

SUMMARY OF

YOJANA

AUGUST 2026



CITIZEN EMPOWERMENT

TOPIC 1: INDIA'S FREE TRADE AGREEMENTS — A NEW ERA OF ECONOMIC DIPLOMACY

Free Trade Agreements (FTAs), 13 Active Trade Pacts, India-Mauritius CECPA, India-Australia ECTA, India-UAE CEPA, India-Oman CEPA, India-UK CETA, India-EFTA TEPA, India-New Zealand FTA, and India-EU FTA (By Harsh Vardhan Shringla, Member of Rajya Sabha & Former Foreign Secretary)

ECONOMIC DIPLOMACY VISION: "2025 is widely seen as an important year for India's economic diplomacy. As of 2025, India has 13 active free trade agreements. At the same time, the Government is reviewing its investment treaties and preferential trade arrangements to align with today's economic realities, while balancing investor protection with national policy priorities." — Harsh Vardhan Shringla

1. Executive Summary & The New Era of Economic Diplomacy

In the August 2026 special edition of Yojana themed 'Citizen Empowerment', the opening feature article titled 'India's Free Trade Agreements: A New Era of Economic Diplomacy' is authored by Harsh Vardhan Shringla (Member of the Rajya Sabha and former Foreign Secretary of India). The paper examines how India's foreign trade landscape was shaped in 2025 and early 2026 by active negotiations and strategic updates to trade pacts with key global partners.

The author highlights that under Prime Minister Narendra Modi, India has successfully concluded nine major trade pacts globally, bringing the total number of active free trade agreements to 13 as of early 2026. Concurrently, the government is reviewing its investment treaties and preferential trade arrangements to align with modern economic realities while balancing investor protection with national policy priorities.

2. Key Free Trade Agreements (FTAs) and Strategic Partnerships

- India-Mauritius CECPA (Feb 2021): India's first trade agreement with an African nation, facilitating trade in goods, services, and investment while boosting apparel exports from Tamil Nadu, Gujarat, UP, and Maharashtra.

- India-Australia ECTA (Dec 2022): Deepens economic integration in the Indo-Pacific under the Quad framework, supporting export diversification and services mobility
- India-UAE CEPA (May 2022): The UAE is India's largest trading partner in the Middle East, acting as a gateway for Indian trade into the wider Gulf, Africa, and Europe.
- India-Oman CEPA (Dec 2025): Secures a critical geostrategic location along major maritime trade routes in western the Indian Ocean.
- India-UK CETA (July 2025): A cornerstone post-Brexit trade agreement with an advanced economy, facilitating temporary professional mobility (IT, healthcare) and boosting MSMEs.
- India-EFTA TEPA (Oct 2025): A strategic pact with Switzerland, Norway, Iceland, and Liechtenstein where EFTA commits to mobilizing USD 100 billion in investments into India over 15 years.
- India-New Zealand FTA (Dec 2025): A balanced, phased agreement ensuring domestic agricultural protection while engaging the Pacific.
- India-EU FTA (Dec 2025): Described as the 'mother of all deals', establishing the EU as India's second-largest trading partner (11.5% of India's goods trade).

3. Strategic Shift in India's Trade Policy

India's evolving network of trade agreements reflects a definitive shift toward a strategic, diversified, and forward-looking trade policy. Rather than focusing solely on market access, India is negotiating comprehensive partnerships integrating trade, investment, technology, supply-chain resilience, and services while safeguarding domestic priorities. As India marches toward Viksit Bharat@2047, these pacts are designed to enhance export competitiveness, attract quality capital, and deepen integration with global value chains.

4. Analytical Matrix: Major FTAs, Signatures & Strategic Focus

The table below synthesizes India's major Free Trade Agreements, implementation timelines, and strategic objectives:

Trade Agreement (FTA)	Signature / Effective Year	Geographic Region / Partner	Strategic Objective & Benefits
India-Mauritius CECPA	February 2021 (Effective April 2021)	African Continent (Mauritius)	South-South cooperation and diversification of apparel/textile exports
India-UAE & Oman CEPA	UAE (May 2022); Oman (December 2025)	Middle East / West Asia	Energy security, investment facilitation, and gateway to Gulf/Africa
India-UK CETA	July 2025	United Kingdom (Europe)	Professional mobility (IT, healthcare) and MSME supply-chain integration
India-EFTA TEPA	March 2024 (Effective October 2025)	EFTA Bloc (Swiss, Norway, etc.)	Securing USD 100 billion in Foreign Direct Investment (FDI) over 15 years
India-EU FTA	December 2025 ('Mother of all deals')	European Union (EU)	Unprecedented market access and realignment of global supply chains

6. Civil Services Examination Focus (GS Paper II & III)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across international relations, bilateral agreements, and Indian economy papers:

Relevance for General Studies Paper II & III (International Relations, Bilateral Pacts, Global Groupings & Indian Economy — Exports, Investment & GVCs)

- India's Economic Diplomacy & FTAs: Analyzes how India leverages its 13 active free trade agreements (with UAE, UK, EFTA, EU) to move beyond traditional market access toward investment-linked market access (e.g., EFTA's \$100B investment pledge) and geoeconomic resilience.
- Viksit Bharat @2047 and Global Value Chains (GVCs): Highlights the role of trade agreements in positioning India as a trusted global manufacturing and economic hub amidst shifting international supply chains.

MAINS ECONOMIC DIPLOMACY PERSPECTIVE:

"India's evolving network of trade agreements reflects a clear shift towards a more strategic, diversified and forward-looking trade policy... strengthening export competitiveness, attracting quality investment, and reinforcing India's position as a trusted economic partner."

— Harsh Vardhan Shringla

TOPIC 2: FROM PARTNERSHIP TO PROGRESS — COOPERATIVE FEDERALISM IN ACTION

Cooperative Federalism, NITI Aayog Governing Council (11th Meeting 2026), State Support Mission (SSM), State Institutions for Transformation (SITs like MITRA, GRIT), Aspirational Districts & Blocks Programmes (ADP & ABP), NITI for States Portal, and Viksit Bharat Strategy Room (VBSR) (By K.S. Rejimon, Joint Secretary, NITI Aayog & Co-authors)

COOPERATIVE FEDERALISM VISION:

"The journey towards a developed India and a 30 trillion-dollar economy is not the responsibility of one government alone; it is a shared national endeavour. Cooperative federalism is built on trust, collaboration and shared responsibility, where the Centre, States, districts and local institutions work together to address challenges and improve people's lives." — K.S. Rejimon, Shoyabahmed Kalal & Dr. Amrit Pal Kaur

1. Executive Summary & The Philosophy of Cooperative Federalism

In the August 2026 special edition of Yojana themed 'Citizen Empowerment', the third feature article titled 'From Partnership to Progress: Cooperative Federalism in Action' is authored by K.S. Rejimon (Joint Secretary and Mission Director, State Support Mission, NITI Aayog) and co-authored by Shoyabahmed Kalal (Director, NITI Aayog) and Dr. Amrit Pal Kaur (Public Policy Specialist, NITI Aayog). The paper examines how India's federal governance model has evolved into a collaborative partnership where the Centre, States, and local institutions work as equal partners toward Viksit Bharat@2047.

