



SUMMARY OF
KURUKSHETRA
SEPTEMBER 2025

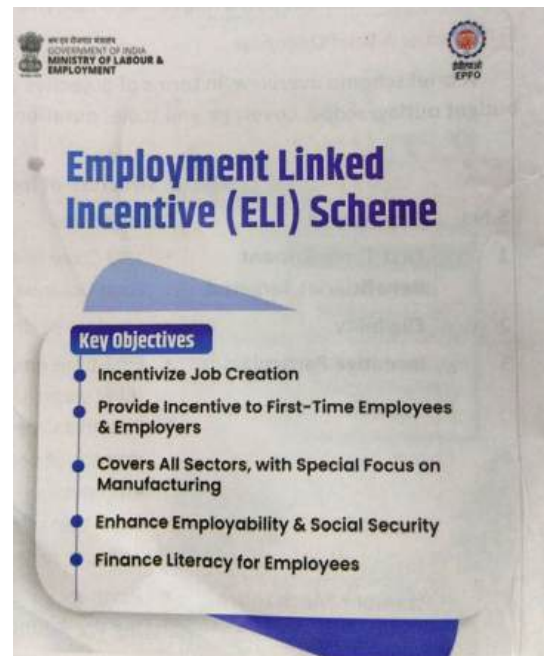
**SKILLS, EMPLOYMENT
AND SOCIAL SECURITY**



TOPIC 1: FOSTERING JOBS, BUILDING BHARAT – ELI SCHEME AS A GAMECHANGER

I. Background

- **Announcement and Launch:**
 - The **Employment Linked Incentive (ELI) Scheme** was announced in the **Union Budget 2024–25** as one of the Prime Minister's five flagship schemes.
 - It came into effect from **1 August 2025** with a total **budget outlay of ₹99,446 crore**.
- **Core Aim:**
 - To **restructure the employment ecosystem** of India.
 - Provide opportunities for **employment, skilling, reskilling, and upskilling**.
 - Ensure greater **social security** for India's youth.
- **Distinctive Approach:**
 - Unlike earlier training-based schemes, ELI is designed with a **strategic rationale**:
 - ◆ Linking **skills directly with jobs**.
 - ◆ Creating **joint responsibility** between employers, industries, and government.
 - ◆ Moving towards **demand-driven skilling** aligned with industry needs.
 - ◆ Boosting **formal job registration** and strengthening formal employment.



II. Existing Employment and Skill Development Scenario

- **Evolution of Government Programmes**
 - Past employment programmes moved from **broad-based welfare approaches** to **targeted skill-based interventions**.
 - Key objectives:
 - ◆ Equitable access to jobs.
 - ◆ Reducing unemployment.
 - ◆ Promoting self-reliance.
 - ◆ Strengthening the industry workforce.
 - ◆ Driving inclusive and sustainable growth.
- **Skill India Mission (SIM)**
 - Implemented by the **Ministry of Skill Development and Entrepreneurship (MSDE)**.
 - Focuses on preparing youth with **industry-relevant skills** through:
 - ◆ **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)**.
 - ◆ **Jan Shikshan Sansthan**.
 - ◆ **National Apprenticeship Promotion Scheme (NAPS)**.
 - ◆ **Craftsman Training Scheme via ITIs**.
- **Sector Skill Councils (SSCs)**
 - **36 SSCs**, led by industry leaders.
 - Define **skill needs** and **competency standards** for different sectors.
- **Digital Integration:**
 - **Skill India Digital Hub** – integrates

skilling, education, employment, and entrepreneurship under one umbrella.

- **Rural-Focused Schemes:**

- **Deen Dayal Upadhyaya – Grameen Kaushal Yojana.**
- **Rural Self-Employment Training Institutes (RSETIs).**
- Cater to rural youth, focusing on agriculture, handloom, tourism, etc.

- **Past Incentive-Based Job Scheme:**

- **Aatmanirbhar Bharat Rojgar Yojana (ABRY)** launched in **October 2020** to incentivize employment post-COVID.
- Valid till March 2022, it benefitted **60.49 lakh workers** through **1.52 lakh establishments**.
- However, ABRY was **short-term and crisis-driven**, while ELI was long-term and systemic.

III. Why the ELI Scheme?

- **Need for a New Model:**

- Existing programmes focused on skilling but often failed to guarantee actual jobs.
- India's demographic dividend requires **employment-driven growth** rather than just skill creation.

- **Strategic Interventions:**

- **Direct linkage** between skills and employment.
- **Employer accountability** through incentivisation.
- **Demand-driven training** tailored to industry needs.
- **Boost to formal employment** via EPFO-linked registrations.

IV. ELI Scheme: A Brief Overview

- (As per Table 1 in the text)
- **Objectives:**
 - ◆ Focus on the **manufacturing sector**.
 - ◆ Support **employment generation**.
 - ◆ Enhance **employability**.
 - ◆ Extend **social security coverage** across sectors.
- **Budget** – ₹99,446 crore.
- **Scope & Scale** – Pan-India, targeting **3.5 crore jobs in 2 years**.

- **Timeframe** – Applicable for jobs created between **1 Aug 2025 – 31 Jul 2027**.

- **Major Outcome** – Job creation, formalisation of the workforce, and wider social security coverage.



V. Structural Framework of the Scheme

- **Incentives for First-Time Employees (Table 2)**
 - **Target Group:** 1.92 crore first-time workers registered with EPFO.
 - **Eligibility:** Employees earning up to ₹1 lakh/month.

- **Incentives:**
 - ◆ One month's EPF wage (up to ₹1 lakh).
 - ◆ Paid in 2 instalments: after 6 months and after 12 months (with completion of financial literacy programme).
 - ◆ Portion locked in a **savings instrument** for future access.
- **Payment:** Through **DBT** via Aadhaar-enabled systems.
- **Incentives for Employers (Table 3)**
- **Target:** Creation of 2.6 crore additional jobs, with emphasis on manufacturing.
- **Eligibility:**
 - ◆ Must sustain employment for at least 6 months.
 - ◆ Must be EPFO-registered.
 - ◆ Minimum additional hiring: 2–5 workers depending on establishment size.
- **Incentives:**
 - ◆ Up to ₹3000 per month per employee for 2 years.
 - ◆ For the manufacturing sector: extended to 3rd and 4th years.
- **Slab Structure:**
 - ◆ ₹1000 (wages ≤ ₹10,000).
 - ◆ ₹2000 (₹10,001–20,000).
 - ◆ ₹3000 (₹20,001–1,00,000).
- **Payment:** Through **DBT** to PAN-linked employer accounts.

VI. Multi-Stakeholder Execution Framework

- **Key Agencies:**
 - **Government ministries:** Labour, Skill Development, Economic Affairs, Finance.
 - **Institutions:** EPFO, UIDAI, NIC, NPCI, CAG.
 - **Industry:** Employers, industry associations.
 - **Technology partners:** For Aadhaar, GST, IT integration.
- **Execution Tools:** Employer/employee onboarding platforms.
 - **Monthly ECR filing** with wage details.
 - Aadhaar-linked identity checks.
 - Cross-verification with **GST and IT filings**.
 - **Real-time dashboards** for monitoring job creation.

- **Random audits** and fraud detection mechanisms.

VII. Challenges and Solutions

- **Potential Leakages:**
 - **Ghost employees** to claim benefits → Solution: Cross-verification using Aadhaar, PAN, GST, IT filings, biometric checks.
 - **Salary under-reporting** by employers → Solution: Compare ECR with payslips, bank transfers, IT filings; impose penalties.
 - **Employee attrition** → Solution: Encourage employer-led retention programmes.
 - **DBT failures** → Solution: Strong Aadhaar-NPCI-bank integration.
 - **Low awareness** → Solution: Outreach via labour offices, MSME networks, social media.
 - **Weak training delivery** → Solution: Partner with MSDE, CSCs, NGOs for financial literacy and skilling.
 - **Monitoring risks** with a large budget → Solution: AI/ML-driven fraud detection, third-party audits.

VIII. Expected Outcomes

- Creation of **3.5 crore jobs in 2 years**.
- **Formalisation of workforce** through EPFO-linked jobs.
- **Social security expansion** across sectors.
- Special boost to **manufacturing sector employment**.
- Enhanced **financial literacy and retention** among first-time employees.
- Strengthened **industry–government partnership** in employment generation.

IX. Concluding Remarks

- The **ELI scheme** represents a **paradigm shift** from skilling-only programmes to **employment-linked incentives**.
- It bridges the **gap between skill development and actual job creation**.
- With strong monitoring, transparent systems, and wide outreach, it can become a **gamechanger in India's employment landscape**.

