



2026  
MAY MONTHLY  
— MAGAZINE —

# Yojana

— BY —



PadhAI



# Welcome to PadhAI

## Yojana Monthly Magazine

You are reading this because you understand that **UPSC preparation is not about reading everything, but about reading what matters most.**

Government publications like Yojana are rich in ideas, policies, and perspectives — but reading them cover to cover is neither time-efficient nor exam-effective. PadhAI's Yojana coverage exists to **filter, structure, and translate policy discussions into exam-ready insights.**

## Why PadhAI's Yojana Coverage

Most aspirants struggle with Yojana due to:

- Lengthy articles,
- Lack of direct exam linkage, and
- Difficulty connecting content with PYQs.

At PadhAI, we extract only the most relevant themes, align them with Prelims and Mains demands, and present them in a format that helps you think like the examiner expects.

Every topic included here:

- Has relevance to GS Papers or Essay,
- Links directly or indirectly with previous year questions, and
- Strengthens your policy understanding and analytical depth.

Nothing is added for volume. Everything is added for value.

## Part of the PadhAI Preparation Ecosystem

This Yojana coverage is part of a larger, integrated system that includes:

- Fast and concise monthly magazines, published early
- Daily PIB summaries, filtered and exam-oriented
- Monthly compliance coverage
- Complete Prelims & Mains PYQs with structured answers
- News article summaries from relevant platforms
- Personal tutor chat support for continuous guidance

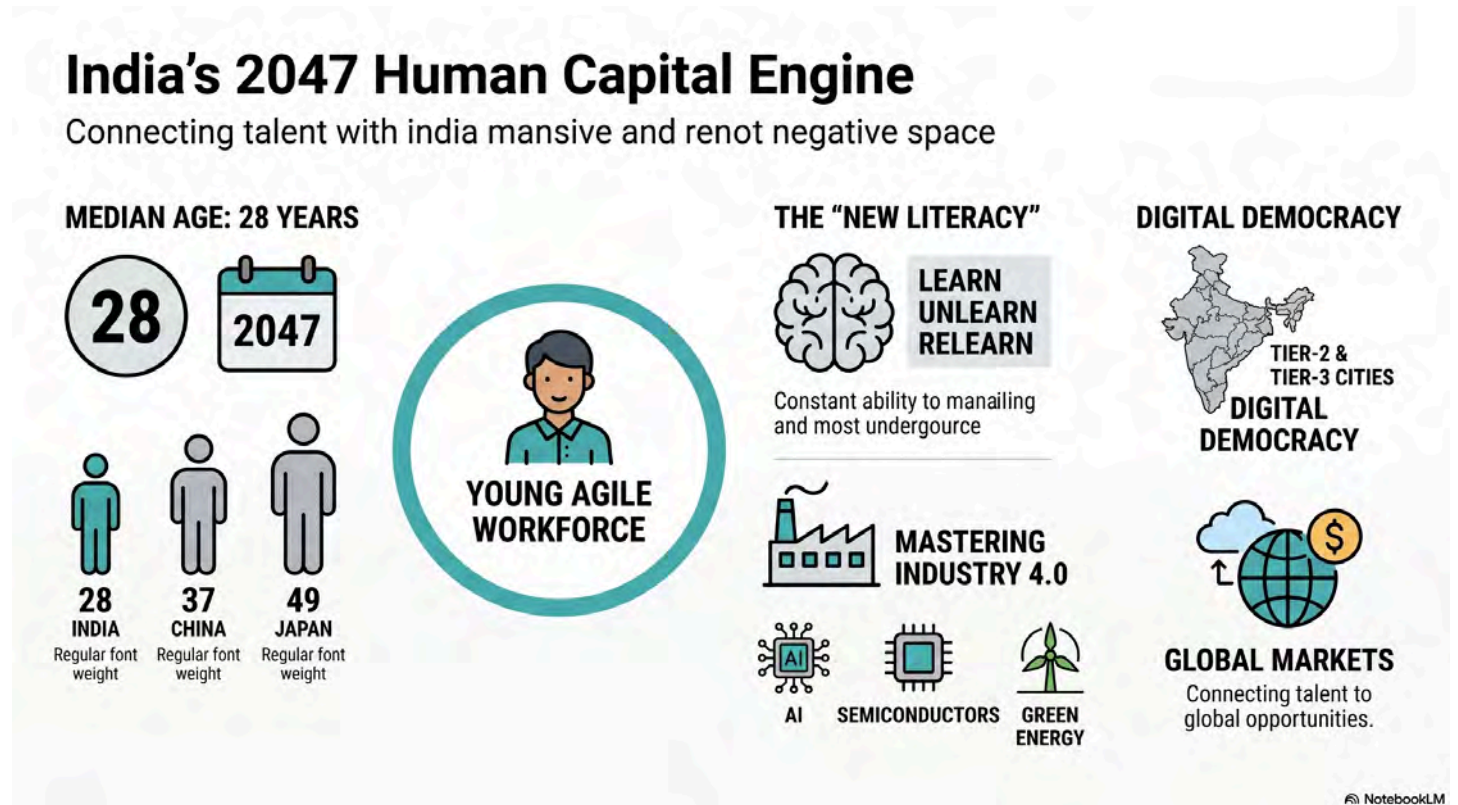
The aim is simple: **one trusted system instead of multiple disconnected sources.**