The authors emphasize that national progress depends on the collective progress of all States, encapsulating the Prime Minister's philosophy that 'When States grow, India grows'. Cooperative federalism is operationalized not merely through financial transfers, but through continuous dialogue, joint problem-solving, and institutional capacity building.

2. From Consultation to Co-Creation

- **Institutional Forums:** The Governing Council of NITI Aayog (chaired by the Prime Minister, featuring the 11th meeting in 2026) and the National Conference of Chief Secretaries serve as apex platforms for collaborative policymaking and implementation-focused strategy.
- **Shift in Governance:** Federal interactions have evolved from limited consultations to active co-creation, where policies are shaped collectively across agricultural, social, economic, and technological domains.

3. Institutionalizing Long-Term Development (State Support Mission)

- **State Support Mission (SSM):** NITI Aayog assists States and UTs in establishing State Institutions for Transformation (SITs) or reorienting planning departments into multidisciplinary policy think tanks.

- **State Models:** Notable SITs include Maharashtra's MITRA, Tripura's TIFT, and Gujarat's GRIT, alongside Vision 2047 initiatives in Rajasthan and Andhra Pradesh
- **Academic & Knowledge Partnerships:** Collaborations with premier institutions like IIM Calcutta (pharmaceutical policy for Tripura) and IIT Roorkee (Decision Support System for Uttarakhand) ensure evidence-based policymaking.

4. Grassroots Cooperative Federalism: ADP and ABP

- **Aspirational Districts Programme (ADP):** Launched in 2018 to transform 112 underdeveloped districts across 28 States, anchored in the 'Three Cs'—Convergence, Collaboration, and Competition—shifting governance focus from expenditure to measurable outcomes.
- **Aspirational Blocks Programme (ABP):** Extends the successful ADP framework to 513 blocks across 331 districts to address hyper-local developmental challenges at the last mile.
- **Localizing SDGs:** Translating global Sustainable Development Goals into locally relevant priorities monitored across districts and states.

5. Data-Driven Governance and Digital Infrastructure

- **NITI for States Portal:** A national knowledge repository available in 22 Indian languages, featuring AI Sarthi to facilitate peer learning and policy navigation.
- **Viksit Bharat Strategy Room (VBSR):** An immersive facility utilizing integrated dashboards and real-time geospatial analytics to support strategic planning.
- **NITITARA & Area Development Strategy (ADS):** Field-level toolkits deployed across 800+ districts and blocks (with early successes in Kulgam and Kondagaon) to strengthen local reviews, spatial planning, and BISAG-N geospatial integration.

6. Analytical Matrix: Cooperative Federalism Dimensions, Platforms & Impacts

The table below synthesizes the core dimensions, institutional platforms, operational scale, and developmental impacts of cooperative federalism in India:

Federalism Dimension	Key Platform / Initiative	Operational Scale & Focus	Developmental Impact
High-Level Policy Forums	NITI Aayog Governing Council & Chief Secretaries' Conference	Joint policy dialogue and co-creation between Centre and States	Establishes a shared national agenda among equal partners
Institutional Capacity (SSM)	State Support Mission and SITs (MITRA, TIFT, GRIT)	Long-term Vision 2047 preparation and policy research at state levels	Enhances state-level planning and evidence-based policymaking capacity
Grassroots Transformation	Aspirational Districts (112) & Aspirational Blocks Programmes (513)	Addressing hyper-local challenges across 16% of India's population	Shifts focus from financial expenditure to measurable outcomes and healthy competition
Data-Driven Governance	NITI for States Portal, AI Sarthi, VBSR, and NITITARA	Integrated digital dashboards deployed across 800+ districts/blocks	Transitions administration from reactive reporting to anticipatory governance

6. Civil Services Examination Focus (GS Paper II)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across Indian polity, federalism, governance, and policy formulation papers:

Relevance for General Studies Paper II (Indian Constitution & Polity — Dimensions of Federalism, Centre-State Relations, and Role of NITI Aayog)

- **Cooperative Federalism to Co-Creation:** Analyzes how India's federal structure transcends traditional financial transfers toward co-creation and institutional partnerships (via SITs and the State Support Mission).
- **Grassroots Governance (ADP & ABP):** Demonstrates the 'Competition and Convergence' model through Aspirational Districts and Blocks, shifting administrative focus from financial outlays to measurable developmental outcomes.
- **Data-Driven Public Policy:** Highlights the administrative utility of digital platforms like NITI for States and VBSR in fostering transparent, evidence-based, and anticipatory governance.

MAINS COOPERATIVE FEDERALISM

PERSPECTIVE: "The journey towards a developed India and a 30 trillion-dollar economy is not the responsibility of one government alone; it is a shared national endeavour. Cooperative federalism is built on trust, collaboration and shared responsibility, where the Centre, States, districts and local institutions work together to address challenges and improve people's lives." — K.S. Rejimon, Shoyab Ahmed Kalal & Dr. Amrit Pal Kaur

TOPIC 3: HEALTH TECHNOLOGY ASSESSMENT — A STRATEGIC TOOL FOR ACHIEVING UNIVERSAL HEALTH COVERAGE IN INDIA

Health Technology Assessment (HTA), HTA In (Department of Health Research), Universal Health Coverage (UHC), Pricing & Procurement Decisions (National Sick Cell Mission, C-Tb Testing), Health Benefit Packages Rationalisation, and Capacity Building (By Dr. Rajiv Bahl, Secretary, DHR & Director General, ICMR)

HTA VISION: "As India progresses toward Universal Health Coverage, the challenge will not simply be to provide more healthcare, but to provide better healthcare in a manner that is equitable, affordable, and sustainable. Health Technology Assessment (HTA) offers a robust framework for achieving this balance." — Dr. Rajiv Bahl

1. Executive Summary & The Need for HTA

In the August 2026 special edition of Yojana themed 'Citizen Empowerment', the fifth feature article titled 'Health Technology Assessment: A Strategic Tool for Achieving Universal Health Coverage in India' is authored by Dr. Rajiv Bahl (Secretary in the Department of Health Research - DHR, and Director General of the Indian Council of Medical Research - ICMR, Government of India). The paper examines how Health Technology Assessment (HTA) serves as a critical national mechanism for informing healthcare decisions across central and state governments.

The author emphasizes that Universal Health Coverage (UHC) requires careful choices about which health technologies, medicines, diagnostics, devices, and interventions should be adopted and financed. HTA systematically evaluates technologies based on clinical effectiveness, cost-effectiveness, safety, equity, and ethical considerations, ensuring that public resources are directed toward interventions delivering maximum public health benefit.

2. Establishment of HTAIn and National Impact

- **Institutionalisation:** Following the National Health Policy 2017, the Government of India established Health Technology Assessment India (HTAIn) under DHR.
- **Scale of Studies:** Supported by a network of technical partners, resource centres, and regional hubs, HTAIn has completed 176 studies with 103 ongoing.
- **Procurement & Pricing:** HTA evaluations for the National Sickle Cell Elimination Mission and C-Tb testing in latent tuberculosis demonstrated cost-effective procurement

strategies, reducing testing costs and generating substantial public savings.