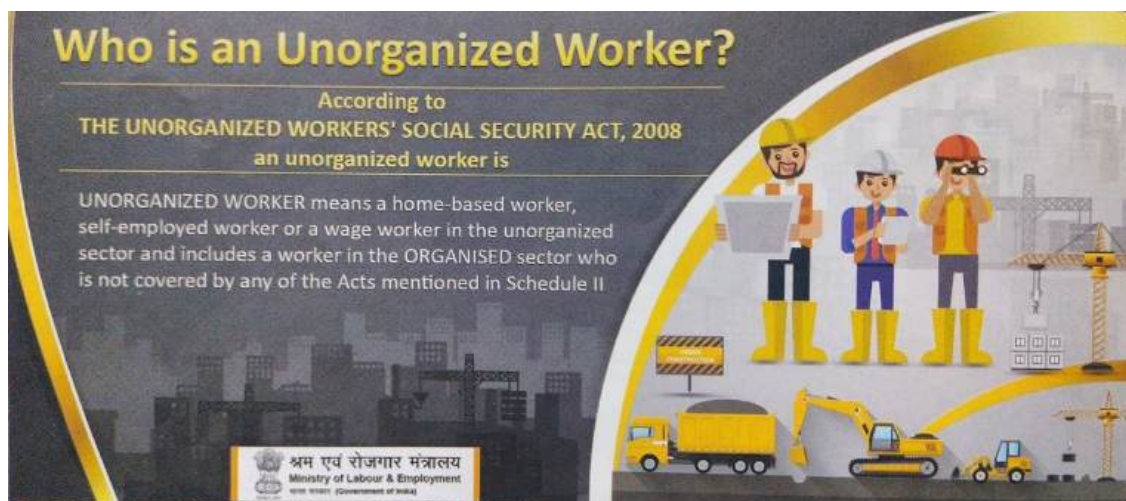
- If implemented effectively, it will not just create jobs but also ensure **formalisation, social security, and long-term economic resilience** for Bharat.

TOPIC 2: UNORGANISED WORKERS AND SOCIAL SECURITY MEASURES – AN OVERVIEW

I. Introduction

- The unorganised sector is the backbone of the Indian economy.
- **Key statistics:**
 - ◆ Employs more than **90% of India's workforce**.
 - ◆ Contributes around **50% to India's GDP**.

- Despite their significant economic role, these workers remain **marginalised and vulnerable**.
- Most live **below the poverty line** and lack access to basic needs such as food, shelter, education, and healthcare.
- Problems such as **exploitation, gender discrimination, ill-treatment, and lack of social protection** are common.
- Historically, most labour laws in India catered to the **organised sector**, leaving informal workers outside their ambit.
- The **Unorganised Workers' Social Security Act, 2008** was the **first legislation** exclusively for this group.
- More recently, the **Code on Social Security, 2020** has attempted to integrate them into a larger framework along with gig and platform workers.



II. Categorisation of Unorganised Workers

As per the Ministry of Labour, workers are divided into **four major groups**:

(i) Occupational Groups

- **Engaged in agriculture or traditional trades.**
- **Examples:**
 - Small, marginal and landless farmers
 - Agricultural labourers, sharecroppers
 - Fishermen
 - Beedi rollers, labelling and packing workers
 - Animal husbandry workers
 - Construction workers, leather workers, salt workers
 - Brick kiln workers, saw-mill and oil-mill workers

- Weavers, artisans, stone quarry workers.

(ii) Nature of Employment

- **Workers in insecure and unstable jobs.**
- **Examples:**
 - Bonded labourers
 - Migrant workers
 - Contract workers
 - Casual labourers.

(iii) Especially Distressed Categories

- Engaged in hazardous, socially stigmatised, or extremely low-income activities.
- **Examples:**
 - Toddy tappers
 - Scavengers
 - Head-load carriers

- Drivers of animal-drawn vehicles
- Coolies engaged in load/unload work.

(iv) Service Categories

- Self-employed or low-wage service providers.
- Examples:
 - Midwives, domestic workers
 - Fisherwomen
 - Barbers
 - Vegetable and fruit vendors
 - Newspaper vendors.

III. Conceptual Understanding (National Commission on Labour, 1969)

The unorganised sector is characterised by:

- **Casual, irregular, and temporary employment.**
- **Illiteracy and ignorance**, preventing collective bargaining.
- **Marginalised, small-sized establishments** with low capital.
- **Geographically scattered** nature of work.
- **Weaker workers vs. stronger employers** leading to dependency and exploitation.

IV. Major Problems Faced by Unorganised Workers

(i) Low Wages

- No concept of “equal pay for equal work”.
- No additional benefits like **allowances, bonus, incentives, or fringe benefits.**
- Rampant **exploitation and discrimination.**

(ii) Lack of Job Security

- Work is **seasonal, casual, and unstable.**
- No coverage under **Provident Fund, Pension, Bonus, Maternity or Factory Acts.**
- Employment depends solely on the **will of the employer.**

(iii) Lack of Protection

- Exploited by **middlemen, contractors, and employers.**
- Work in **unsafe and unhygienic conditions.**
- Women face **sexual harassment**, children face **abuse.**
- Trade unions rarely represent them due to scattered presence.

(iv) Deprivation of Basic Amenities

- Poor housing, congested rooms, no sanitation, no potable water.
- Families live in **slum-like conditions.**
- Children deprived of **education, healthcare, nutrition.**

(v) Traditional and Outdated Techniques

- Lack of access to **modern skills and technology.**
- Labour-intensive methods lower productivity.
- Unable to **compete with mechanised industries**, leading to job loss.

(vi) Poverty and Exploitation

- Economic compulsion keeps them trapped in informal jobs.
- Limited ability to **mobilise capital or increase productivity.**
- Paid lump-sum wages often fall into **indebtedness.**

V. Legislative and Policy Framework

(i) Unorganised Workers' Social Security Act, 2008

- First law dedicated to informal workers.
- Enabled the government to design **social security measures.**
- However, its implementation remained weak.

(ii) Code on Social Security, 2020

- Consolidated multiple labour laws into **one comprehensive code.**
- Extended coverage to: **Organised, unorganised, gig, and platform workers.**
- Introduced **wider ambit of social benefits** beyond wages.
- **Designed to:**
 - Reduce **confusion from multiple overlapping laws.**
 - Provide **health, pension, maternity, and disability benefits.**

VI. Government Schemes for Unorganised Workers

(i) Life and Disability Cover

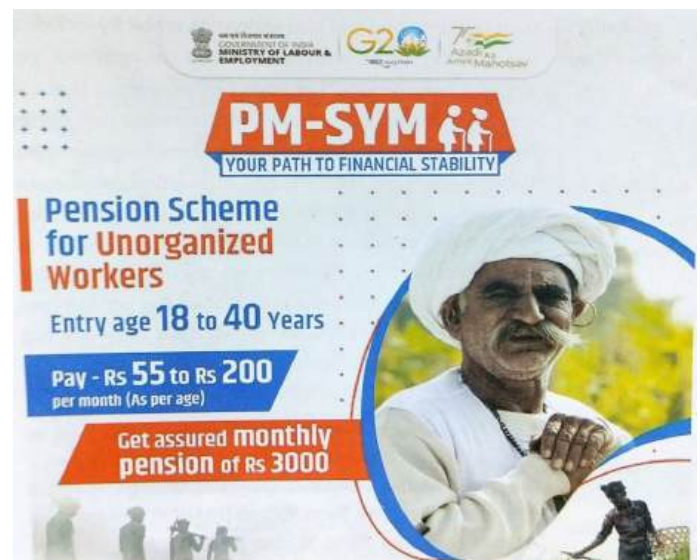
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- ₹2 lakh coverage for death (any reason).
- Premium: ₹436/year.



- **Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM), 2019**

- Monthly pension of ₹3,000 post 60 years.
- Govt. contribution matches worker's 1:1.
- As of Dec 2024, 30.51 crore registered.



- **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**

- ₹2 lakh for accidental death or total disability.
- ₹1 lakh for partial disability.
- Premium: ₹20/year.

- **Impact:**

- By April 2025, 23.6 cr under PMJJBY, 51 cr under PMSBY, and 7.6 cr under APY.
- Claims settled:
 - ◆ PMJJBY: ₹18,398 cr for 9 lakh families.
 - ◆ PMSBY: ₹3,121 cr for 1.57 lakh families.

- (ii) **Old Age and Pension Security**

- **Atal Pension Yojana (APY), 2015**

- Defined pension benefits linked to contribution and entry age.
- Encourages **voluntary savings** for retirement.
- Status (April 2025):
 - ◆ 7.65 crore subscribers.
 - ◆ ₹45,974 crore corpus.
 - ◆ 48% women subscribers (55% of new FY24-25 subscribers).

- (iii) **Health and Maternity Benefits**

- **Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)**

- Coverage: ₹5 lakh per family per year.
- Expanded in 2024:
 - ◆ Included ASHA, AWW, AWH workers + families (37 lakh).
 - ◆ Coverage extended to 6 crore senior citizens (70+ yrs).
- 365 million Ayushman Cards issued so far.
- FY 2025-26 Budget: ₹9,406 crore allocation (28.8% rise).

- (iv) **Food Security**

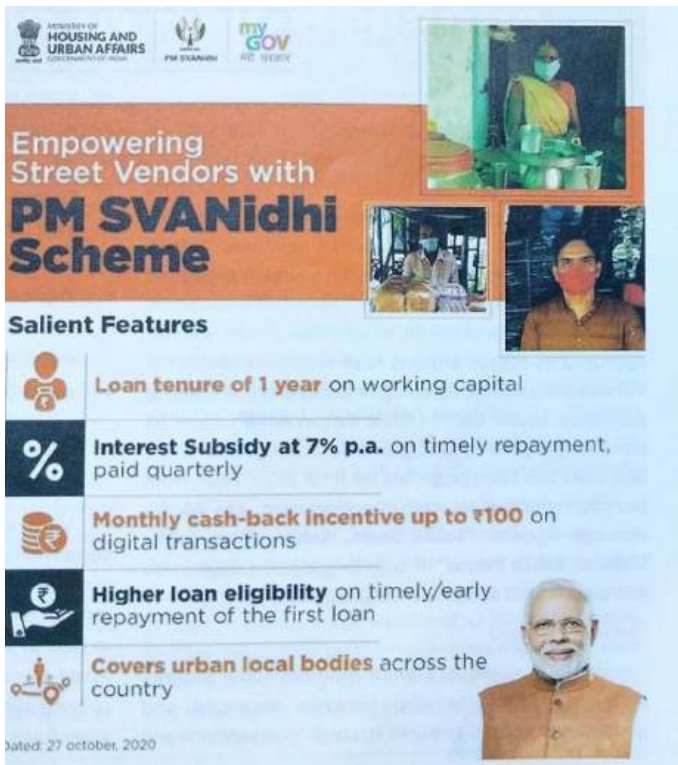
- **Public Distribution System (PDS) & One Nation One Ration Card (ONORC).**

- **Benefits:**

- 35 kg rice/wheat per month for **BPL families**.
- 15 kg for **APL families**.
- Special coverage for disabled households, landless labourers.