## 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.**

## Topic 1: Human Capital—The Architect of Viksit Bharat



**Summary:** This topic positions human capital as the primary driver of India's metamorphosis from a passive labor reservoir to a dynamic powerhouse of innovation. It explores the qualitative empowerment of individuals as a prerequisite for sustaining growth toward the **Viksit Bharat @ 2047** milestone.

**Background:** Historically, India's growth was measured by statistical milestones like GDP; however, the shift to Industry 4.0 (AI, Semiconductors, Green Energy) necessitates a workforce capable of "learning, unlearning, and relearn". The current "demographic window" is time-limited, as the working-age population share is projected to decline after 2030.

### Key Points:

- **The Competency Shift:** Moving beyond terminal learning (degrees) toward a culture of agility, technical proficiency, and "job-readiness" by integrating vocational training into secondary education.
- **Industry 4.0 Convergence:** Traditional trades are merging with high-tech frontiers such as Artificial Intelligence, Semiconductors, and Green Energy, requiring cognitive sophistication and adaptive intelligence.

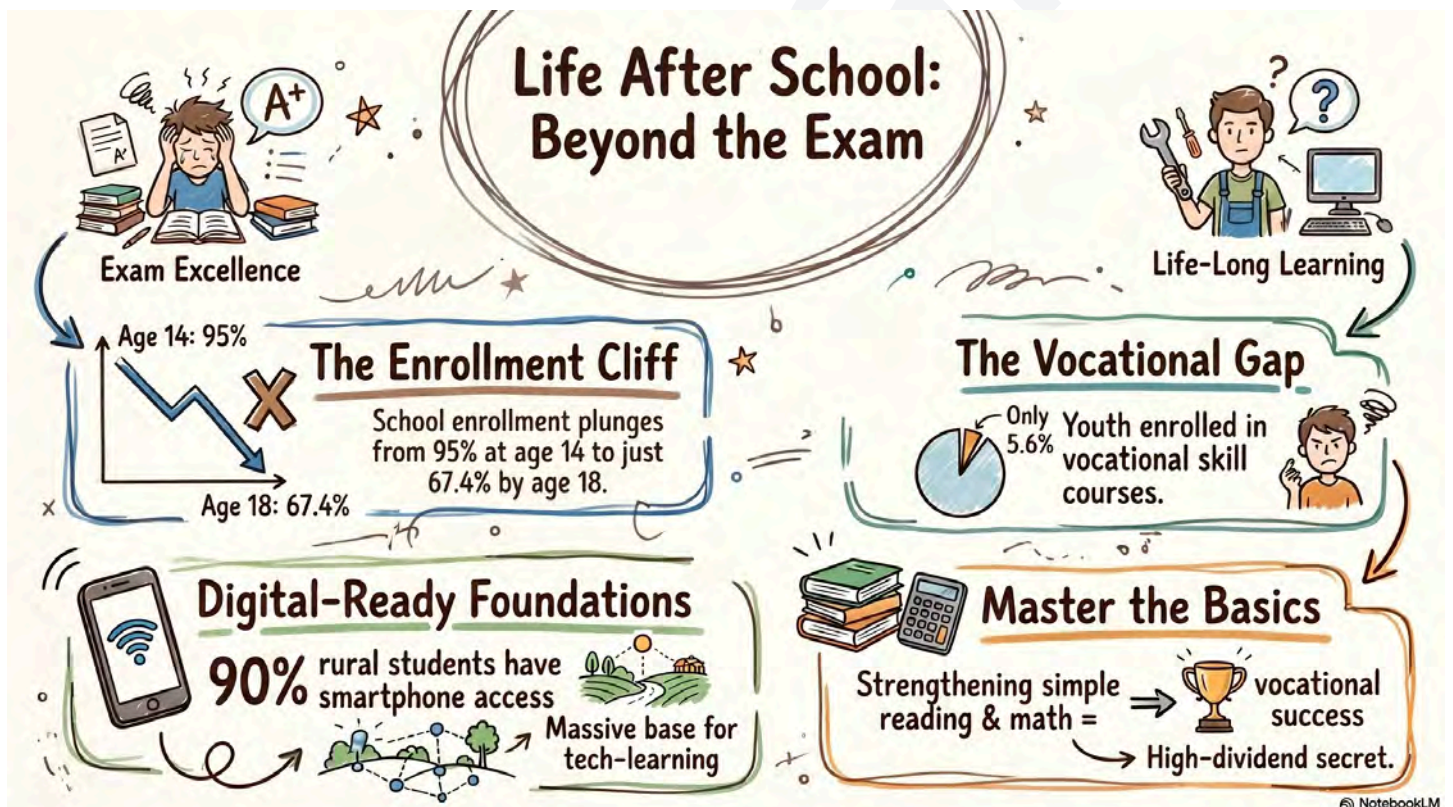
- **Digital Democracy:** The digital revolution allows talent from Tier-2 and Tier-3 cities to participate in global value chains, effectively democratising economic opportunity.

**Prelims Facts (One Liners):**

- **India's Median Age:** 28 years—the youngest among major global economies.
- **GDP Status (2025):** India's GDP surpassed **USD 4.13 trillion**.