3. Health Benefit Packages and Programmatic Integration

- **Health Benefit Packages (HBPs):** HTAIn supported the revision and rationalisation of hundreds of HBPs under government-funded health insurance schemes, balancing clinical need with fiscal sustainability.
- **Cancer & Infectious Disease Care:** Evaluations showed that six months of trastuzumab therapy for breast cancer offered a cost-effective alternative to a one-year regimen, generating significant savings while maintaining health outcomes. State programs like Odisha's DAMAN malaria elimination initiative also benefited from HTA cost-effectiveness evaluations.

4. Supporting Indigenous Innovation and Capacity Building

- **Atmanirbhar Bharat:** HTA evaluates home-grown diagnostics, medical devices, and digital health technologies, accelerating their translation into public health programmes and strengthening domestic manufacturing
- **Human Resource Development:** Institutional capacity building includes M.Sc. HETA courses across 6 universities, basic HTA courses for policymakers on the iGOT Karmayogi platform, fellowships, and 22 Regional Resource Centres alongside 8 Resource Hubs.

5. Analytical Matrix: HTA Dimensions, Applications & Impacts

The table below synthesizes the core components of HTA, its applications in national programs, network scale, and health system impacts:

HTA Dimension	Core Focus & Function	Operational Scale & Network	Public Health & Financial Impact
HTAIn Institutional Framework	Systematic evaluation of clinical and cost-effectiveness of health technologies.	176 completed studies, 103 ongoing, and 22 Regional Resource Centres.	Guides healthcare decision-making through evidence rather than assumptions.
Procurement & Pricing	Cost-effective procurement optimization for Sickle Cell and TB programmes.	Significant per-test cost reduction and substantial public savings.	Preserves scarce public resources while expanding diagnostic screening.

Health Benefit Packages	Rationalisation and revision of HBPs under public health insurance.	Optimised resource allocation for treatments like breast cancer therapy.	Ensures fiscal sustainability and equitable access to specialized care.
Capacity Building & Innovation	M.Sc. HETA courses, iGOT Karmayogi modules, and indigenous tech evaluation.	8 Resource Hubs, 10 Technical Partners, and 5 ADOPT Centres.	Builds sustained human resource capacity and supports Atmanirbhar Bharat.

6. Civil Services Examination Focus (GS Paper II)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across public health, universal health coverage, and health policy papers:

Relevance for General Studies Paper II (Issues Relating to Development & Management of Social Sector / Services relating to Health — UHC & Priority Setting)

- **Universal Health Coverage (UHC) & HTA:** Analyzes how HTA In (under DHR) helps achieve UHC goals (affordable, accessible, and equitable care) by ensuring limited public resources are spent on high-value interventions.
- **Evidence-Based Decision Making:** Highlights the role of economic evidence in health financing, procurement optimization (Sickle Cell and TB screening), and the rationalisation of Health Benefit Packages.

MAINS HEALTH TECHNOLOGY ASSESSMENT PERSPECTIVE:

"Health Technology Assessment (HTA) ensures that every rupee spent on healthcare creates the maximum possible health impact. A cornerstone of India's journey towards Universal Health Coverage by 2047." — Dr. Rajiv Bahl

TOPIC 4: EVOLUTION AND IMPACT OF INDIA'S WELFARE DELIVERY ARCHITECTURE

JAM Trinity (Jan Dhan, Mobile, Digital Identity), Direct Benefit Transfers (DBT), Public Financial Management System (PFMS), Cumulative Financial Savings (Rs 3.5–4 Lakh Crore), and Four Pillars of Future Digital Reform (By Saurabh K Tiwari, Additional Secretary, DBT Mission, Cabinet Secretariat & Anshuman Kamila)

WELFARE DELIVERY VISION: *"As a Welfare State, India is obliged to protect citizens from socio-economic vulnerabilities... The efficacy of a Welfare State, however, is not only established at the policy formulation level but more significantly at the cutting-edge implementation and delivery level." — Saurabh K Tiwari & Anshuman Kamila*

1. Executive Summary & Overcoming Layered Intermediation

In the August 2026 special edition of Yojana themed 'Citizen Empowerment', the feature article titled 'Evolution and Impact of India's Welfare Delivery Architecture' is authored by Saurabh K Tiwari (Additional Secretary at the Direct Benefit Transfer - DBT Mission, Cabinet Secretariat, Government of India) and co-authored by Anshuman Kamila (Deputy Director in the Cabinet Secretariat). The paper examines how the Jan Dhan-Aadhaar-Mobile (JAM) architecture overcame historical layered intermediation to establish a direct link between the exchequer and the citizen.

The authors highlight that for much of independent India's history, welfare delivery relied on layered intermediaries (local offices, distribution agents, and disbursing officials) plagued by delays, discretion, and diversion. The JAM Trinity was conceived to bridge this gap through Direct Benefit Transfers (DBT).

2. The Three-Pillar Architecture (JAM Trinity)

- **Pradhan Mantri Jan Dhan Yojana (PMJDY):** Established universal financial access, opening over 58 crore accounts since August 2014, with a majority belonging to women
- **Digital Identity:** Aadhaar provides secure, de-duplicated national authentication ensuring beneficiaries are genuine, alive, and unique
- **Mobile Connectivity:** High tele-density (94.02%) enables instant OTP verification, service notifications, and facial/biometric authentication.

3. Institutional Evolution and Measurable Savings

- **DBT Mission:** Housed in the Cabinet Secretariat to coordinate inter-ministerial implementation across 50+ Central Ministries (300+ schemes) and 2,500+ State schemes.
- **Cumulative Savings:** Assessments recording the period 2014 to 2026 show cumulative savings of approximately Rs 3.5–4 lakh crore attributable to the removal of 10+ crore duplicate, fake, and non-existent beneficiaries. Food subsidy reforms alone account for Rs 3.13 lakh crore in savings.
- **Scale of Transfers:** Beneficiary coverage expanded from 11 crore to 180+ crore, with cumulative DBT transfers amounting to Rs 40+ lakh crore.

4. Four Pillars of Future Digital Reform

1. **One Identity for Every Citizen:** Mandating Aadhaar as the single unique ID to eliminate fragmented systems.

2. **Proactive Beneficiary Identification:** Shifting from manual applications to social registries where the government automatically identifies and reaches eligible citizens.
3. **Cradle-to-Grave Life-Cycle Sync:** Linking birth registration, school enrollment, and welfare eligibility into a continuous digital record.
4. **Purpose-Bound 'Smart' Welfare:** Using Central Bank Digital Currency (e-Rupee/CBDC) to ensure allocations like scholarships or loans are spent exclusively for their designated purpose.