- (v) **Livelihood and Financial Inclusion**

- **PM SVANidhi (2020)**



Empowering Street Vendors with PM SVANidhi Scheme

Salient Features

- Loan tenure of 1 year** on working capital
- Interest Subsidy at 7% p.a.** on timely repayment, paid quarterly
- Monthly cash-back incentive up to ₹100** on digital transactions
- Higher loan eligibility** on timely/early repayment of the first loan
- Covers urban local bodies** across the country

Dated: 27 October, 2020

- Working capital loans: Initially ₹10,000, now enhanced.
- 68 lakh vendors benefitted (June 2025).
- 7% interest subsidy for timely repayment.
- **Health Insurance Scheme for Weavers**
 - Package of ₹15,000 covering all diseases.
- **Rehabilitation of Manual Scavengers**
 - One-time cash assistance: ₹40,000.
 - Free skill training + stipend ₹3,000/month.

(vi) Wider Coverage and Achievements

- **E-Shram Portal (2021 onwards)**
 - 30.86 crore workers registered (53% women).
- **PM Vishwakarma Yojana**
 - 2.37 million artisans registered.
- **PM Garib Kalyan Anna Yojana**
 - 81 crore people receive free food grains.
 - Budget projection till 2028: ₹11.80 lakh crore.

VII. Challenges in Implementation

- **Coverage Gaps** – Many remain outside due to lack of awareness.
- **Financing Constraints** – Limited fiscal space for universal coverage.
- **Administrative Fragmentation** – Multiple ministries and schemes create overlaps.

- **Informal Nature of Work** – Absence of formal contracts complicates benefit delivery.
- **Digital Divide** – Tech-based enrolment excludes illiterate/migrant workers.

VIII. Impact of Social Security Expansion:

- India's **social protection coverage** rose from 24.4% (2021) 48.8% (2024).
- **920 million people** are now covered under at least one scheme.
- **24.8 crore people** escaped multidimensional poverty in the past decade.
- Shift towards **inclusive, welfare-oriented governance**.

IX. Way Forward

- **Universal Registration** – Aadhaar-linked unified database.
- **Portable Benefits** – Schemes should move with workers across states/jobs.
- **Simplified Contribution Models** – Micro-payment systems for irregular incomes.
- **Awareness Campaigns** – Information on entitlements at grassroots level.
- **Multi-stakeholder Financing** – Shared responsibility of state, employers, workers.

X. Conclusion:

- The unorganised sector represents both a **challenge and an opportunity** for India.
- Despite progress, large gaps remain in **coverage, awareness, and delivery**.
- With schemes like APY, PM-SYM, AB-PMJAY, PM SVANidhi, India is moving toward a **comprehensive social protection system**.
- As PM Narendra Modi stated, *“Even small efforts to bring about change in the social fabric, eventually reap large fruits.”*

TOPIC 3: GRAMODAY 2.0 – FROM SKILLS TO SELF-RELIANCE

1. Introduction – The Emerging Rural Revolution

- **Daspara, Tripura – India's First Bio-Village**
- Once an ordinary hamlet, Daspara in Sepahijala district has become India's first

self-sustaining *modified bio-village* under **Bio-Village 2.0**.

- **Achievements:**
 - 64 of 70 households run on solar power and biogas.
 - Organic farming reduces chemical use, enhances soil quality.
 - Average household incomes increased by over ₹5,000/month.
 - Residents manage puffed rice machines, solar pump sets, and fisheries in community ponds.
 - Economic independence matched by environmental gains (cleaner air, healthier soil).
- **Dhudmaras, Chhattisgarh – A Solar-Powered Tourism Hub**
- Located in Bastar district, recognised by the UN World **Tourism Organization** as one of the world's best tourism villages.
- **Key features:**
 - Solar pumps supply drinking water; schools and streetlights run on renewable energy.
 - Adventure tourism developed: kayaking, bamboo rafting, trekking led by trained tribal youth.
 - Artisans craft souvenirs, eco-trails highlight conservation.
 - 40 Dhurwa tribal families engaged in tourism-based livelihoods.
 - Homestays promote cultural immersion and income generation.
- **Shared Lesson**
- Daspara thrives on *agricultural sustainability*.
- Dhudmaras thrives on *tourism and renewable energy*.
- Together, they prove rural India can combine tradition with modern skills and technology.
- Gramoday 2.0 represents this vision of self-reliant, resilient, and prosperous villages.

II. Gramoday – From Vision to Reality

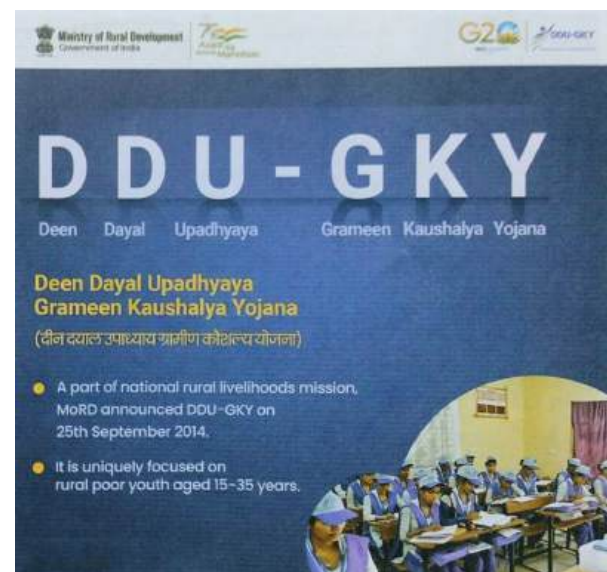
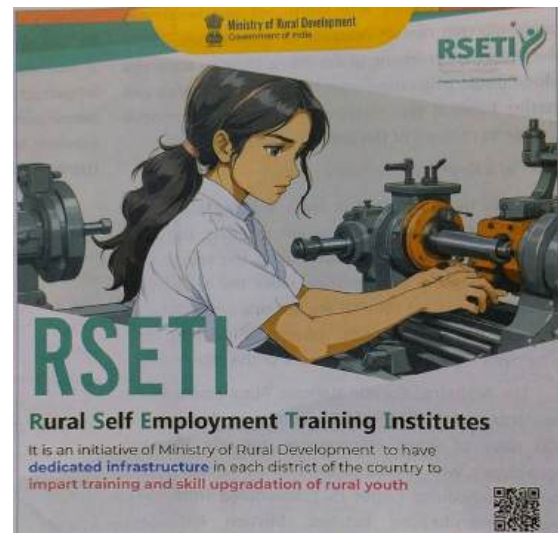
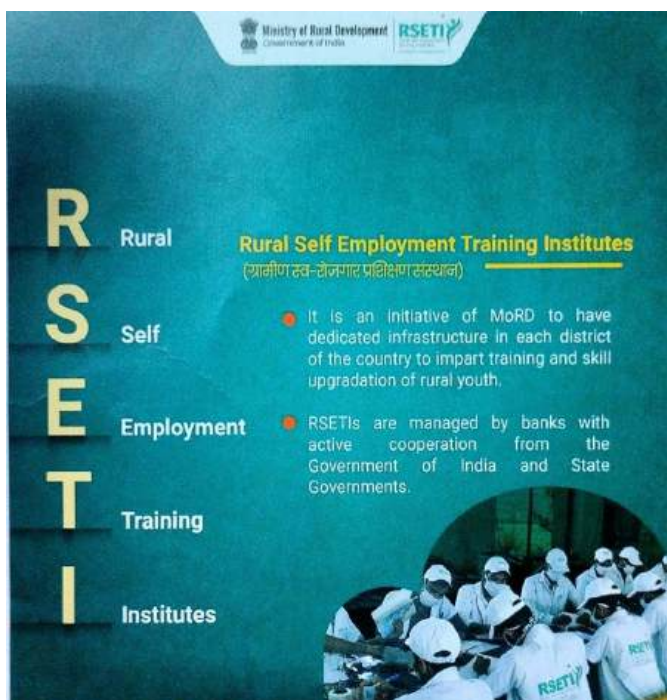
- **Gandhian Foundations:**
 - Mahatma Gandhi envisioned **Gramoday to Rashtroday** – strengthening villages as the foundation of national progress.