**MCQ Practice: Q.** According to the source, what constitutes the "new literacy" required for India's future workforce? A) Mastery of colonial-era academic bifurcation. B) The ability to learn, unlearn, and relearn. C) Attainment of multiple terminal degrees. D) Migration to urban industrial hubs.  
**Answer: B** (The source identifies this ability as essential for adaptability in a world of constant change.)

**Topic 2: Looking Beyond High School—Education for Life and Work**



**Summary:** This section examines the readiness of India's youth for life after secondary school, moving the focus from narrow exam excellence to life-long learning and hands-on skills. It

highlights the disconnect between current high-octane exam environments and actual workplace requirements.

**Background:** While primary enrollment has seen massive attention, the secondary stage remains dominated by high-stakes exams. **ASER 2023** data indicates that while 95% of 14-year-olds are enrolled, this drops to 67.4% by age 18, often because students must work outside the home.

### Key Points:

- **Aspiration vs. Reality:** Youth aspirations are heavily skewed toward government jobs, the military, and medicine, yet many rural students lack information on how to navigate these pathways.
- **Foundational Gaps:** There is an urgent need to strengthen basic arithmetic and reading skills at the secondary level, as these generate high dividends for daily tasks and vocational success.
- **Digital Skills at the Grassroots:** Over 90% of rural students (ages 14–16) have smartphones at home and can perform basic digital tasks, suggesting a strong base for tech-integrated learning.