5. Analytical Matrix: Welfare Delivery Architecture, Scale & Impact

The table below synthesizes the core pillars of the welfare delivery architecture, scale, and strategic reform priorities:

Welfare Dimension	Core Architecture / Initiative	Operational Scale & Metrics	Governance & Fiscal Impact
JAM Infrastructure	Jan Dhan accounts, Aadhaar identity, and mobile connectivity.	58 crore+ Jan Dhan accounts and 94.02% tele-density.	Eliminates layered intermediaries and establishes direct exchequer-citizen links.
Fiscal Traceability	Public Financial Management System (PFMS) and DBT backbone.	300+ Central schemes and 2,500+ State schemes integrated.	Ensures transparent fund movement from Consolidated Fund to beneficiary.
Measurable Savings	Deduplication and removal of fake/duplicate beneficiaries.	10+ crore fake names removed; Rs 3.5–4 lakh crore cumulative savings.	Drastic reduction in fiscal leakages and Rs 40+ lakh crore distributed transparently.
Future Reform Pillars	Social registries, cradle-to-grave sync, and CBDC e-Rupee.	Transition from manual applications to proactive delivery.	Achieves zero inclusion/exclusion errors and purpose-bound welfare.

6. Civil Services Examination Focus (GS Paper II & III)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across governance, transparency, e-governance applications, and welfare delivery papers:

Relevance for General Studies Paper II & III (Governance, Transparency, Accountability, E-Governance Applications & Delivery of Government Schemes)

- **JAM Trinity & Direct Benefit Transfers (DBT):** Analyzes how the convergence of Jan Dhan, mobile, and digital identity eliminated intermediaries and leakages, yielding Rs 3.5–4 lakh crore in cumulative savings.

- Governance & Proactive Delivery: Highlights future administrative reform pillars, including social registries, cradle-to-grave lifecycle synchronization, and Central Bank Digital Currency (e-Rupee) for purpose-bound welfare.

MAINS WELFARE DELIVERY PERSPECTIVE:

"Direct Benefit Transfer (DBT), powered by the JAM Trinity, has been transformational in making public welfare delivery more efficient, effective, and inclusive... engendering 'Ease of Living' for citizens and efficient and accountable governance." — Saurabh K Tiwari & Anshuman Kamila.

TOPIC 5: THE STARTUP AND INNOVATION REVOLUTION — A DECADE THAT CHANGED INDIA'S ECONOMIC DNA

Startup India Initiative (2016), DPIIT-Recognized Startups (2.26 Lakh+), Direct Job Creation (23.36 Lakh), Women Participation (48%), Tier-2 and Tier-3 City Expansion (52%+), Fund of Funds, and TEJAS Initiative (By Ateesh Kumar Singh, Additional Secretary, DPIIT, Ministry of Commerce and Industry)

STARTUP REVOLUTION VISION: *"For the first time, the Government of India said, formally and specifically, that it recognised entrepreneurship as a vocation worthy of support... That India needed job creators as much as it needed job seekers."* — Ateesh Kumar Singh

1. Executive Summary & The Birth of Startup India

In the August 2026 special edition of Yojana themed 'Citizen Empowerment', the ninth feature article titled 'The Startup and Innovation Revolution: A Decade That Changed India's Economic DNA' is authored by Ateesh Kumar Singh (Additional Secretary at the Department for Promotion of Industry and Internal Trade - DPIIT, under the Ministry of Commerce and Industry, Government of India). The paper examines how a decade of consistent policy delivery has transformed India's entrepreneurial ecosystem.

The author highlights that when the Startup India Initiative was launched on 16 January 2016, India had fewer than 400 recognized startups, and graduate pipelines were heavily skewed toward traditional corporate or government jobs. By providing formal institutional recognition, tax exemptions, relaxed procurement norms, and seed funding through a 19-point Action Plan, the government signaled that building enterprises is a vocation worthy of national support.

2. Key Scale Indicators and Achievements

- DPIIT-Recognized Startups: India now hosts more than 2.26 lakh recognized startups spanning 56 industry sectors across 700+ districts, with over 55,200 new startups added in FY 2025-26 alone (a 51.6% year-on-year jump).
- Massive Employment Engine: Startups have generated over 23.36 lakh direct jobs, showcasing a 36.1% employment jump in FY26 alone.
- Breaking the Glass Ceiling: Nearly 48% of all recognized startups (1.10+ lakh enterprises) have at least one woman director or partner
- Beyond Metro Clusters: Over 52% of startups originate from Tier-2 and Tier-3 cities (Jaipur, Coimbatore, Bhubaneswar, Indore, Lucknow, Surat), ensuring every single district in India hosts at least one startup.

3. Financial Infrastructure and Support Instruments

- Fund of Funds for Startups (FFS): Committed over Rs 7,000 crore to 135+ Alternative Investment Funds, catalyzing over Rs 26,900 crore across 1,420+ startups. The newly launched Fund of Funds 2.0 targets deep tech, manufacturing, and non-metro cities with a fresh Rs 10,000 crore corpus.
- Abolition of Angel Tax: Entirely abolished in 2024 to remove early-stage investment uncertainties.
- TEJAS Initiative: District-level sensitization programs reaching over 130 districts across 27 states and UTs to carry the opportunity of entrepreneurship directly to grassroots communities.

4. Global Standing and Future Horizon (Deep Tech)

- Global Standing: India is the world's 3rd largest startup ecosystem, with over 6.6 lakh enterprises and 120+ unicorns collectively valued at over USD 350 billion.
- Moving into Invention: The next decade must focus on deep-tech innovation and invention to solve complex national challenges in clean energy, water security, healthcare, and food production.

5. Analytical Matrix: Startup Revolution Dimensions, Scale & Impact

The table below synthesizes the core dimensions of India's startup revolution, financial instruments, scale, and socioeconomic impact

Startup Dimension	Core Focus & Policy Instrument	Operational Scale & Metrics	Economic & Social Impact
Ecosystem Scale	DPIIT recognition, 19-point Action Plan, and formal institutional support	2.26 lakh+ recognized startups across 700+ districts nationwide	Transforms job seekers into nation-building job creators
Employment & Gender	Inclusive entrepreneurship and women-led enterprise promotion	23.36 lakh+ direct jobs; 48% startups feature women directors/partners	Breaks glass ceilings and drives inclusive workforce participation
Financial Infrastructure	Fund of Funds (FFS), Angel Tax abolition, and Seed Fund Scheme	FFS committed Rs 7,000+ cr, catalysing Rs 26,900+ cr across 1,420+ startups	Ensures robust capital availability across seed, growth, and late stages
Geographic Decentralisation	TEJAS district outreach and State Startup Ranking Framework (SRF)	52%+ startups originating outside major metros; 120+ unicorns (\$350B+ value)	Decentralises innovation from metro clusters to every Indian district

6. Civil Services Examination Focus (GS Paper III)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across startups, entrepreneurship, economic reforms, and job creation papers:

Relevance for General Studies Paper III (Indian Economy — Entrepreneurship, Startup Ecosystem, Employment Generation, Innovation & Intellectual Property Rights)

- **Startup India & Economic DNA:** Analyzes how a decade of the Startup India initiative (2.26 lakh+ startups, 23.36 lakh jobs) has restructured India's traditional employment paradigm, turning youth into job creators
- **Decentralisation & Inclusive Innovation:** Highlights the expansion into Tier-2/3 cities (52%+ startups) and the surge in women-led enterprises (48%), illustrating how grassroots outreach bridges regional economic disparities.