- Rural India holds:
 - ◆ Over 2.5 lakh Panchayats.
 - ◆ More than 30 lakh elected representatives.
- **Philosophy of Gramoday:**
 - Focus on *self-sustaining, resilient rural communities*.
 - **Principles:** holistic well-being, social justice, and equity.
 - Education and skill development as central pillars.
- **Role of Visionary Leaders:**
 - **Nanaji Deshmukh** operationalised Gramoday philosophy.
 - **Principles:** self-reliance, sustainability, grassroots empowerment.
 - Influenced by **Pandit Deendayal Upadhyaya's Integral Humanism and Antyodaya (upliftment of the last person)**.
- **Contributions:**
 - Bhoodan Movement.
 - Models of self-reliance.
 - Conflict resolution approaches.
- His legacy continues through sustainable development models and people-centric governance.
- **Contemporary Alignment**
 - Union Government under PM Modi has adopted **Antyodaya principles**, focusing on:
 - ◆ Empowering the poorest.
 - ◆ Building strong Panchayats.
 - ◆ Integrating technology with tradition.

III. Skills as the Key to Self-Reliance

- **Beyond Welfare and Infrastructure:**
 - Rural development is shifting from *subsidy-dependence* to *skill-driven self-reliance*.
 - Skill development ensures sustainable livelihoods and resilience.
- **Flagship Rural Skill Initiatives under MoRD:**
 - **MGNREGA:** Provides 100 days employment annually, ensures safety net for SCs, STs, women.
 - **Mission Antyodaya:** Integrates multiple ministries for coordinated development at Panchayat level.

- **DAY-NRLM:** Strengthens SHGs and rural women institutions.
- **DDU-GKY:** Placement-linked training for rural youth (15–35 years).
- At least minimum wage jobs are assured.
- Beneficiary inclusion:
 - ◆ 50% SC/STs.
 - ◆ 33% women.
 - ◆ 5% persons with disabilities.
- **RSETIs – Grassroots Entrepreneurship Training**
 - Run in every district with support of banks and states.
 - Based on the RUDSETI model (Karnataka).
 - **Infrastructure:** classrooms, workshops, dormitories, women facilities, staff quarters.
 - **Training:**
 - ◆ 30–40 short-term courses annually (1–6 weeks).
 - ◆ **Focus:** agriculture, manufacturing, services, construction, hospitality.
 - ◆ Includes soft skills, financial literacy, yoga, motivational training.
- At least 70% trainees from BPL households.
- Training free; bank-recognised certification ensures credit access.



• Impact of Rural Skill Programmes

- **DDU-GKY:**
 - ◆ 17.5 lakh trained.
 - ◆ 11.4 lakh placed in jobs.
- **RSETIs:**
 - 56.6 lakh trained.
 - 41 lakh created sustainable livelihoods.
- **MoU (June 2025) between MoRD & MSDE** ensures coordination.
 - Target: skill 10 crore SHG members via SIDH (Skill India Digital Hub).
 - Focus on *Lakshpati Didis* (earning ₹1 lakh annually).

IV. Bridging the Skill Divide – National Efforts

- **Schemes under MSDE**
 - **PMKVY (2015–present):**
 - ◆ Free short-duration training, incentivises certification.
 - ◆ In Phase 4.0 (2022–26).

- ◆ 1.48 crore candidates trained till June 2024.
- **Jan Shikshan Sansthan (JSS):**
 - ◆ Vocational training for non-literates, neo-literates, school dropouts.
 - ◆ In FY 2024-25: 4.29 lakh enrolled, 2.37 lakh certified.
 - ◆ Active across 283 districts with 11,338 sub-centres.
- **National Apprenticeship Promotion Scheme (NAPS):** Expands industry exposure.
- **Skill India Mission – Modernising Skilling:**
 - Delivered through ITIs, NSTIs, Sector Skill Councils.
 - Introduces future-ready skills: AI, IoT, Robotics, Cybersecurity.
 - Industry partnerships: IBM, Cisco, AWS, Microsoft, Intel.
 - Institutes of Skills (Ahmedabad, Mumbai) provide Industry 4.0-aligned training.
- **Digital Skilling via SIDH**
 - Integrates skilling, education, employment, and entrepreneurship.
 - Offers apprenticeships, job access, and employer databases.
 - **Outcome:**
 - ◆ Employability up from 40.44% (2017) to 51.25% (2024).
 - ◆ Rural unemployment (15–59 yrs) fell from 5.7% (2017–18) to 2.8% (2023–24).

V. Digital India at the Village Doorstep

- **Common Service Centres (CSCs):**
 - Expanded from 83,000 (2014) to 5.5 lakh (2025)
 - Coverage: nearly 90% of India's villages.
 - **Services offered:** Aadhaar updates, passports, banking, insurance, telemedicine, education, legal aid, agri-support.
 - Operated by **Village Level Entrepreneurs (VLEs)** – 74,000 women among them.
- **New Digital Push (2025):**
 - Free AI training for 10 lakh individuals, prioritising VLEs.
 - Integration of **Primary Agriculture Credit Societies with CSCs.**
 - Reinforces inclusive digital empowerment.

VI. Women as Rural Entrepreneurs

- SHGs as Engines of Empowerment
- Over 10 crore women in 91 lakh SHGs under DAY-NRLM.
- **Govt. vision:** 3 crore *Lakshpati Didis*.
- **Strategies:**
 - Diversified livelihoods.
 - Convergence of govt. and private support.
 - Timely credit, assets, market access.
- **Key Women-Centric Initiatives**
 - **MoU (June 2025 – MoRD & MSDE):**
 - ◆ Structured skilling, entrepreneurship, certifications via SIDH.
 - ◆ Training of Trainers (ToT), SHG cadre skilling, livelihood fairs.
- **Bima Sakhi Programme:**
 - SHG members trained as insurance facilitators (PMJJBY, PMSBY).
 - Expands *Insurance for All by 2047*.
- **Namo Drone Didi Scheme:**
 - 15,000 SHGs (2024–26) equipped with subsidised drones (80% subsidy up to 8 lakh).
 - Low-interest loans at 3%.
 - Enables precision farming, increases incomes by ₹1 lakh annually.
- **Impact**
 - Women gain leadership in governance and enterprise.
 - Higher incomes improve household welfare (health, education, nutrition).
 - Strengthens community cohesion and rural resilience.

VII. EMPLOYMENT LINKED INCENTIVE (ELI) SCHEME

- **Overview:**
 - Approved July 2025 with ₹99,446 crore budget.
 - **Aim:** generate 3.5 crore jobs in two years.
- **Structure:**
- **Part A – Direct incentive for workers:**
 - One-month wage (up to ₹15,000) in two installments.
 - Linked with financial literacy training.

- **Part B – Employer incentive:**
 - Up to ₹3,000/employee/month for two years (four in manufacturing).
 - Encourages recruitment of low/mid-income workers.
- **Significance:**
 - Promotes *formalisation* of jobs.
 - Reduces attrition, ensures stability.
 - Complements housing (PMAY-G), connectivity (PMGSY), and social protection (NSAP).

VIII. Financial Inclusion for Rural Security

- **Jan Suraksha Saturation Campaign (2025):**
 - Nationwide campaign (July–Sept 2025).
 - Targets 100% enrolment under PMJDY, PMJJBY, PMSBY, and APY.
 - Special focus on:
 - ◆ Account opening.
 - ◆ Re-KYC and dormant account activation
 - ◆ Financial literacy sessions.
 - ◆ Awareness on digital frauds and grievance redressal.
- **Progress (as of 30 June 2025):**
 - APY: 29 lakh enrolments.
 - PMJJBY: 92 lakh enrolments (55,589 claims settled).
 - PMSBY: 194 lakh enrolments (4,943 claims settled).
 - PMJDY: 194 lakh new accounts.
- **Significance:**
 - Promotes financial resilience.
 - Provides risk cover at minimal cost (₹20/year PMSBY, ₹436/year PMJJBY).
 - Builds trust in formal banking.

IX. Conclusion – Towards Viksit Bharat through Gramoday 2.0

- Gramoday 2.0 merges **skills, digital empowerment, women entrepreneurship, and financial inclusion** into a single national mission.
- Villages are emerging as:
 - *Digital hubs* through CSCs.

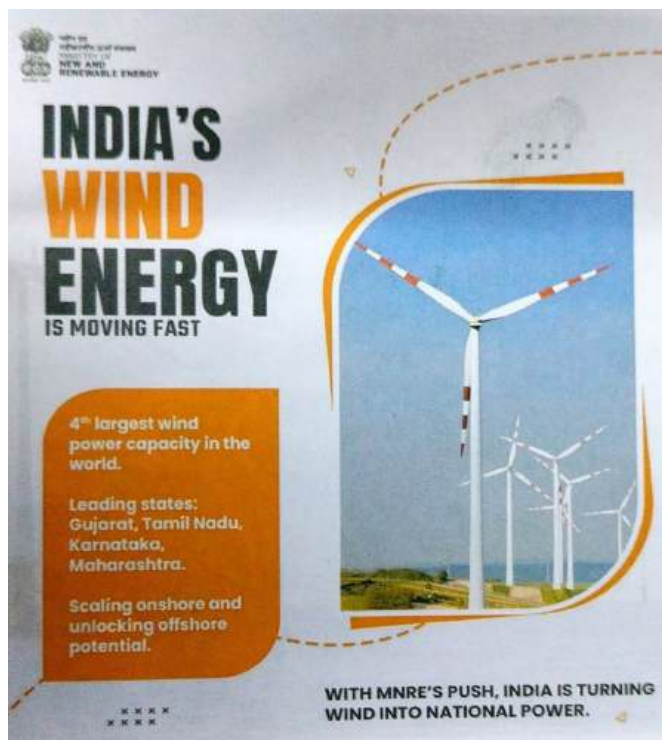
- *Economic engines* through SHGs and enterprises.
- *Employment creators* through ELI schemes.
- Together, these initiatives embody Gandhi's vision, Nanaji Deshmukh's legacy, and the government's Antyodaya mission.
- Self-reliant villages will be the cornerstone of **Viksit Bharat @ 2047**.