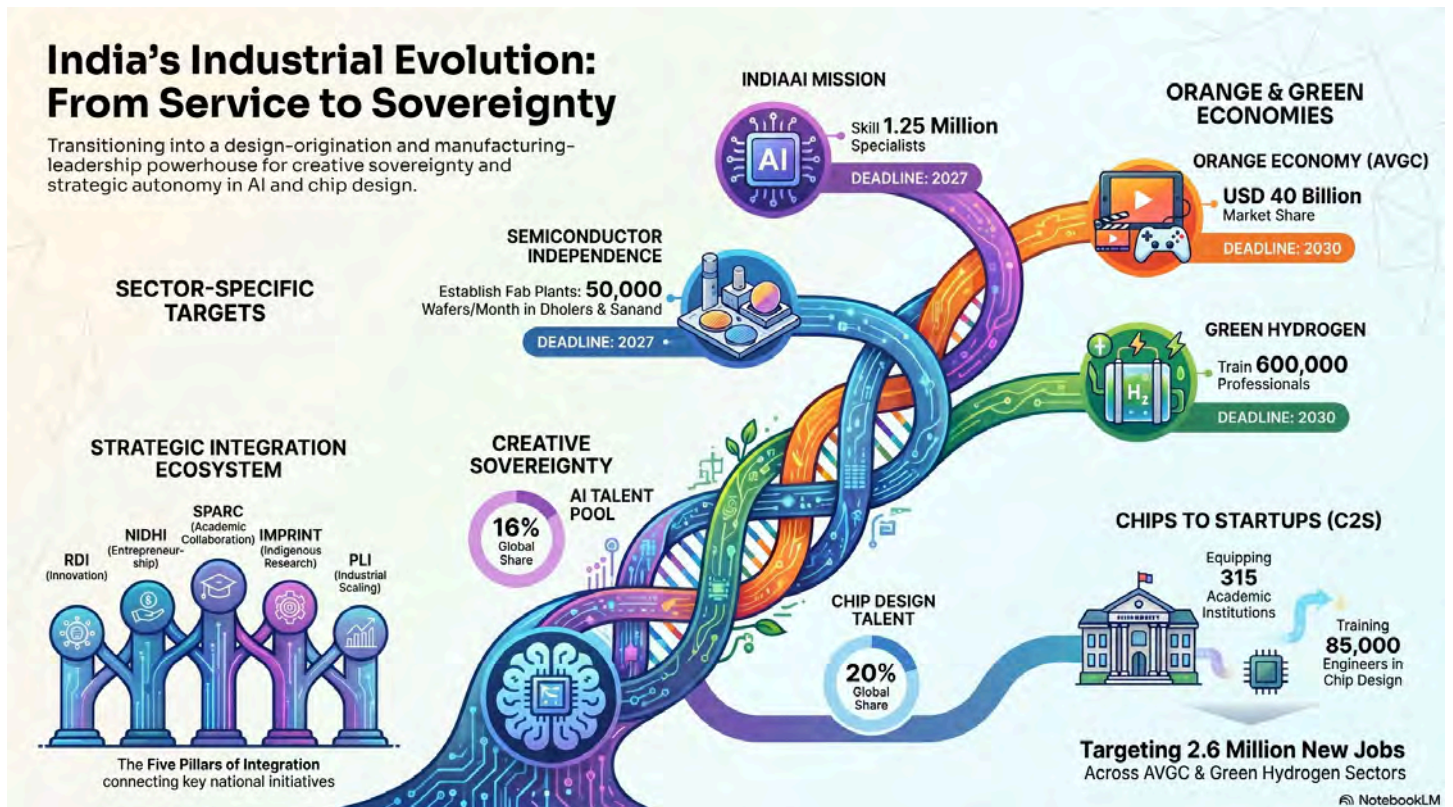
### Prelims Facts (One Liners):

- **PARAKH 2024:** Performance Assessment, Review, and Analysis of Knowledge for Holistic Development—a school-based national assessment initiative.
- **ASER 2024 Findings:** Nearly 90% of rural students surveyed had access to a smartphone at home.