MAINS STARTUP REVOLUTION PERSPECTIVE: *"For the first time, the Government of India said, formally and specifically, that it recognised entrepreneurship as a vocation worthy of support... That India needed job creators as much as it needed job seekers."*
— Ateesh Kumar Singh

TOPIC 6: DAY-NRLM — GIVING WINGS TO SOARING ASPIRATIONS

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), SHG Mobilisation (10.03 Crore Women), Lakhpati Didi Target (Enhanced to 6 Crore), LokOS Digital Platform, Women Enterprise Acceleration Fund (WEAF), SHE Marts, Samaveshi Aajeevika Yojana (SAY), and Nayi Chetna 4.0 Campaign (By Charanjit Singh, Former Additional Secretary, MoRD & Arti Panchal)

LIVELIHOODS MISSION VISION: *"One of the first files signed by the Prime Minister of India upon shifting to Seva Teerth in February 2026 was the decision to enhance the target of Lakhpati Didis from 3 crore to 6 crore... Today, DAY-NRLM stands as one of the world's largest community-driven and women-led development programmes."* — Charanjit Singh & Arti Panchal

1. Executive Summary & Scale of DAY-NRLM

In the August 2026 special edition of Yojana themed 'Citizen Empowerment', the second feature article titled 'DAY-NRLM: Giving Wings to Soaring Aspirations' is authored by Charanjit Singh (Former Additional Secretary, Ministry of Rural Development, Government of India) and co-authored by Arti Panchal (Consultant, DAY-NRLM). The paper examines how the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) has evolved since 2011 into one of the world's largest community-driven, women-led development programs.

The authors highlight that the Prime Minister's decision in February 2026 to expand the Lakhpati Didi target from 3 crore to 6 crore (to be achieved within three years, following the early achievement of the initial 3 crore target) underscores the immense priority accorded to rural women's empowerment. Around 10.03 crore rural women have been mobilized into 94 lakh Self-Help Groups (SHGs), backed by a capitalisation support of Rs 64,405.83 crore and bank credit exceeding Rs 12 lakh crore, with a remarkably low NPA of 1.85%.

2. Digital Governance: The LokOS Platform

- **LokOS Rollout:** To overcome historical management information system (MIS) gaps, the rollout of LokOS (Lok = People, OS = Operating System) marks a milestone in strengthening digital governance within community institutions.
- **e-Book Keepers:** Over 4 lakh community cadres (e-Book Keepers) were mobilized across States and UTs to undertake systematic data entry, validation, and migration of SHG and federation-level records.
- **Peer Learning:** State Rural Livelihoods Missions (SRLMs) from Andhra Pradesh, Bihar, Jharkhand, and Telangana acted as National Resource Organisations (NROs), providing technical handholding and standardizing processes nationwide.

3. Enterprise Acceleration and Marketing (SHE Marts)

- **Women Enterprise Acceleration Fund (WEAF):** Launched to facilitate higher credit linkages for individual entrepreneurs seeking to scale up beyond small SHG loans, supported by the 'Grameen Credit Score' framework and dedicated bank loan products like SBI's 'Swayam Sidha'.
- **Branding & e-Saras:** Expanding digital and physical market access through the e-Saras portal and state-level brands like Jharkhand's 'Palash' and 'Adiva' tribal jewellery.
- **SHE (Self-Help Entrepreneur) Marts:** Announced in Union Budget 2026, these dedicated retail and aggregation spaces provide permanent market access for SHG products, reducing reliance on intermediaries.

4. Last-Mile Inclusion (SAY) and Gender Equality (Nayi Chetna 4.0)

- **Samaveshi Aajeevika Yojana (SAY):** Launched in 2025 as a graduation-approach sub-scheme to bring extreme poor households—who struggle to save even small amounts for regular SHG entry—into the fold, covering ~1,50,000 households so far.
- **Nayi Chetna 4.0 Campaign:** Implemented from 25 November to 23 December 2025 as a nationwide Jan Andolan for the elimination of violence against women, establishing convergence with 12 Central Ministries and conducting over 39 lakh community-led activities engaging 14+ crore participants.

5. Analytical Matrix: DAY-NRLM Dimensions, Scale & Socio-Economic Impact

The table below synthesizes the core dimensions of DAY-NRLM, digital governance, enterprise support, and social inclusion:

NRLM Dimension	Core Focus & Target	Operational Scale & Achievements	Socio-Economic Impact
Women Mobilisation	Mobilising rural poor into SHGs and achieving the 6 crore Lakhpati Didi target	10.03 crore rural women mobilised into 94 lakh SHGs	Builds collective strength and financial inclusion across rural India

Digital Governance (LokOS)	Digitising community institutions and standardising MIS	Deployed across 34 States/UTs and 762 districts via LokOS	Ensures transparent data management, tracking, and evidence-based policy planning
Marketing & Retail (SHE Marts)	Providing robust market access and retail spaces for SHG products	e-Saras portal integration and establishment of district-level SHE Marts	Eliminates intermediaries and builds recognized national/state brands
Last-Mile Inclusion (SAY)	Bringing extreme poor households out of poverty via graduation approach	~1,50,000 extreme poor households covered under Samaveshi Aajeevika Yojana	Lifts the most marginalised sections out of the poverty trap sustainably

6. Civil Services Examination Focus (GS Paper II & III)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across rural development, women empowerment, and poverty alleviation papers:

Relevance for General Studies Paper II & III (Welfare Schemes for Vulnerable Sections, Women Empowerment & Rural Livelihoods)

- **DAY-NRLM & Women-Led Development:** Analyzes how the SHG movement (10+ crore women) and the Lakhpati Didi initiative transition rural women from welfare beneficiaries to prosperous economic entrepreneurs.
- **Digital Governance & Market Access:** Highlights administrative achievements in digital transformation (LokOS), retail aggregation (SHE Marts), and extreme poverty targeting (Samaveshi Aajeevika Yojana).

MAINS LIVELIHOODS MISSION

PERSPECTIVE: “The DAY-NRLM needs to move from its poverty alleviation orientation to that of making women empowered, prosperous, with strong community organisations working alongside them. This transformation will be critical to ensuring that rural women become equal stakeholders in India’s growth story.” — Charanjit Singh & Arti Panchal

TOPIC 7: PM-SETU — EMPOWERING YOUTH, POSITIONING INDIA AS SKILL CAPITAL

PM-SETU Scheme, Upgradation of 1,000 Government ITIs (200 Hub & 800 Spoke ITIs), Rs 60,000 Crore Financial Outlay, 5 National Centres of Excellence (NCE), Integration of Skilling with Education under NEP 2020, and Special Purpose Vehicle (SPV) Governance Model (By Dilip Kumar, Director General (Training), DGT, MSDE)

SKILL DEVELOPMENT VISION: “As India moves towards becoming a developed nation, the focus has been towards building institutions that are efficient, responsive, transparent, and citizen-centric. PM-SETU reflects this evolving governance approach by recognising that empowering young people begins with strengthening the institutions that prepare them for the future.” — Dilip Kumar

1. Executive Summary & The Imperative of Skilling

In the August 2026 special edition of Yojana themed ‘Citizen Empowerment’, the fourth feature article titled ‘PM-SETU: Empowering Youth, Positioning India as Skill Capital’ is authored by Dilip Kumar (Director General of Training at the Directorate General of Training - DGT, under the Ministry of Skill Development and Entrepreneurship - MSDE, Government of India). The paper examines how vocational education and skill training are emerging as critical pillars for India’s economic self-reliance and global workforce integration.