TOPIC 4: GREEN TECHNOLOGY FOR SUSTAINABLE RURAL JOBS

I. Introduction

- India is moving steadily toward a cleaner and greener future.
- Green technology is not just an environmental choice; it is becoming an engine for economic growth and job creation, particularly in rural areas.
- **Key Fact:** In 2023, the renewable energy sector alone provided **1.02 million jobs** in India across hydropower, solar, wind, biomass, and emerging clean technologies.
- Flagship government programmes like the **National Green Hydrogen Mission, PM-KUSUM, PM Surya Ghar, and PLI schemes for solar PV modules** are leading this shift.
- Green jobs are reshaping rural economies, reducing carbon footprints, and empowering local communities.





II. Employment Growth and Opportunities in India's Renewable Energy Sector

- **Global and National Context:**
 - The **global renewable energy workforce** rose to **17 million workers** in 2024 (IRENA).
 - India plays a leading role, ranking **4th globally in renewable energy jobs**.
 - By 2030, clean energy is expected to generate **10.3 million new jobs worldwide**, with India targeting **500 GW of non-fossil fuel energy capacity**.
- **Job Distribution in Renewable Energy:**
 - **Hydropower:** ~4.5 lakh workers (largest employer).
 - **Solar PV:** ~3 lakh workers across on-grid and off-grid systems.
 - **Wind, biomass, biofuels, and biogas:** Thousands more employed.
- **Rural Opportunities:**
 - Deployment of **decentralised solutions:**
 - ◆ Solar microgrids.
 - ◆ Solar irrigation pumps.
 - ◆ Biomass and bioenergy projects.
 - Jobs created across the **entire value chain:** manufacturing, installation, O&M, supply chain, logistics.
 - Reduces rural-urban migration by offering **stable local employment**.

III. Skill Development and Workforce Empowerment

- **Flagship Skill Development Missions**
 - **National Solar Mission (2010, MNRE):**
 - ◆ **Suryamitra Programme:** 600-hour residential training; 51,000+ solar PV technicians trained.
 - ◆ **Varunmitra:** Training for solar water pumps.
 - ◆ **Vayumitra:** Training for wind technicians.
 - ◆ **Jal-Urjamitra:** Training for small hydro projects.
- **Employment Trends**
 - Solar sector jobs grew from **16,800 (2017–18)** to **160,000 (2024–25)**.
 - Studies (NRDC & CEEW):
 - ◆ Solar projects (2011–2014) **24,000 FTE jobs**.
 - ◆ Wind energy → **45,000 FTE jobs**.
 - ◆ Combined → nearly **70,000 FTE jobs** created.
 - **Future projections:**
 - ◆ **1 million+ FTE jobs** in solar by 2025–26.
 - ◆ **183,500 jobs** in wind energy.

IV. Government Schemes Driving Green Employment

- **PM-KUSUM**
 - **Target:** Add **34,800 MW solar capacity** by 2026.
 - **Financial support:** ₹34,422 crore.
 - **Employment impact:** ~7.55 lakh job-years (skilled & unskilled).
- **Production Linked Incentive (PLI) Scheme**
 - **National Programme on High-Efficiency Solar PV Modules.**
 - Investment: ₹24,000 crore.
 - Expanding **domestic manufacturing** and reducing import dependency.
 - Creates jobs in **manufacturing, R&D, logistics, quality testing.**

• Human Resource Development Scheme (2021–26)

➤ Building capacity via:

- ◆ Short-term training.
- ◆ Research fellowships.
- ◆ Renewable Energy Chairs in universities.
- ◆ National Renewable Energy Internship Programme.



V. Lessons from the Smart Cities Mission (SCM)

- **Launched:** 2015, covering 100 cities.
- **Completed:** 2,555 projects worth ₹1.51 lakh crore (as of May 2025).
- **Green initiatives:**
 - ◆ Solar power adoption.
 - ◆ Energy-efficient lighting.
 - ◆ Rainwater harvesting.
 - ◆ Waste-to-energy plants.
 - ◆ Urban farming models adaptable to rural areas.
- **Innovative responses:**
 - ◆ Cycles4Change, Streets4People for sustainable mobility.
 - ◆ Eat Smart Cities for food safety.
- **Lesson:** Cities' green innovations can be replicated in villages to enhance rural livelihoods.

VI. Mission LIFE: Circular Economy and Rural Livelihoods

- Promotes **reduce, reuse, repair, recycle**.
- **11 priority waste streams:** plastic, e-waste, tyres, batteries, oil, vehicles, C&D waste, etc.
- **Technologies:**
 - Bio-methanation.
 - Plastic-to-fuel.
 - E-waste recycling.
 - Solar-powered compactors.
- **Employment Potential**
 - Circular economy could add **33 lakh jobs** beyond existing **50 lakh**.
 - **Jobs across:**
 - ◆ Collection and segregation.
 - ◆ Advanced recycling.
 - ◆ Women-led waste enterprises.
- **Policy Support**
 - Extended Producer Responsibility (EPR) framework for plastic, batteries, e-waste.
 - Encourages formalisation of the informal waste sector and supports rural micro-enterprises.

VII. Strengthening Rural Healthcare through Green Tech

- The healthcare sector contributes **10% of global GDP**, India growing at **7–10% annually**.
- India faces a **shortage of 2.7 million healthcare workers**.
- **Green-Tech Healthcare Solutions:**
 - Solar-powered clinics.
 - Telemedicine centres.
 - Mobile digital diagnostic units.
 - AI-driven health apps.
- **Employment Potential:**
 - **Roles:** telehealth operators, solar technicians, medical logistics, rural nurses.
 - **WHO-aligned studies:** **5.4 million additional jobs (2021–25)**, contributing **₹3,429 billion annually**.
 - **Triple returns:** better health, jobs, and stronger rural security.

VIII. Nationwide Skill Ecosystem

- 30+ Sector Skill Councils (SSCs) active.
- Skill Council for Green Jobs (SCGJ):
 - ◆ Developed 44 qualifications (renewable, waste, hydrogen, etc.).
 - ◆ Network: 400+ institutions, 4,000 trainers.
 - ◆ 5 lakh+ candidates trained, including 1 lakh in solar.
- State-level collaborations:
 - ◆ Andhra Pradesh & Schneider Electric → 20 labs, 9,000 trained.
 - ◆ Maharashtra ITI upgrades with AI & solar electives.

IX. Green Growth through MSMEs and Smart Manufacturing

- MSMEs = 90% of the manufacturing sector.
- India's goal: become \$7.5 trillion economy, with 25% GDP from manufacturing.
- Smart Manufacturing:
- Technologies: AI, robotics, automation, clean-tech production.
- National Manufacturing Mission (2025) promotes EV batteries, wind turbines, electrolyzers.
- Recycling and Repair:
 - Every 10,000 tonnes of waste recycling → 115 jobs.
 - Opportunities in: repair, refurbishment, design engineering.
 - MSMEs are crucial for innovation and green jobs.

X. Eco-Conscious Tourism in Rural India

- Tourism recovered strongly post-pandemic.
- Popular eco-destinations: Kerala, Himachal, Goa, Madhya Pradesh.
- Rural employment in:
 - ◆ Homestays.
 - ◆ Local guiding.
 - ◆ Wellness tourism.
 - ◆ Cultural handicrafts.
- Example: Araku Valley Jungle Bells Project with eco-tents.

- Proposal: Granting Industry Status to hospitality lower borrowing costs, greater investment.

XI. Building a Green Workforce

- Key emerging roles:
 - ◆ Energy auditors.
 - ◆ Environmental engineers.
 - ◆ Ecologists.
 - ◆ Renewable technicians.
 - ◆ Green entrepreneurs.
- Training support: IITs, TERI, international certifications (LEED, ISO 14001).
- India's 500 GW clean energy target by 2030 expanding demand for green skills.

XII. Conclusion

- Green technology is not limited to the environment—it is reshaping livelihoods, industries, and rural economies.
- India's integrated approach—through renewable energy, skill-building, MSME support, circular economy, eco-tourism, and healthcare—is positioning the country as a global leader in climate-smart employment.
- By continuing investments in clean technology, skilling, and eco-conscious industries, India can ensure a resilient, inclusive, and sustainable future.

TOPIC 5: THE SUCCESS OF 'DIGITAL INDIA' IN RURAL INDIA

Introduction

- Digital Transformation in India
 - India has undergone remarkable changes in the field of information and communication technologies (ICT).
 - The shift from traditional to modern digital practices has touched nearly every citizen's life.
 - Successes are visible in financial inclusion, e-governance, startups, indigenous AI, digital education, and mobile manufacturing.
- Role of Digital Connectivity
 - The real driver behind this transformation is digital connectivity, often unnoticed but foundational.

- Broadband, mobile networks, satellites, and affordable data have made digital facilities accessible to rural and urban citizens alike.
- **Three Key Revolutions:**
 - **Aadhaar revolution** (unique identity and authentication system).
 - **Communication revolution** (Reliance Jio and affordable data).
 - **Infrastructure revolution** (fiber-optic networks, telecom towers, satellites).
- **Vision of Digital India:**
 - Launched on 1 July 2015 by Prime Minister Narendra Modi.
 - His vision: *“I dream of a Digital India where high-speed digital highways unite the country, 1.3 billion connected Indians are engaged in innovation, and technology ensures that communication between citizens and government cannot be corrupted.”*
 - This statement emphasizes:
 - ◆ A strong IT ecosystem.
 - ◆ Digital highways (broadband, mobile, satellite).
 - ◆ Nationwide connectivity for every Indian.
 - ◆ Transparent and corruption-free governance.

