



PadhAI

Kurukshetra

September Edition



Welcome to PadhAI

KURUKSHETRA MONTHLY COVERAGE

You are here because you understand a fundamental truth of UPSC preparation: ***it's not about reading everything – it's about reading what truly matters, in the right way, at the right time.***

Magazines like Kurukshetra offer deep insights into rural development, governance, social schemes, and grassroots policy implementation. Yet for many aspirants, the challenge lies in separating exam-relevant content from general narratives.

PadhAI's Kurukshetra coverage is designed to do exactly that - ***filter, structure, and align policy discussions with UPSC requirements.***

Why This Kurukshetra Coverage Matters

At PadhAI, we don't reproduce articles. We ***extract core themes***, map them with the syllabus, and connect them with ***Prelims and Mains PYQs***.

Every topic included here:

- carries relevance for ***GS Papers or Essay***,
- strengthens understanding of ***developmental and governance issues, and***
- builds ***analytical depth*** rather than surface-level knowledge.

Nothing is added for volume.

Everything is added for value.

Part of the PadhAI Preparation Ecosystem

This Kurukshetra coverage forms part of a larger, integrated learning system that includes:

- early and concise ***monthly magazines***,
- ***daily PIB summaries*** with exam-focused clarity,
- ***monthly compliance tracking***,
- complete ***Prelims & Mains PYQs with structured answers***,
- relevant ***news article summaries***, and
- ***personal tutor chat support*** for continuous guidance.

The aim is simple:

one trusted ecosystem instead of multiple scattered sources.

Our Guiding Philosophy

At PadhAI, everything is built around one belief:

- *Learn only what matters.*
- *Learn it the right way.*
- *Learn it at the right time.*

We don't believe in shortcuts.

We believe in clarity, consistency, and cumulative preparation.

A Final Note

UPSC preparation is demanding and often overwhelming.

PadhAI exists to ensure you prepare with ***direction, relevance, and confidence*** — never blindly, never alone.

If this **Kurukshetra** coverage helps you save time, connect policy with practice, and strengthen your answers, then it has served its purpose.

Welcome to PadhAI.

A community built to prepare — not to overwhelm.

Topic I: Fostering Jobs, Building Bharat: ELI Scheme as a Gamechanger



Summary: The **Employment Linked Incentive (ELI)** Scheme is a flagship initiative launched to bolster job generation, enhance employability, and provide social security, particularly within the **manufacturing sector**. It represents a paradigm shift by directly linking monetary incentives to actual job creation and long-term retention.

Background: Announced as part of the Prime Minister's five-scheme package in the **Union Budget 2024-25**, the ELI Scheme came into effect on **1st August 2025**. It evolved from earlier post-COVID recovery programs, like the Aatmanirbhar Bharat Rojgar Yojana, to create a more targeted, skill-focused approach to youth employment.

Key Points:

- The scheme has a projected outlay of **Rs. 99,446 crore**.
- It is implemented in two parts: providing **incentives for first-time employees** to join the formal workforce and offering **support to employers** for generating additional jobs.
- Unlike traditional training programs, ELI training is **demand-driven** and directly tied to sector-specific opportunities.
- Implementation involves multi-agency coordination between the Ministries of Labour, Finance, and Skill Development, along with the **EPFO and UIDAI**.
- Robust monitoring includes **Aadhaar authentication**, cross-verification with GST/IT data, and **AI/ML integration** for fraud detection.

Prelims Facts (One Liners):

1. The ELI Scheme officially came into effect on **August 1, 2025**.
2. Employers must submit a monthly **Electronic Challan-cum-Return (ECR)** for scheme compliance.