**MCQ Practice: Q.** Based on the ASER 2023 study cited, approximately what percentage of the 14-18 age group were doing vocational courses? A) 5.6% B) 25.4% C) 41.7% D) 67.4% **Answer: A** (The source states only about 5.6% of youth in this age group were doing vocational courses, mostly short-term.)

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## Topic 3: Skilling for an Innovation-Driven Future (Frontier Tech)



**Summary:** India is transitioning from a service-delivery workforce into a "design-origination and manufacturing-leadership" powerhouse. This involves building "creative sovereignty" and strategic autonomy in sectors like AI, semiconductors, and green energy.

**Background:** Industry 4.0 is profoundly restructuring the global economy. India aims to leverage its 16% share of the global AI talent pool and 20% share of global chip design talent to secure domestic supply chains and geopolitical leverage.

### Key Points:

- **Artificial Intelligence (AI):** The **IndiaAI Mission** focuses on skilling 1.25 million specialists by 2027 and democratising GPU computing for startups in Tier-2 and Tier-3 cities.
- **Semiconductor Fabrication:** Moving beyond "back-office design," India is building fab plants in Dholera (Gujarat) and Sanand, aiming to produce **50,000 wafers per month** by 2027.
- **The Orange Economy:** A strategic plan to capture the **AVGC** (Animation, Visual Effects, Gaming, Comics) market, targeting a USD 40 billion share and 2 million jobs by 2030.

### Prelims Facts (One Liners):

- **National Green Hydrogen Mission:** Aims to train **600,000 professionals** by 2030.
- **IndiaAI Mission:** A **Rs 10,372 crore** initiative to strengthen computational infrastructure and AI talent.

**MCQ Practice: Q.** The **Chips to Startups (C2S)** initiative mentioned in the source primarily aims to:  
 A) Subsidise mobile phone manufacturing. B) Equip academic institutions with EDA tools to train semiconductor engineers. C) Facilitate the export of raw silicon. D) Replace IIT graduates with vocational apprentices. **Answer: B** (The source states C2S has equipped 315 academic institutions to provide 85,000 engineers with hands-on chip design experience.)

## Topic 4: Transforming Work—India's Four Labour Codes



**Summary:** The consolidation of **29 central labour enactments** into four coherent codes represents a historic restructuring of Indian labour law. The reform seeks to reconcile worker rights with employer compliance and market formalisation.

**Background:** Previously, Indian labour law was criticised for fragmentation and inconsistent definitions of "wages" across statutes. The **Second National Commission on Labour (2002)** recommended this consolidation to improve legal certainty and MSME growth.

**Key Points:**

- **The Code on Wages:** Introduces a uniform definition of "wages" to prevent artificial exclusion of allowances from social security calculations and establishes a **National Floor Wage**.
- **Expanding Social Security:** Formally recognises **gig workers and platform workers**, enabling scheme-based social protection for app-based work outside traditional employer-employee relationships.
- **Industrial Flexibility:** Raises the threshold for prior government permission for retrenchment from 100 to **300 workers** in specific establishments to encourage enterprise growth.

**Prelims Facts (One Liners):**

- **Consolidation Date:** The Labour Codes were brought into force with effect from **21 November 2025**.
- **Inspector-cum-Facilitator:** A new approach shifting from adversarial enforcement to compliance assistance.

**MCQ Practice: Q.** Which Labour Code formally recognises "gig workers and platform workers" for the first time in Indian law? A) Code on Wages, 2019. B) Industrial Relations Code, 2020. C) Code on Social Security, 2020. D) OSHWC Code, 2020. **Answer: C** (The source identifies this as the most discussed innovation of the Social Security Code.)

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## Topic 5: Tribal India—From Forest to Fashion

# RISA: Elevating Tribal Heritage to Global Markets

Illustrating the transition from subsistence gathering to high-value global enterprises through premium branding and institutional support.