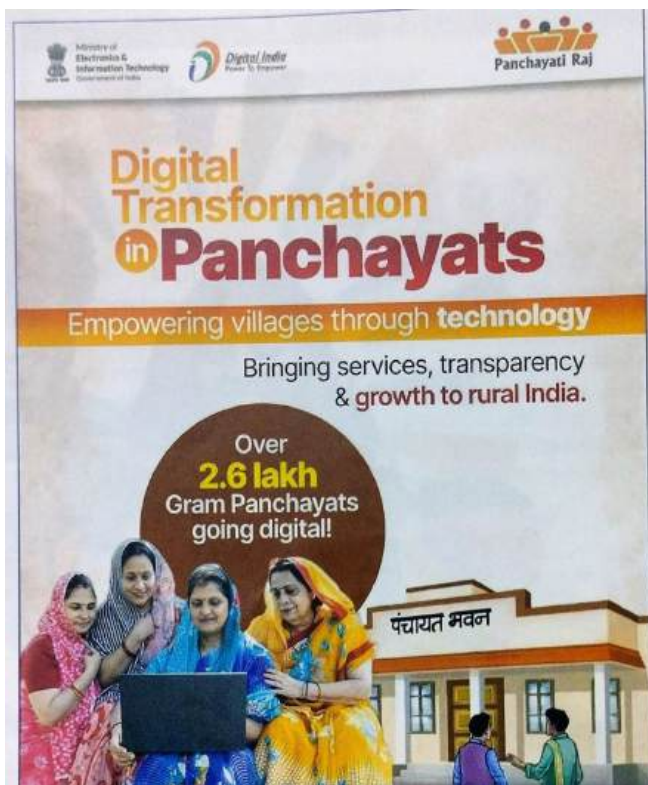
II. Expansion of Digital Connectivity

- **BharatNet Project**
 - Backbone of rural digital connectivity.
 - **As of Jan 2025:**
 - ◆ 2,18,000 Gram Panchayats are connected to high-speed internet.
 - ◆ 6,92,000 km of optical fibre laid.
- **Mobile Internet Penetration:**
 - Rapid expansion of **4G and 5G networks**.
 - 4.74 lakh 5G towers cover 99.6% of districts.
 - Mobile internet is now accessible to **1.16 billion Indians**.
- **Rural Internet Growth:**
 - 55% of India's 886 million active internet users are rural.
 - Rural growth rate in internet connectivity now faster than urban.
 - Satellite services and fixed wireless access improving connectivity in remote areas.

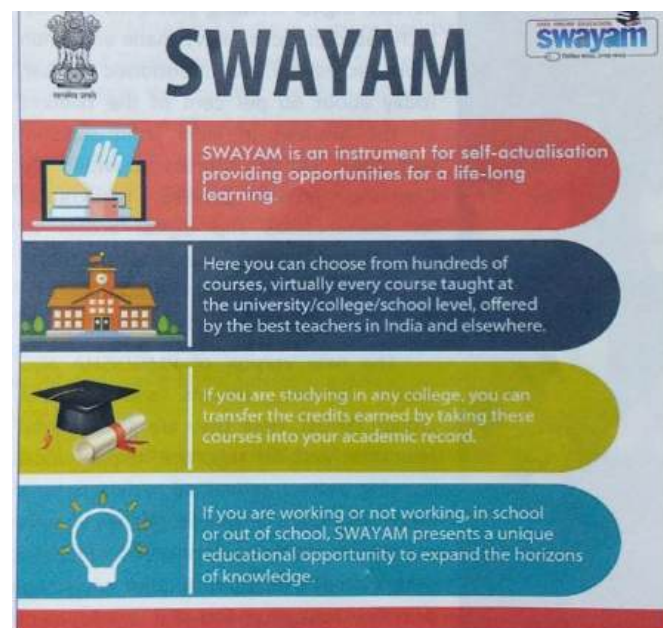
- **National Broadband Mission 2.0:**
 - Bringing high-speed broadband to the remotest villages.
 - Wi-Fi hotspots set up in panchayats.
 - Networks upgraded for reliability (ring architecture).
- **Closing the Tele-density Gap:**
 - Earlier disparity between rural and urban phone connections is narrowing.
 - Affordable smartphones and mobile penetration reaching even marginalized households.

III. Digital India and Innovation in Villages

- **Rise of Technological Innovation:**
 - Villages are now part of research in AI, Blockchain, IoT.
 - **Digital agriculture platforms** offer farmers weather, market prices, and crop advisory.
 - **Telemedicine services** provide rural healthcare access.
 - **E-governance tools** deliver over 1,200 services (via UMANG app).
- **Language Empowerment:**
 - 60% of Indian internet content is now in **regional languages**.
 - This enables wider access to digital tools for non-English speakers.
 - Apps like WhatsApp helplines, crop registration apps, and market linkage tools bridge rural needs.
- **Concrete Village-Level Examples:**
 - **Yakten (Sikkim):** First digital nomad village; Wi-Fi in every home, hi-tech farming, digital education.
 - **Akodara (Gujarat):** India's first digital village; 100% cashless transactions, mobile banking, CCTV in schools.
 - **Harisal (Maharashtra):** First smart village with Microsoft's White-Fi technology.
 - **Karnataka's e-Sahmati:** Farmers directly send crop info to retailers, cutting out middlemen.



- Regional content (60% of internet in local languages) boosts rural student participation.

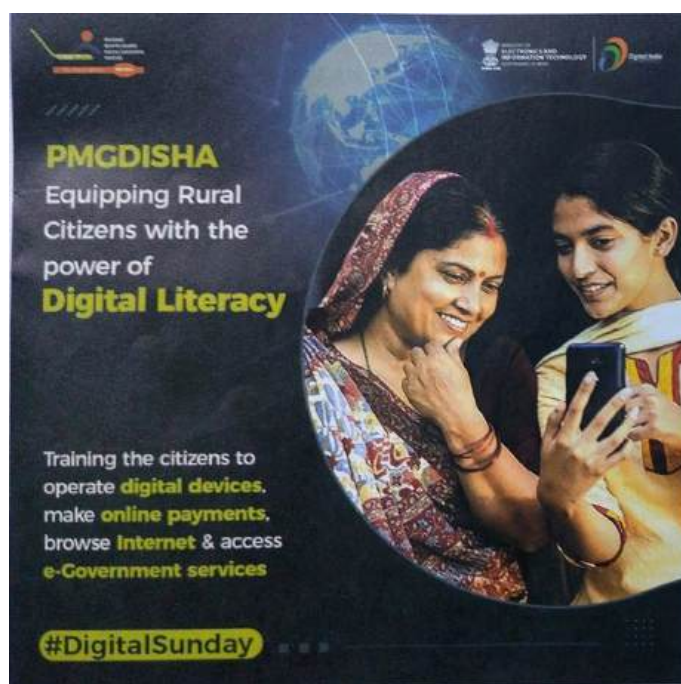


- **Mobile Penetration in Education:**

- 94.2% of rural households have mobile phones.
- Digital learning apps widely used for schoolchildren, artisans, farmers, and SHGs.

- **Impact During COVID-19:**

- Digital platforms ensured continuity of education.
- Remote learning became mainstream.



IV. Better Skills and Digital Education

- **PMGDISHA (Pradhan Mantri Gramin Digital Saksharta Abhiyan):**
 - 6.39 crore rural citizens trained in digital literacy.
 - At least one digitally literate person per household.
- **Education Technology:**
 - Online courses and exams accessible via CSCs.
 - SWAYAM, National Digital Library, PM e-Vidya make digital education inclusive.



V. Employment Opportunities in Rural India

- **Digital Economy Jobs:**
 - Customer service centers, BPOs, IT support, online sales now operating in rural towns.
 - Reduced migration to cities as local opportunities grow.
- **UPI and Digital Payments:**
 - Monthly UPI transactions exceeded **10 billion** in 2025.
 - On 2 Aug 2025, record **70.7 crore transactions in one day**.
 - Boosts financial inclusion and convenience for small traders.
- **Gig Economy and New Careers:**
 - Rural youth entering careers in cloud computing, AI, cybersecurity.
 - Freelancing and gig jobs create flexible employment opportunities.
- **Women's Participation:**
 - Women now form 47% of internet users.
 - Gender gap reduced to just 6%.
 - Women content creators, entrepreneurs, and digital workers are flourishing.

VI. Common Service Centres (CSCs) – Rural Digital Hubs

- **Scale and Reach:**
 - By June 2025: 5,60,314 CSCs operational; 78% (4,36,208) in villages.
 - CSCs provide services like Aadhaar, DigiLocker, pensions, banking, bill payments.
- **Employment Creation:**
 - Local youth employed as operators, trainers, agents.
 - SHGs and vendors benefit from micro-ATMs, kiosks, and fintech.
- **Transparency and Governance:**
 - Digital services reduce corruption.
 - Citizens can access schemes and file taxes online.

VII. Promoting Rural Entrepreneurship

- **E-Commerce Empowerment:**
 - Wi-Fi, UPI, and online marketplaces enable farmers, artisans, SHGs to sell directly to customers.