The author highlights that massive investments across strategic sectors such as semiconductors, electronics, renewable energy, electric vehicles, aerospace, defence production, and Industry 4.0 are generating immense employment demand. Simultaneously, shrinking working-age populations in developed economies create global opportunities for skilled human resources. With one of the world's youngest populations, India is ideally positioned to emerge as the 'Skill Capital of the World'.

2. PM-SETU Scheme: Reforming Vocational Education at Scale

To overcome historical structural challenges in Industrial Training Institutes (ITIs) such as outdated curricula and limited industry alignment, the government launched the Pradhan Mantri Skilling and Employability Transformation through Upgraded ITIs (PM-SETU) scheme.

- **Scale of Upgradation:** The scheme envisages upgrading 1,000 Government ITIs nationwide, structured as 200 Hub ITIs and 800 Spoke ITI.
- **Financial Outlay:** Backed by a massive Rs 60,000 crore investment over five years [cite: 105, 106].
- **National Centres of Excellence:** Developing five premier National Skill Training Institutes into National Centres of Excellence (NCE).

3. Governance Model: Special Purpose Vehicles (SPVs) and Industry Partnership

- **SPV Framework:** A defining feature of PM-SETU is its governance model operating

through Special Purpose Vehicles (SPVs) for each Hub-and-Spoke cluster.

- **Anchor Industry Partner:** An Anchor Industry Partner holds a majority stake in the SPV and assumes responsibility for day-to-day academic and operational management, while governments retain public oversight
- **Industry-Aligned Training:** Direct industry participation ensures that training curricula, faculty development, and workshop standards reflect real-world operational requirements and local skill demands.

4. Integration with NEP 2020 and Enhanced Learning Outcomes

- **Mainstreaming Vocational Education:** Aligned with the National Education Policy (NEP) 2020, Hub ITIs will introduce ~4 new trades and upgrade 10 existing ones
- **Credit Framework:** Training is structured into modular learning blocks mapped to the National Credit Framework, enabling learners to accumulate credits and pursue flexible pathways for lifelong learning.
- **Employability Support:** Strengthened apprenticeship opportunities, on-the-job training, placement support, and graduate tracer studies ensure long-term career success.

5. Analytical Matrix: PM-SETU Dimensions, Structure & Economic Impact

The table below synthesizes the core components, governance framework, scale, and strategic impacts of the PM-SETU scheme:

PM-SETU Dimension	Core Focus & Components	Operational Scale & Investment	Strategic & Economic Impact
ITI Modernisation	Upgradation of 1,000 Government ITIs (200 Hub & 800 Spoke ITIs).	Massive 5-year financial outlay of Rs 60,000 crore.	Transforms vocational training infrastructure across the country.
Governance Model (SPV)	Special Purpose Vehicles (SPVs) managed by Anchor Industry Partners.	Industry-led daily academic and operational management per cluster.	Aligns training curricula directly with emerging industrial and technological demands.
Centres of Excellence	Establishment of 5 National Centres of Excellence (NCE).	Advanced skill training and instructor capacity building.	Sets benchmark standards for vocational education nationwide.
NEP 2020 Integration	Modular learning blocks mapped to National Credit Framework.	Flexible pathways enabling learners to earn, store, and transfer credits.	Enhances employability, apprenticeship access, and lifelong learning.

6. Civil Services Examination Focus (GS Paper II & III)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across human capital, skill development, and institutional governance papers:

Relevance for General Studies Paper II & III (Human Resources, Skill Development, Education Policies & Economic Growth — Employment Generation)

- **PM-SETU & Institutional Reform:** Analyzes how the PM-SETU scheme (Rs 60,000 crore investment and 1,000 ITI upgradation) modernizes traditional vocational education to match contemporary industrial needs
- **Public-Private Partnership (PPP) & Governance:** Highlights the administrative innovation of involving Anchor Industry Partners via Special Purpose Vehicles (SPVs), ensuring operational efficiency while safeguarding public accountability
- **Demographic Dividend & Global Skill Capital:** Illustrates the strategic importance of skilling ecosystems in preparing India's youth for domestic manufacturing (Make in India) and global workforce mobility.

MAINS SKILL DEVELOPMENT PERSPECTIVE:

"As India moves towards becoming a developed nation, the focus has been towards building institutions that are efficient, responsive, transparent, and citizen-centric. PM-SETU reflects this evolving governance approach by recognising that empowering young people begins with strengthening the institutions that prepare them for the future." — Dilip Kumar

TOPIC 8: DIGITAL INDIA CORPORATION — DRIVING CITIZEN-CENTRIC TRANSFORMATION

Digital India Corporation (DIC), MeitY, Kisan Sarathi 2.0, Education Ecosystem (DIKSHA, ABC, APAAR ID, Blockchain Credentials, Visvesvaraya PhD Scheme), Livelihoods & Social Empowerment (LokOS, Poshan Tracker, NCW Women Helpline, MANAS, MY Bharat) (By Akhil Kumar, MD & CEO, DIC)

DIGITAL INDIA VISION: *"Technology has fundamentally reshaped the relationship between citizens and government, making governance more transparent, accountable, and responsive. Digital India Corporation has played an enabling role in this journey by supporting Ministries, Departments, and public institutions in building digital solutions." — Akhil Kumar*

1. Executive Summary & Role of Digital India Corporation

In the August 2026 special edition of Yojana themed 'Citizen Empowerment', the sixth feature article titled 'Digital India Corporation: Driving Citizen-Centric Transformation' is authored by Akhil Kumar (Managing Director & CEO of Digital India Corporation under the Ministry of Electronics and Information Technology - MeitY, Government of India). The paper examines how DIC acts as a strategic technology and implementation partner to ministries and public institutions in deploying ICT and emerging tech solutions.

The author highlights that good governance in the digital era is measured by how effectively public policies reach citizens. Aligned with the Prime Minister's vision that 'Digital India is the strong foundation of a developed and self-reliant India', DIC builds secure digital platforms that empower learners, farmers, women, youth, artisans, and researchers.

2. Revolutionising the Education Ecosystem

- **DIKSHA Platform:** Providing multilingual learning resources, digital textbooks, and teacher training nationwide in collaboration with NCERT and the Ministry of Education
- **Academic Bank of Credits (ABC):** Enabled via the APAAR ID, allowing students to securely store, transfer, and redeem academic credits in alignment with NEP 2020.
- **Blockchain-Powered Secure Credentials:** A sovereign, permissioned blockchain platform built on Hyperledger for tamper-proof issuance and verification of academic records
- **Visvesvaraya PhD Scheme:** Supporting PhD scholars, post-doctoral fellows, and young faculty research fellows to foster technological self-reliance in Electronics & IT.