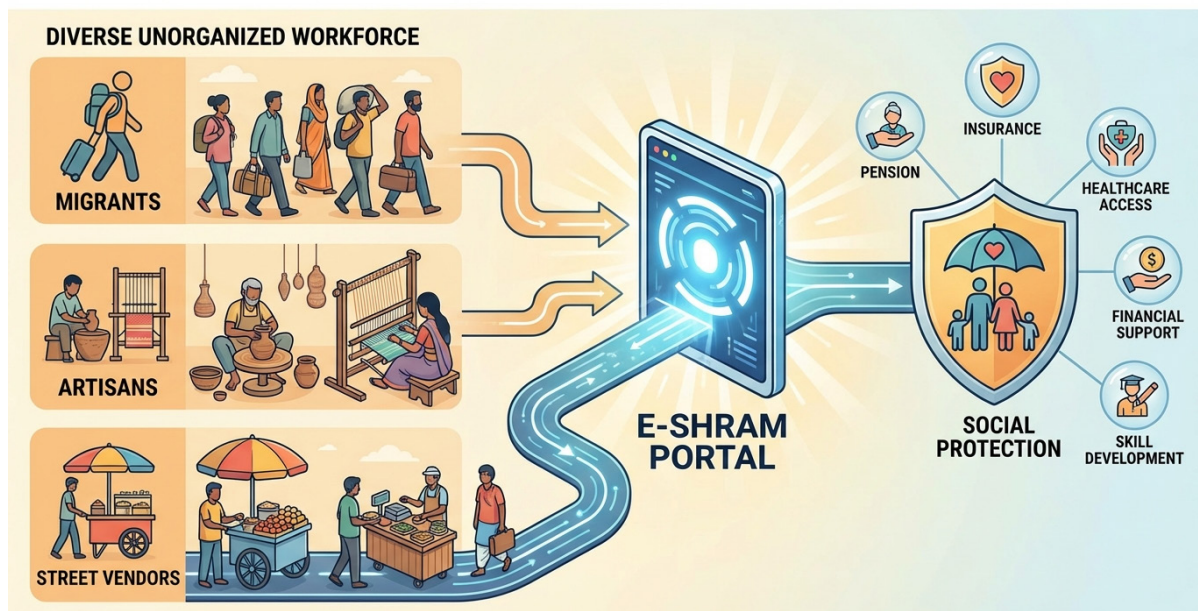
- The scheme focuses on the **manufacturing sector** to foster inclusive and sustainable economic growth.
- The Aatmanirbhar Bharat Rojgar Yojana (2020-22), a predecessor, benefited over **60 lakh individuals**.

MCQ Practice: Q. What is the primary distinguishing feature of the Employment Linked Incentive (ELI) Scheme compared to traditional skill-development programs? A) It focuses solely on agricultural skill sets. B) It provides training that is directly tied to sector-specific employment opportunities and actual job creation. C) It is a purely voluntary program with no budgetary outlay. D) It replaces all existing Sector Skill Councils.

Answer: B (The ELI scheme is distinct because it links training directly to employment and makes employers jointly accountable for job creation.)

Topic 2: Unorganized Workers and Social Security Measures

UNORGANIZED WORKERS & SOCIAL SECURITY: INTEGRATION THROUGH E-SHRAM



Summary: The **unorganized sector** is a pillar of the Indian economy, employing over **90% of the total workforce** and contributing approximately 50% to the national GDP. Social security measures are designed to provide these marginalized workers with job security, legal protection, and access to basic amenities.

Background: The legislative framework for these protections is rooted in the **Unorganized Workers' Social Security Act, 2008**, and has been further strengthened by the **Code on Social Security, 2020**, which extended coverage to gig and platform workers.

Key Points:

- The Ministry of Labor categorizes these workers into four groups: **Occupational** (farmers, artisans), **Nature of Employment** (migrants, casual), **Distressed** (scavengers), and **Service** (domestic workers).
- **Life/Accident Insurance:** Provided through **PMJJBY** and **PMSBY**, with 23.6 crore enrolled as of April 2025.
- **Retirement Security:** The **PM Shram Yogi Maan-Dhan (PM-SYM)** offers a monthly pension of **Rs. 3,000** for workers earning up to Rs. 15,000 per month.
- **Livelihood Support:** **PM SVANidhi** provides loans up to Rs. 30,000 for street vendors.
- **Food Security:** Enabled via the **One Nation One Ration Card (ONORC)**, benefiting 81 crore people.

Prelims Facts (One Liners):

1. Social protection coverage in India nearly doubled to **48.8% by 2024**.
2. More than **53% of E-Shram registrations** are women.
3. The **Atal Pension Yojana (APY)** has over 7.65 crore subscribers.
4. The **PM Vishwakarma Yojana** provides support to over 2.37 million artisans.

MCQ Practice: Q. Which recent legislation consolidates multiple labor laws and extends social security coverage to gig and platform workers? A) Unorganized Workers' Social Security Act, 2008 B) Code on Social Security, 2020 C) PM Shram Yogi Maan-Dhan Act D) National Commission on Labor Report 1969

Answer: B (The Code on Social Security, 2020, consolidates labor laws and explicitly includes unorganized, gig, and platform workers.)

Topic 3: Green Technology for Sustainable Rural Jobs



Summary: India's transition toward a **clean and green economy** is a major driver for rural employment. Green technologies—ranging from renewable energy to waste management—are creating sustainable livelihoods while addressing environmental imperatives.

Background: Supported by missions like the **National Green Hydrogen Mission** and **PM-KUSUM**, India now ranks **4th globally** in renewable energy employment as of 2025.