- Reduces dependence on intermediaries.
- **Women Entrepreneurship:**
 - NASSCOM's Women Entrepreneurship Programme trained 1 lakh women.
 - 83% of women-led rural enterprises are now independent.
- **Tourism and Local Startups:**
 - Villages promote culture and natural beauty through digital platforms.
 - Rural tourism startups creating local income opportunities.

VIII. Key Data Snapshots

- **BharatNet:** 2,18,000 GPs connected.
- **Optical Fibre:** 6,92,000 km laid.
- **5G Towers:** 4.74 lakh covering 99.6% districts.
- **PMGDISHA:** 6.39 crore villagers trained.
- **UPI (April 2025):** 1,867.7 crore transactions worth ₹24.77 lakh crore.
- **CSCs:** 5.6 lakh (78% in villages).
- **UPI Merchants:** 6.5 crore.

IX. Clear Policies and Future Directions

- **Policies Driving Digital India:**
 - Digital Personal Data Protection Act.
 - National AI Mission.
 - Digital India Act.
- **Comparison with Other Countries:**
 - India's achievement is unique due to sheer scale—digitizing over a billion people.
 - Online financial systems like UPI are global models.
- **Remaining Challenges:**
 - Digital divide persists in skills and access.
 - Need for continued focus on literacy, affordability, inclusivity.
- **Future Targets:**
 - Current decade named *Tech Decade*.
 - The IT sector is expected to contribute \$1 trillion to India's economy.
 - The share of IT in GDP is projected to rise from 10% (2025) to 15% by 2030.
 - **Goal:** Make India the global IT hub, just as China became the manufacturing hub.

X. Conclusion

- Digital India has transformed rural India, making internet and digital services accessible to every village.
- It has improved education, skills, jobs, entrepreneurship, and governance.
- Women, youth, and farmers have especially benefited.
- The journey is ongoing—bridging the digital divide remains crucial.
- With comprehensive participation of rural citizens, Digital India can become the foundation of India's global IT leadership.

TOPIC 6: INDIA-UK FTA – FROM FARM GATE TO PREMIUM SHELVES

I. Background of the Agreement

- **Signing and Timeline**
 - Signed on **July 24, 2025** after **three years of negotiations**.
 - Officially called the **Comprehensive Economic and Trade Agreement (CETA)**.
 - Finalised in London by PM Narendra Modi and UK PM Keir Starmer on **May 6, 2025**.
 - Marks **India's first major trade deal in over a decade**.
 - UK's **fourth trade deal** since Brexit in 2020.

INDIA-UK FTA INKED

What is an FTA (Free Trade Agreement)?
A Free Trade Agreement is a deal between countries to make trade easier by:

- ✓ Reducing or removing import and export duties
- ✓ Lowering trade barriers for goods and services
- ✓ Covering areas like investment, intellectual property, and government procurement

Source: Ministry of Commerce & Industry

INDIA-UK FTA INKED
How India Gains

Pre-FTA Duty Range	POST-FTA DUTY
Processed Food*	Up to 70%
Vegetable Oils*	Up to 20%
Transport / Auto	Up to 18%
Leather / Footwear	Up to 16%
Electrical Machinery	Up to 14%
Headgear / Glass / Ceramics	Up to 12%
Textiles / Clothing	Up to 12%
Wood / Paper	Up to 10%
Base Metals	Up to 10%
Mechanical Machinery	Up to 8%
Minerals	Up to 8%
Chemicals	Up to 8%
Plastic / Rubber	Up to 6%
Instruments / Clocks	Up to 6%
Gems & Jewellery	Up to 4%
Furniture / Sports Goods	Up to 4%
Arms / Ammunition	Up to 2%

Applies to 97.1% of tariff lines*
Source: Ministry of Commerce & Industry

- **Global Significance:**
 - India: **4th largest economy** globally.
 - UK: **6th largest economy** globally.
 - Combined influence strengthens **global economic integration**.
 - Seen as a **milestone in India's engagement with developed economies**.

II. Making Bilateral Trade More Inclusive

- **Current and Targeted Trade:**
 - Present bilateral trade: **\$56 billion**.
 - Goal: **Double by 2030**.
- **Market Access:**
 - **99% of India's exports** to the UK enjoy **duty-free access**.
 - Covers almost the **entire export basket**.
- **Beneficiary Sectors:**
 - **Labour-intensive industries:** textiles, marine products, leather, footwear, sports goods, toys, gems and jewellery.
 - **Emerging sectors:** engineering goods, auto components, organic chemicals.
- **Inclusivity Features:**
 - Designed to benefit **farmers, fishermen, women entrepreneurs, youth, startups, and MSMEs**.
 - Focus on **innovation, sustainability, and reduction of non-tariff barriers**.
 - Provides integration into **global value chains**.

III. Farm Sector: Transition from Volume to Value



- **Regional Benefits:**
 - Maharashtra – grapes, onions.
 - Gujarat – groundnut, cotton.
 - Punjab & Haryana – basmati rice, horticulture.
 - Kerala – spices.
 - NE States – horticultural crops.
- **Strategic Competitive Edge:**
 - Indian products to compete with EU, South Africa, Turkey, Canada, Vietnam, Peru.
 - **Examples:**
 - ◆ Grapes vs Brazil, Egypt, South Africa.
 - ◆ Processed food vs US, China, Thailand.
 - ◆ Sauces vs US, Japan, Thailand.

IV. Fishermen and Marine Products



- **Agriculture in Tariff Structure:**
 - 1,437 tariff lines for agriculture (14.8% of all tariff lines).
 - Processed food: 985 tariff lines (10.1%).
- **Expected Boost in Exports:**
 - 95% of agricultural items tariff-free.
 - Potential 50% rise in agri and processed food exports in next 3 years.
 - Key commodities: grapes, shrimps, semi-milled rice, onions, honey, sauces.
- **Market Opportunity:**
 - India exports agri-products worth \$36.63 bn globally.
 - UK imports \$37.52 bn, but India's share is only \$811 million.
 - Processed food: India exports \$14.07 bn globally, but UK share is just \$309.5 million.
 - Large scope for expansion.
- **Niche Products:**
 - Tea, mangoes, grapes, spices, marine products are already in demand.
 - New opportunities for jackfruit, millets, vegetables, organic herbs.
 - Duty-free access for turmeric, pepper, cardamom, mango pulp, pickles.

- **Current Exports:**
 - Marine exports: \$8.09 bn (2022-23).
 - Main items: fish, shrimp, cuttlefish.
- **UK Market Potential:**
 - UK marine imports: \$5.4 bn annually.
 - India's share: only 2.25%.
 - High demand among Indian diaspora and for processed seafood.

- **FTA Benefits:**
 - Tariff elimination: shrimps (earlier 4.2–8.5%).
 - Boost for **shrimp, tuna, fishmeal, feeds**.
 - Encourages **value-added exports** under Ch. 03 & 16.
 - Strengthens **seafood processing units**, many employing women.

V. Plantation Sector

- **Current Share:** The UK absorbs **1.7% coffee, 5.6% tea, 2.9% spice exports**.
- **Boost Through FTA:**
 - Duty-free access for coffee, tea, spices.
 - Instant coffee duty cut from **3.1% to zero**.
 - Helps India compete with **Germany, Spain, Netherlands** in coffee.
- **Opportunities:**
 - Expansion of **value-added coffee exports**.
 - Strengthening India's **brand image in global beverage markets**.

VI. Oilseeds and Produce

- **Market Expansion:**
 - Access to the UK's large oilseed market.
 - Potential for diversification into **mustard, groundnut, soybean oils**.
- **Competitiveness:**
 - Reduced tariffs improve India's position vis-à-vis **Brazil, US, Argentina**.

VII. Safeguarding Sensitive Products

- **Careful Calibrations:**
 - Focused liberalisation on **processed agri-products**.
 - Tariff concessions on some processed fruits (cherries, mango slices, apricots, prunes, dried apples) in a **phased 5–10 year manner**.
- **Exclusions:**
 - Sensitive items kept outside tariff cuts:
 - ◆ **Dairy products** (milk, cheese, butter, ghee).
 - ◆ **Fruits** (apples, pineapples, pomegranates).
 - ◆ **Cereals** (wheat, rice, maize, millets).

- ◆ **Vegetables** (tomato, onion, cauliflower, peas, etc.).
- ◆ **Edible oils & oilseeds** (soybean, mustard, palm).
- ◆ **Sugar, milled rice, pork, chicken, eggs**.

• Protection of Farmers

- Ensures **food security and rural livelihood protection**.
- Farmers' organisations, APEDA, MPEDA, Spices Board, Coffee Board play a **critical linking role**.

VIII. Trade Facilitation and Standards

- **Sanitary and Phytosanitary (SPS) Measures:**
 - Easier compliance with UK food standards.
 - Reduces rejections and builds consumer trust.
- **Simplified Documentation:**
 - Exporters allowed to **self-certify origin**.
 - No origin proof needed for **shipments under £1,000**.
 - Supports **small businesses & e-commerce**.
- **Rules of Origin:**
 - Aligns with Indian supply chains in **textiles, machinery, pharma, processed food**.

IX. Other Key Sectors Beyond Agriculture

- **Textiles and Apparel:**
 - **Earlier duties: 8–12%**.
 - **Post-FTA: zero duty**.
 - **Key exports:** handmade carpets, coir, cotton yarn, jute, RMG, silk, wool, manmade fibres.
 - Boosts competitiveness vs **Bangladesh, Vietnam, China**.
- **Leather and Footwear:**
 - Duties earlier up to **15%**.
 - **Now: zero duty**.
 - Major clusters in **Uttar Pradesh, Tamil Nadu** to benefit.