**RISA: A Global Tribal Identity**

**Regional Masterpieces**

- Assam's Eri & Muga Silk:** Showcasing rare golden and white silk.
- Ladakh's Changpa Pashmina:** The finest wool from the high Himalayas.
- Chhattisgarh's Dokhra Art:** Ancient metal casting techniques.

**The RISA Brand & Premium Craftsmanship**

A premium brand inspired by Tripura traditions to position tribal crafts in global markets.

**Design Evolution with NIFT**

Partnerships adapt crafts. Toda embroidery, for conts. tastes without losing authenticity.

**The VDK Model & Economic Impact**

**SHG Member**  
Individual Artisan: Primary producer and gatherer.

**SHG (Self-Help Group) | 20 Members**  
Localized production unit.

**VDVK Cluster | 15 SHGs**  
Processing, branding, and value addition.

**300 Beneficiaries Per Cluster**  
Each Van Dhan Vikas Kendra (VDVK) unites 15 Self-Help Groups into a processing powerhouse.

**Women-Led Economic Transformation**  
Cooperatives turn unrecognised subsistence work into documented labor and community leadership.

**Bharat Tribes Fest 2026**  
March 18–30, 2026  
Sunder Nursery, New Delhi  
A high-profile showcase of tribal crafts and enterprise.

NotebookLM

**Summary:** Tribal communities are redefining their role in the global economy by transitioning from subsistence forest-gathering to high-value enterprise. This transformation is showcased through festivals like **Bharat Tribes Fest 2026**.

**Background:** The **Tribes India** model uses institutional frameworks like **TRIFED** to eliminate intermediary chains and empower tribal gatherers through value addition.

### Key Points:

- **Van Dhan Vikas Kendras (VDVKs):** Clusters formed by 15 Self-Help Groups (nearly 300 beneficiaries) that focus on the processing and branding of **Minor Forest Produce (MFP)**.
- **Empowering Women:** Women-led cooperatives drive the tribal economy, turning unrecognised subsistence work into documented labour and leadership.
- **Design Collaboration:** Partnerships with institutions like **NIFT** help adapt traditional crafts (e.g., Toda embroidery) for contemporary consumer tastes without losing authenticity.

