit Bharat Rozgar Yojana	Emergency Preparedness	Direct	Livelihood Generation and Protection	0	0	0	0	10000	0.16	20000	848.16	20082.7
104	Labour and Employment	Dattopant Thengadi National Board for Workers Education and Development	Emergency Preparedness	Direct	Livelihood Generation and Protection	103.15	0	103.15	105.12	117	103.26	110.85	105.5	109.12
105	Micro, Small and Medium Enterprises	Prime Minister Employment Generation Programme (PMEGP)	Adaptation	Indirect	Livelihood Generation and Protection	2889.37	2889.37	2733.21	3106.18	2300	2277	2954.42	2548.66	4500
106	New and Renewable Energy	Solar Power (Off-Grid)	Mitigation	Indirect	Infrastructure	149.43	160.24	57.11	34.32	24.01	21.15	0.01	0.01	0.01
107	New and Renewable Energy	Other Renewable Energy Applications (OREA)	Mitigation	Indirect	Infrastructure	120.61	0.06	0.07	0	0	0	0	0	0
108	New and Renewable Energy	Kisan Urja Suraksha evam Utthaan Mahabhiyan (KUSUM)	Mitigation	Indirect	Infrastructure	0	0	1325	1100	1496	2560.14	2600	5000	5000
109	New and Renewable Energy	PM Surya Ghar Muft Bijli Yojana	Mitigation	Indirect	Infrastructure	0	0	0	0	6250	7817.61	20000	17000	22000
110	New and Renewable Energy	Bio Power (Off-Grid)	Mitigation	Indirect	Infrastructure	11.69	36.44	10.75	20	125	102.26	200	125	200

Sl	Ministry	Scheme	Category	impact	Purpose	2020-21 (AE)	2021-22 (AE)	2022-23 (AE)	2023-24 (AE)	2024-25 (BE)	2024-25 (AE)	2025-26 (BE)	2025-26 (RE)	2026-27 (BE)
111	New and Renewable Energy	Biogas Programme (Off-Grid)	Mitigation	Indirect	Infrastructure	37.58	7.28	10.28	45.54	95	57.86	95	50	45
112	New and Renewable Energy	Hydro Power (Off-Grid)	Mitigation	Indirect	Infrastructure	2	0	0	0	1	1	1	1	1
113	Power	Conservation and Energy Efficiency	Mitigation	Indirect	Infrastructure	56	40	0	30.4	25	34.5	44.35	40	17.75
114	Power	Strengthening of Power Systems	Mitigation	Indirect	Infrastructure	790.7	3295.41	2543.25	1945.86	2416.02	1373.35	850.02	1194.32	969.11
115	Power	Scheme for Promoting Energy Efficiency activities in different sectors of Indian Economy	Mitigation	Indirect	Infrastructure	0	0	0	31.56	40	34.97	40	35	40
116	Power	Viability Gap Funding for development of Battery Energy Storage Systems	Mitigation	Indirect	Infrastructure	0	0	0	0	96	0	200	100	1000
117	Power	Assistance in Deploying Energy Efficient Technologies in Energy Efficiency Financing Facility -ADEETIE	Mitigation	Indirect	Infrastructure	0	0	0	0	0	0	72	15	50
118	Rural Development	Watershed Development Component-Pradhan Mantri Krishi Sinchai Yojana	Adaptation	Indirect	Infrastructure	937.84	941.03	1002.32	1710.89	2667.24	2652	2651	1757.4	2654.33
119	Rural Development	Mahatma Gandhi National Rural Employment Guarantee Program	Adaptation	Indirect	Livelihood Generation and Protection	111169.53	98467.85	90805.93	89153.71	86000	85834.4	86000	88000	30000
120	Rural Development	VBGRAMG	Adaptation		Livelihood Generation and Protection									95,692.31
121	Rural Development	Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)	Adaptation	Direct	Livelihood Generation and Protection	9208.16	9382.93	11535.54	13934.13	15047	14705.3	19005	16000	19200
122	Rural Development	Pradhan Mantri Awas Yojana- Gramin	Adaptation	Indirect	Livelihood Generation and Protection	19269.14	30056.87	44962.21	21770.19	54500.14	32326.57	54832	32500.01	54916.7
123	Rural Development	Pradhan Mantri Gram Sadak Yojna	Adaptation	Indirect	Livelihood Generation and Protection	13687.5	13991.66	18783.03	15379.59	12000	17870.92	19000	11000	19000

Sl	Ministry	Scheme	Category	impact	Purpose	2020-21 (AE)	2021-22 (AE)	2022-23 (AE)	2023-24 (AE)	2024-25 (BE)	2024-25 (AE)	2025-26 (BE)	2025-26 (RE)	2026-27 (BE)
124	Rural Development	National Social Assistance Programme	Adaptation	Direct	Social Security-Insurance	8965.36	5806.39	6827.22	6778.46	6645.9	6843.93	6645.9	6460	6904.9
125	Rural Development	National Social Assistance Programme	Adaptation	Direct	Social Security-Insurance	374.57	339.25	458.52	336.42	659	394.19	659	400	400
126	Rural Development	National Social Assistance Programme	Adaptation	Direct	Social Security-Insurance	1881.32	1769.2	2086.98	2009.8	2026.99	2150.03	2026.99	2026.99	2026.99
127	Rural Development	National Social Assistance Programme	Adaptation	Direct	Social Security-Insurance	263.17	237.39	278.55	310.46	290	243.75	290	290	290
128	Rural Development	National Social Assistance Programme	Adaptation	Direct	Social Security-Insurance	0	0	0	0	0	0	10	0	10
129	Science and Technology	Science and Technology Institutional and Human Capacity Building	Emergency Preparedness	Indirect	Forecasting and Warning System	893.25	914.79	769.88	367.73	900	542.38	0	0	0
130	Science and Technology	Research and Development	Adaptation	Indirect	Forecasting and Warning System	396.05	451.55	245.04	67.87	391	48.41	0	0	0
		Total Allocation				528078.93	596094.91	608528.5	649195.62	740617.26	637052.09	807365.11	654140.15	856785.17

GREENPEACE
ग्रीनपीस

Greenpeace India is an independent campaigning organization that acts to change attitudes and behaviour, to protect and conserve the environment, and to promote peace.

CBGA

CBGA is an independent non-profit organisation enhancing transparency and accountability in governance through rigorous analysis of policies and budgets, and fostering people's participation in public policy processes by demystifying them.

BARC

Budget Analysis and Research Centre (BARC) Trust is a public policy research organisation that works on budget analysis, social policy, and public finance with a focus on equity and accountability. Through research, training, and advocacy, it examines whether public budgets reflect commitments made to marginalised communities, including Dalits, Adivasis, women, and children, while supporting evidence-based policymaking and citizen engagement.