TOPIC 7: AI-ENABLED DIGITAL SKILLING FOR RURAL INDIA

I. Introduction: Rural India at a Pivotal Juncture

• Context:

- Rural India is witnessing the intersection of **demographic potential, economic aspirations, and rapid technological change.**
- Improvements in infrastructure and connectivity exist, but **challenges remain:**
 - ◆ Limited skill development.
 - ◆ Fragmented social protection systems.
 - ◆ Economic vulnerability of the rural workforce.

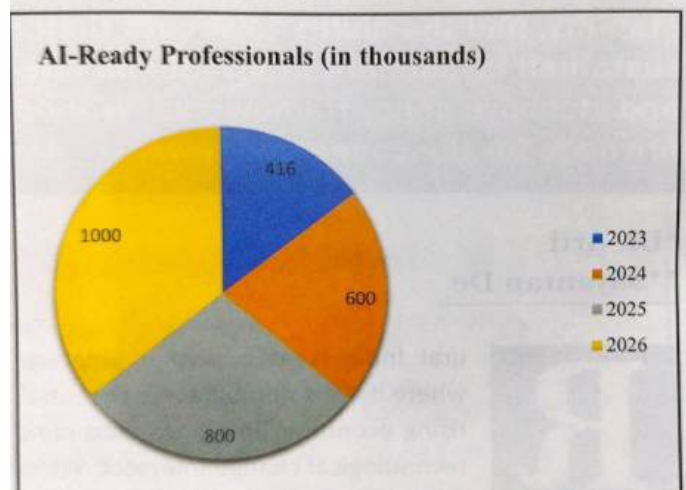
• Limitations of Conventional Skilling:

- Often **mismatched with market needs.**
- Do not align with **local capabilities.**
- Fail to connect rural youth with **emerging job sectors.**

• Impact on Lives:

- **Example:** *Asha, a 22-year-old from West Bengal, transformed through a government-backed AI skilling program.*
 - ◆ Learned AI basics and online business skills.
 - ◆ Started an **online handicraft store** with stable income.
 - ◆ Enrolled in **health and pension schemes** for social security.
- Demonstrates how **AI-driven skills create livelihoods, dignity, and empowerment.**

Figure 1: AI-Ready Professional Over time



Source: (Dwivedi et al., 2025)

• Gems, Jewellery, Handicrafts:

- Earlier duties up to 4%.
- Now fully eliminated.
- Helps **handcrafted and artisanal products** access UK premium markets.

X. Conclusion

• Landmark for Rural Economy:

- Sets stage for **quantum leap in agri-exports.**
- Enables **value addition and premium branding** of Indian products.

• Balanced Approach:

- Expands opportunities while **protecting sensitive sectors.**
- Ensures **inclusive growth** for small farmers, artisans, and workers.

• Strategic Significance

- India is positioned as a **competitive global supplier.**
- Strengthens **India's soft power** through cultural and traditional exports.

II. The Rise of Digital Inclusion and Social Security

- **Growth in Coverage:**
 - Social security coverage grew from **19% in 2015 to 64% in 2025 (PIB, 2025)**.
 - **Enabled by:**
 - ◆ **Aadhaar** digital identity system.
 - ◆ **Direct Benefit Transfer (DBT)** reaching rural areas.
- **Digital Connectivity:**
 - Nearly **half of all internet users** in India now live in rural regions.
 - Expanding ground for **AI-enabled digital skills**, especially for **youth and women**.
- **Government Push:**
 - **The Ministry of Skill Development & Entrepreneurship (MSDE)** leads initiatives.
 - **Skill India Digital Hub** – personalised AI-powered education in regional languages.
 - Supported by **Digital India** and **BharatNet** connectivity projects.
- **Employment Impact:**
 - After skilling drives, employment rose in:
 - ◆ **Manufacturing: +15%.**
 - ◆ **Services: +20%.**
 - ◆ **Construction: +25%.**
 - **AI-ready workforce growth:** 416,000 (2023) → nearly **1 million (2026 projection)**.

III. Linkage Between Skills, Empowerment, and Social Security

- **Skills as Empowerment:**
 - AI skills expand opportunities beyond **traditional agriculture/informal work**.
 - Enable:
 - ◆ **Formal jobs.**
 - ◆ **Self-employment.**
 - ◆ **Entrepreneurship.**
 - Provide **steady income and dignity**.
- **Social Security Access:**
 - Formal employment brings **insurance, pensions, worker rights**.
 - Digital skills allow rural workers to enrol in schemes like:
 - ◆ **Pradhan Mantri Jan Dhan Yojana (PMJDY)** – financial inclusion.

- ◆ **Atal Pension Yojana (APY)** – retirement security.

- ◆ **e-Shram portal** – protection for unorganised workers.

- **Transforming Vulnerability into Resilience:**

- Digital literacy enables:

- ◆ Online access to government services.

- ◆ Faster applications for benefits.

- ◆ **Community-driven AI innovations** (e.g., local problem-solving).

- **Policy Synergy:**

- **Skill-building + social security integration.**

- Ensures workers are **employable and protected**.

- Aligns skilling with **emerging industry demands**.

IV. Government Initiatives Driving Change:

- **Skill India Mission:**

- Over a **decade of skilling efforts**.

- Includes **PMKVY 4.0 (2022–2025)** focusing on:

- ◆ AI, cybersecurity, digital marketing.

- ◆ Free training + monetary awards linked to certifications.

- Integrated with **NAPS** (apprenticeships) and **Jan Shikshan Sansthan (JSS)**.

- **2.27 crore beneficiaries**, largely rural and marginalised.



- **SOAR (Skilling for AI Readiness):**
 - Focused on school students (Classes 6–12) and teachers.
 - Covers AI basics, ethics, cybersecurity, career guidance.
 - Aims for **equitable AI education access**.
- **KaushalVerse Digital Portal (NCVET):**
 - Enhances **skill certification and regulation transparency**.
- **Public-Private Partnerships:**
 - Collaboration with firms like **Microsoft** for AI skilling programs.
 - Special focus on **women entrepreneurs**.
- **Indian Institutes of Skills (IIS):**
 - Specialised **Industry 4.0 training institutes**.
 - Supported through **CSR-funded projects** under National Skill Development Fund.
- **Draft National Policy on Skill Development & Entrepreneurship 2025:**
 - Envisions **future-ready workforce**.
 - Strong emphasis on **equity for rural and marginalised groups**.

V. Bridging the Digital Divide Through AI Skilling

- **Current Digital Literacy Gaps:**
 - Only **25% of rural households are digitally literate** vs. 61% urban (ideasforindia.in).
 - Risk of rural exclusion from the AI-driven economy.
- **Existing Programs:**
 - **PMGDISHA:** 6.39 crore trained (by March 2024).
 - **CSCs (5.6 lakh centres):** hubs for AI-enabled training under **India AI Mission**.
- **State-Level Initiatives:**
 - **Example: AI Pragma (Uttar Pradesh)** – aims to train **10 lakh citizens** in AI, ML, data analytics.
- **Opportunity Gap:**
 - Google.org-ADB report: only **1 in 5 Indian youth** exposed to AI skills.
 - Highlights **need for rapid scale-up**.

VI. Women at the Forefront of Digital Empowerment

- **Digital Gender Gap:**
 - Women in rural India:
 - ◆ **11% less likely** to own smartphones.
 - ◆ **40% less likely** to use mobile internet (GSMA, 2023).
- **AI Skilling for Women:**
 - Moves women from **wage-based roles to entrepreneurship**.
 - Domains: AI-enabled agriculture, online retail, digital services.
 - Closing the gender gap could add **\$700 bn to GDP by 2025 (McKinsey)**.
- **Impactful Programs:**
 - **PMGDISHA & CSCs** training women in AI and digital services.
 - Women-led **CSCs** now deliver **telemedicine, AI-based agri-advisories, and fintech services**.
- **Breaking Barriers:**
 - AI-based **language learning tools** overcome literacy gaps.
 - Cloud platforms enable **remote e-commerce businesses**.
- **Case Example: Jharkhand**
 - Women trained under **AI Pragma** developed **low-cost AI crop disease detection models**.
 - **Benefits:** new income streams + enhanced food security.

VII. AI-Driven Agriculture Advisory Systems

- **Livelihood Security through AI:**
 - Platforms give **location-specific crop advice, pest control, climate adaptation**.
 - Act as **informal social protection** by stabilising farmer incomes.
- **Examples:**
 - **Digital Green's AI Chatbot**.
 - **Krishi AI (NITI Aayog)**.
 - Provide **low-data, voice-enabled advisories** in local languages.
- **Impact:**
 - Predicts pest infestations weeks ahead.
 - Reduces crop loss by **up to 30% (World Bank, 2024)**.

- Reduces middlemen dependence; boosts direct access to **e-NAM and digital markets**.

VIII. Conclusion

- **Beyond Technical Skills:**

- AI-enabled digital skilling = **social transformation**.
- Provides **financial stability, bargaining power, and resilience**.

- **Future Priorities:**

- Affordable rural internet.
- Local language AI tools.
- Inclusive policy frameworks.

- **Partnerships Needed:** Government, private sector, and civil society must collaborate.

- **Vision for Rural India**

- Every rural youth like Asha can become a **leader, innovator, and entrepreneur**.
- True success of AI skilling will be measured in **lives uplifted**, not algorithms created.