3. Digital Inclusion in Livelihoods and Agriculture

- Kisan Sarathi 2.0: Delivering real-time, AI-enabled, and multilingual agricultural advisories to over 295 lakh farmers across 3,85+ lakh villages in collaboration with ICAR.
- LokOS Platform: Supporting the Ministry of Rural Development as a grassroots digital platform connecting SHG members and digitalizing livelihoods.
- India Handmade: Connecting rural artisans and craft producers directly with consumers to expand livelihoods and preserve heritage.

4. Social Empowerment and Citizen Support Platforms

- Poshan Tracker: Transforming nutrition service delivery through real-time

monitoring of beneficiaries and programme implementation under MWCD

- NCW Women Helpline: Providing a secure digital platform for complaint registration, counselling, and support
- MANAS: A secure digital channel managed by the Narcotics Control Bureau for reporting drug-related offences.
- MY Bharat: Engaging young people through volunteering, experiential learning, and leadership opportunities (2.21+ crore registered youth).

5. Analytical Matrix: DIC Platforms, Partnerships & Citizen Impact

The table below synthesizes the core domains, digital platforms, stakeholder ministries, and citizen impacts of Digital India Corporation:

Digital Domain	Key Platform / Initiative	Ministry / Partner Institution	Citizen Empowerment & Impact
Education & Research	DIKSHA, ABC (APAAR ID), Blockchain Credentials, Visvesvaraya PhD	Ministry of Education / MeitY	Enables inclusive digital learning, credit mobility, and advanced tech research
Agriculture & Livelihoods	Kisan Sarathi 2.0, LokOS, India Handmade	ICAR / MoRD / Ministry of Textiles	Empowers farmers with AI advisories, digitalizes SHGs, and expands artisan markets
Social Welfare & Women	Poshan Tracker, NCW Women Helpline	MWCD / National Commission for Women	Real-time nutrition monitoring and immediate grievance redressal for women
Youth & Security	MY Bharat, MANAS (Narcotics Control)	Ministry of Youth Affairs & Sports / NCB	Drives youth volunteering, nation-building, and secure drug reporting

6. Civil Services Examination Focus (GS Paper II & III)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across e-governance, digital public infrastructure, and citizen-centric administration papers:

Relevance for General Studies Paper II & III (E-Governance — Applications, Successes, Limitations & Cyber Security; Science & Technology — Digital Public Infrastructure)

- Digital India & Citizen-Centric Governance: Analyzes how Digital India Corporation (DIC) leverages digital platforms across education (DIKSHA, ABC), agriculture

(Kisan Sarathi), and welfare (Poshan Tracker) to make governance transparent, accountable, and responsive.

- Digital Public Infrastructure (DPI): Highlights the secure, sovereign, and inclusive use of technology in governance via sovereign blockchain credentials, LokOS, and MY Bharat.

MAINS DIGITAL INDIA PERSPECTIVE:

"Technology has fundamentally reshaped the relationship between citizens and government, making governance more transparent, accountable, and responsive. Digital India Corporation has played an enabling role in this journey by supporting Ministries, Departments, and public institutions in building digital solutions that empower learners, farmers, women, youth, artisans, researchers, and citizens alike." — Akhil Kumar

TOPIC 9: LIGHTING THE FUTURE — INDIA'S ENERGY EFFICIENCY REVOLUTION

Energy Conservation, Energy Intensity Decline, Perform Achieve and Trade (PAT) Scheme, UJALA Programme (36 Crore+ LED Bulbs), Street Lighting National Programme, Standards & Labelling, and Carbon Credit Trading Scheme (By Dhiraj Kumar Srivastava, Chief Engineer, Ministry of Power & Karamjeet Kaur, IES)

ENERGY EFFICIENCY VISION: *"The cheapest, cleanest and most secure source of energy is the energy that never needs to be produced... India's energy intensity improvement rate is one of the best in global comparison."*
— Dhiraj Kumar Srivastava & Karamjeet Kaur

1. Executive Summary & Strategic Importance of Energy Efficiency

In the August 2026 special edition of Yojana themed 'Citizen Empowerment', the tenth feature article titled 'Lighting The Future: India's Energy Efficiency Revolution' is authored by Dhiraj Kumar Srivastava (Chief Engineer in the Central Power Engineering Services, Ministry of Power, Government of India) and co-authored by Karamjeet Kaur (Indian Economic Service officer). The paper examines how India's decade-long renewed push for energy conservation has quietly delivered one of the world's most consequential clean-energy transformations.

The authors emphasize that as India advances toward Viksit Bharat 2047, energy demand will surge due to industrialization, urbanization, digitization, and electric mobility. Meeting this demand requires not only expanding supply but also committing to energy efficiency. Citing MOSPI's 'Energy Statistics India 2025', India's energy intensity (energy consumed per unit of GDP) has declined significantly, maintaining one of the best improvement rates globally according to the International Energy Agency (IEA).

2. Major Energy Efficiency Initiatives and Programs

- Perform, Achieve and Trade (PAT) Scheme: A market-based mechanism for energy-intensive sectors (thermal power, cement, steel, aluminum, fertilizers) rewarding efficiency and generating tradable Energy Saving Certificates (ESCerts). Expanded to 1,300+ industrial units by 2024, delivering over 23 MTOE in energy savings and avoiding 110+ million tonnes of CO₂ emissions
- UJALA Programme: Spearheaded by EESL, this is the world's largest non-subsidy LED distribution program, distributing over 36 crore LED bulbs, yielding annual electricity savings of 48+ billion units and financial savings exceeding Rs 19,000 crore annually
- Street Lighting National Programme (SLNP): Replacing 1.3+ crore conventional streetlights with LED systems, saving nearly 9 billion units of electricity and over Rs 6,000 crore annually for municipalities.

3. Building Codes, Standards & Labelling, and Virtual Power Plants

- Energy Conservation and Sustainable Building Codes: Promoting efficient commercial and residential structures that reduce energy consumption by 25 to 50 percent
- Standards & Labelling: Covering 40 appliance categories to guide manufacturers toward efficiency and empower consumer choices
- Cumulative Savings: Official statistics show annual energy savings have risen from ~3 MTOE in 2014-15 to ~65 MTOE in 2024-25, effectively making energy efficiency India's largest 'virtual power plant'.

4. Future Horizons: Energy Conservation Amendment Act and Carbon Markets

- Energy Conservation (Amendment) Act, 2022: Establishing new regulatory frameworks and market incentives for efficiency and emissions reduction.
- Carbon Credit Trading Scheme (CCTS): Creating a domestic carbon credit market to

incentivize industrial decarbonization and reward verified energy savings.