Key Points:

- **Renewable Energy:** Employs **1.1 million people**; decentralized solutions like solar microgrids and irrigation pumps reduce rural migration.
- **Skill Training:** Programs like **Suryamitra, Vayumitra, and Jal-Urjmitra** train youth in solar, wind, and hydropower domains.
- **Circular Economy:** Waste-to-energy and e-waste recycling have the potential to create **33 lakh additional jobs**.
- **Green Healthcare:** Solar-powered health centres and AI diagnostics generate employment in operations and digital health services.
- **Eco-Tourism:** Generates transferable skills in hospitality and digital marketing in rural clusters like Araku Valley.

Prelims Facts (One Liners):

1. India ranks **4th globally** in renewable energy employment as of 2025.
2. The **PM-KUSUM** scheme has the potential to create **7.55 lakh job-years**.
3. Recycling **10,000 tonnes of waste** generates approximately **115 jobs**.
4. The **Skill Council for Green Jobs (SCGJ)** has trained over 500,000 candidates.

MCQ Practice: Q. According to the sources, how many additional jobs can be generated across India through circular economy and waste management initiatives? A) 1.1 million B) 5.4 million C) 33 lakh D) 7.55 lakh

Answer: C (Circular economy and advanced waste management solutions have the potential to create 33 lakh additional jobs.)

Topic 4: Digital India and Rural Transformation



Summary: Launched in 2015, the **Digital India programme** is transforming rural areas into a knowledge-based society. It enhances connectivity, fosters innovation in agriculture, improves access to education, and generates new employment in the gig economy.

Background: This transformation is underpinned by key policies such as the **National Broadband Mission** and the **Digital Personal Data Protection Act**, aiming to reach a **\$5 trillion economy** with IT contributing significantly by 2025.

Key Points:

- **Connectivity:** The **BharatNet Project** has connected **2,18,000 Gram Panchayats** with optical fibre.
- **Education:** **PMGDISHA** has trained **6.39 crore rural citizens** in digital literacy.
- **Innovation:** Villages are adopting **AI, IoT, and blockchain** for services like telemedicine and digital agriculture.
- **Employment:** New jobs are emerging in **IT support, BPOs, and content creation**, reducing rural-urban migration.
- **Financial Inclusion:** **UPI transactions** have crossed **10 billion per month**.

Prelims Facts (One Liners):

1. **Rural internet users** now constitute **55%** of the total users in India.
2. **4G and 5G networks** currently cover **99.6% of districts**.
3. **Regional language content** makes up **60%** of internet content in India.
4. **Harisal (Maharashtra)** is a notable smart village using White-Fi technology.

MCQ Practice: Q. Which program is specifically credited with training 6.39 crore rural citizens in digital literacy? A) BharatNet B) PMGDISHA C) UMANG D) SWAYAM

Answer: B (PMGDISHA is the specific program mentioned for training 6.39 crore rural citizens in digital literacy.)

Topic 5: India-UK FTA and Rural Economy



Summary: The India-UK **Comprehensive Economic and Trade Agreement (CETA)**, signed on **July 24, 2025**, marks a transformative milestone for the rural economy. It provides duty-free access for major Indian exports and aims to double bilateral trade by 2030.

Background: This is India's first major trade deal in a decade, designed to expand the country's global trade footprint post-Brexit and strengthen economic integration.

Key Points:

- **Market Access:** Provides **duty-free access** for **99% of India's exports**, including textiles, leather, footwear, and engineering goods.
- **Agri-Export Boost:** Targeted commodities like **grapes, shrimps, honey, and spices** are expected to see a **50% increase** in exports over three years.
- **Small Farmer Support:** The FTA encourages value addition and diversification, benefiting **small/marginal farmers and FPOs**.
- **Marine Sector:** Duty-free access for **shrimp and fish** will benefit coastal fisherfolk and women in processing plants.

- **Regional Growth:** Trade in gems, jewellery, and furniture will boost employment in clusters across **UP, Tamil Nadu, and Gujarat.**

Prelims Facts (One Liners):

1. The India-UK FTA (CETA) was signed on **July 24, 2025.**
2. Bilateral trade is targeted to reach **\$112 billion by 2030** (double the current \$56 billion).
3. The agreement covers **1,437 agricultural tariff lines.**
4. Simplified **Sanitary & Phytosanitary (SPS) measures** facilitate e-commerce and small consignments.

MCQ Practice: Q. By what year is the India-UK bilateral trade targeted to double according to the 2025 FTA? A) 2025 B) 2027 C) 2030 D) 2047

Answer: C (The FTA aims to double bilateral trade to reach the target by 2030.)