5. Analytical Matrix: Energy Efficiency Initiatives, Scale & Impact

The table below synthesizes major energy efficiency programs, operational scales, and socioeconomic impacts:

Energy Efficiency Dimension	Core Program & Policy	Operational Scale & Metrics	Economic & Environmental Impact
Industrial Efficiency (PAT)	Perform, Achieve and Trade scheme & ESCerts market	1,300+ energy-intensive industrial units participating	Delivered 23 MTOE energy savings and avoided 110+ million tonnes of CO ₂
Lighting Revolution (UJALA)	Unnat Jyoti by Affordable LEDs for All (EESL)	36 crore+ LED bulbs distributed (world's largest program)	48 billion units annual electricity savings and Rs 19,000 crore annual savings
Urban Infrastructure	Street Lighting National Programme (SLNP) & Building Codes	1.3+ crore conventional streetlights replaced with LEDs	Saves municipalities Rs 6,000+ crore annually and improves public safety
Future Market Mechanisms	Energy Conservation Amendment Act 2022 & Carbon Credit Trading Scheme	National carbon market framework and regulatory incentives	Drives long-term net-zero goals and green industrial competitiveness

6. Civil Services Examination Focus (GS Paper III)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across energy security, environmental conservation, and climate change papers:

Relevance for General Studies Paper III (Environment Conservation, Climate Change, Energy Security & Sustainable Development)

- Energy Efficiency & Climate Action: Analyzes how India achieved its Paris Agreement emission intensity commitments ahead of schedule through PAT, UJALA, and declining energy intensity (~65 MTOE annual savings).
- Market-Based Climate Mechanisms: Highlights the institutionalization of green growth via the Energy Conservation Amendment Act 2022 and the Carbon Credit Trading Scheme (CCTS).

MAINS ENERGY EFFICIENCY

PERSPECTIVE: "The cheapest, cleanest and most secure source of energy is the energy that never needs to be produced... Sustainable growth in the 21st century will depend not merely on how much energy is produced, but on how efficiently it is consumed." — Dhiraj Kumar Srivastava & Karamjeet Kaur

TOPIC 10: BEYOND ACCESS — SECURING SOCIAL SECURITY IN THE DIGITAL AGE

Digital Public Infrastructure (DPI), Aadhaar & India Stack, UPI, Cyber Fraud & Shadow Economy (Jamtara, Nuh, 'Digital Arrest'), Mule Accounts, and Balancing Inclusion with Security (By Sandeep Kumar Shukla, Professor and Director, IIIT Hyderabad)

SOCIAL SECURITY VISION: "Financial inclusion, welfare delivery, and social security are ultimately not technology projects; they are trust projects. Technology has given India the pipes. Whether what flows through them is empowerment or exploitation depends on the human institutions, laws, literacy, and accountable intermediaries that the country builds around them." — Sandeep Kumar Shukla

1. Executive Summary & The Architecture of Digital India

In the August 2026 special edition of Yojana themed ‘Citizen Empowerment’, the article titled ‘Beyond Access: Securing Social Security in the Digital Age’ is authored by Sandeep Kumar Shukla (Professor and Director at IIIT Hyderabad) [cite: 56]. The paper examines how India’s digital public infrastructure (DPI) has transformed governance and financial inclusion, while addressing the critical cybersecurity vulnerabilities and cyber fraud risks confronting newly included citizens.

The author highlights that Aadhaar provided over a billion residents with verifiable digital identities, on which the India Stack, DigiLocker, and UPI were built. While this infrastructure has streamlined state interactions and democratized digital payments, it has also fostered a sophisticated shadow economy of cyber fraud targeting digitally vulnerable users.

2. Digital India and Financial Inclusion Architecture

- **Aadhaar&IndiaStack:** Over a billion verifiable digital identities , paperless governance via DigiLocker , and consent-based data sharing
- **UPI Expansion:** Democratized digital money enabling instant, interoperable, and virtually free transactions from street vendors to major retailers , alongside RBI’s pilot of the Central Bank Digital Currency (e-Rupee).
- **Welfare Delivery via JAM Trinity:** Jan Dhan accounts, Aadhaar, and mobile connectivity powering Direct Benefit Transfers (DBT) to eliminate intermediaries.

3. The Shadow Economy of Cyber Fraud and Vulnerabilities

- **Organized Cybercrime Hubs:** Regions such as Jamtara (Jharkhand), Nuh (Haryana), and Bharatpur (Rajasthan) have emerged as hubs for phishing, sextortion, fake customer-care rackets, and ‘digital arrest’ scams
- **Asymmetry of Vulnerability:** Perpetrators are digitally fluent, while victims (elderly pensioners, rural laborers, newly included citizens) trust spoofed messages and lose life savings through mule accounts.
- **Institutional & Legal Deficits:** Despite legislation like the Digital Personal Data Protection Act 2023 and the establishment of 14C cyber coordination, cybercrime conviction rates remain low (<5%) and local police capabilities require strengthening.

4. Balancing Inclusion with Security (Pillars of Action)

To ensure digital inclusion translates into genuine security, the author advocates for [cite: 59]:

- **Human-Assisted Channels:** Strengthening Common Service Centres (CSCs) and banking correspondents with strict audit trails and training rather than treating them as transitional relics.
- **Security in Rails:** Implementing real-time transaction monitoring, cooling periods for unusual transfers, and rapid payment freezing and reversal mechanisms.
- **Digital & Financial Literacy:** Delivering serious literacy initiatives in local languages through trusted community channels.

5. Analytical Matrix: Digital Architecture, Cyber Risks & Solutions

The table below synthesizes the core dimensions of India’s digital infrastructure, cyber fraud risks, and strategic solutions:

Security Dimension	Core Digital Infrastructure	Key Challenges & Risks	Strategic Solutions & Reforms
Digital Identity & Payments	Aadhaar, India Stack, DigiLocker, and UPI.	Over-reliance on intermediaries for digitally naive users.	Strengthening human-assisted CSC channels and robust financial literacy.
Welfare Delivery	JAM Trinity, PFMS, and Direct Benefit Transfers (DBT).	Security gaps persisting despite leakages being plugged.	Establishing proactive beneficiary identification and data protection.

Cyber Fraud & Shadow Economy	Jamtara, Nuh, sextortion, and 'digital arrest' scams.	Exploitation via mule accounts and loss of life savings.	Real-time transaction monitoring and rapid freeze-and-reverse mechanisms.
Trust & Institutions	Legal frameworks (DPDPA 2023) and 14C cyber coordination.	Low conviction rates (<5%) and resource-constrained police units.	Enhanced investigative capacity, swift justice, and accountable intermediaries.

6. Civil Services Examination Focus (GS Paper II & III)

For candidates preparing for UPSC Civil Services and State Public Service examinations, this analysis delivers critical high-yield substance across cybersecurity, e-governance, and internal security papers:

Relevance for General Studies Paper II & III (E-Governance Applications, Digital Public Infrastructure, and Internal Security — Cyber Crime and Digital Inclusion)

- **Digital Inclusion & Cybersecurity:** Analyzes how India's DPI (Aadhaar, UPI, JAM) fostered financial inclusion, while emerging cyber

threats (Jamtara, digital arrest) highlight the urgent need to secure social security

- **Technology as a Trust Project:** Emphasizes viewing digital inclusion not merely as a technology project but as a 'trust project' requiring human institutions, sound laws, rapid grievance redressal, and digital literacy.

MAINS SOCIAL SECURITY PERSPECTIVE:

"Financial inclusion, welfare delivery, and social security are ultimately not technology projects; they are trust projects. Technology has given India the pipes. Whether what flows through them is empowerment or exploitation depends on the human institutions, laws, literacy, and accountable intermediaries that the country builds around them." — Sandeep Kumar Shukla [cite: 59]