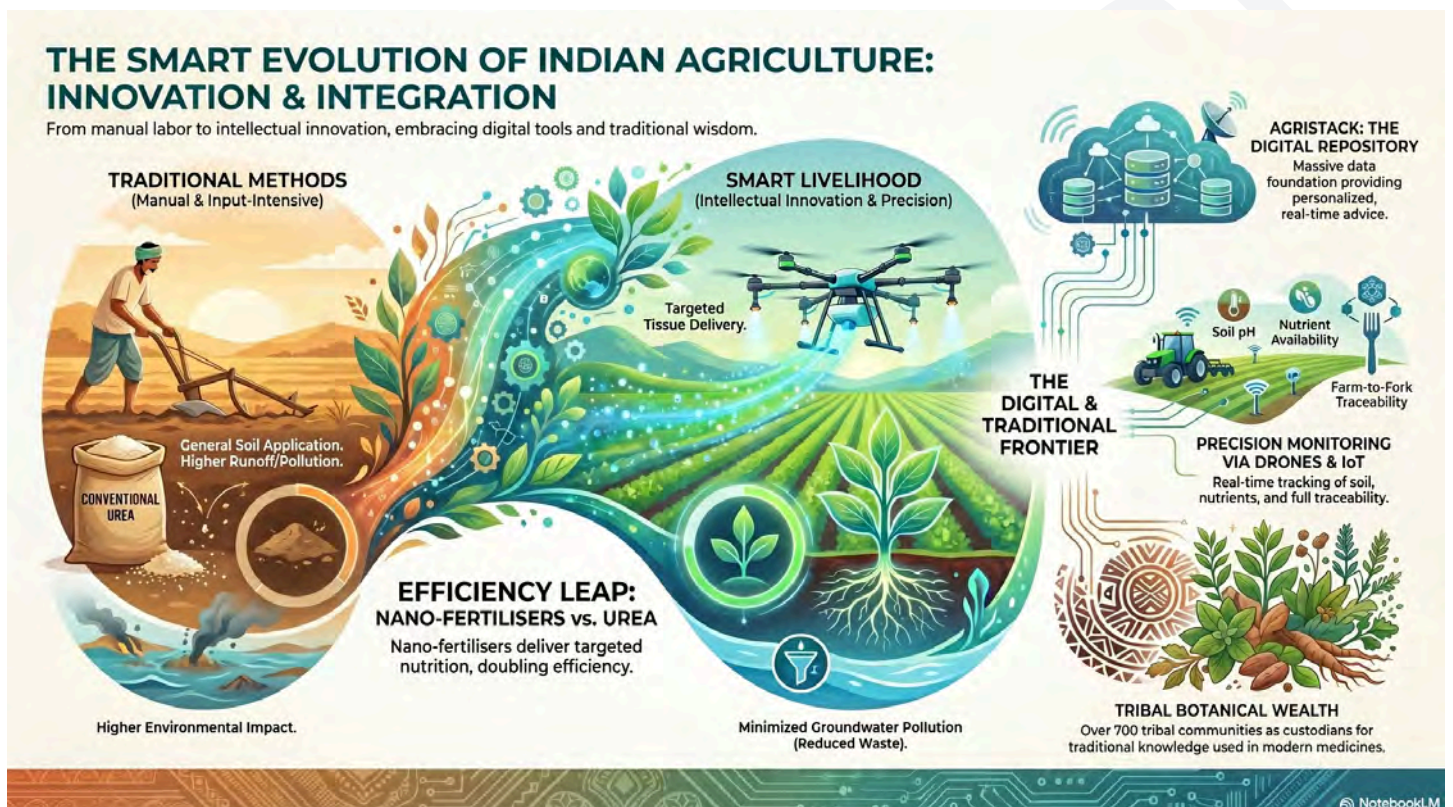
### Prelims Facts (One Liners):

- **Bharat Tribes Fest 2026:** Held from 18–30 March 2026 at Sunder Nursery, New Delhi.

- **RISA Initiative:** A premium brand inspired by traditional Risa fabric of Tripura to position tribal crafts globally.

**MCQ Practice: Q.** How many tribal gatherers or artisans typically benefit from a single Van Dhan Vikas Kendra (VDVK) cluster? A) 15 B) 20 C) 300 D) 75 **Answer: C** (Each cluster is a federation of 15 SHGs, each with 20 members, bringing together nearly 300 beneficiaries.)

## Topic 6: Smart and Sustainable Agriculture



**Summary:** Indian agriculture is shifting from manual labour to "intellectual innovation" and digital management. This "smart livelihood" integrates modern tools like AI and nanotechnology with ancient **tribal botanical wisdom**.

**Background:** Agriculture remains the foundation of India's economy, with **54.6% of the workforce** dependent on it. To achieve sustainability, the sector is adopting **Precision Agriculture** to maintain soil health as a "bank balance".

### Key Points:

- **Nanotechnology:** Nano-fertilisers deliver targeted nutrition to plant tissues, reducing nutrient waste and groundwater pollution.
- **Tribal Botanical Wealth:** Over 700 tribal communities act as custodians of traditional knowledge, providing foundations for modern medicines (e.g., **reserpine** from sarpagandha roots).
- **The Digital Farm:** Drones, IoT, and **Blockchain** technology enable "farm-to-fork" traceability and real-time monitoring of soil pH and nutrient availability.

### Prelims Facts (One Liners):

- **AgriStack:** A vast digital repository of data providing personalised advice to farmers under the Digital Agriculture Mission.
- **Nano Urea Efficiency:** Demonstrated utilization rate of over **80%**, significantly higher than conventional fertilisers.

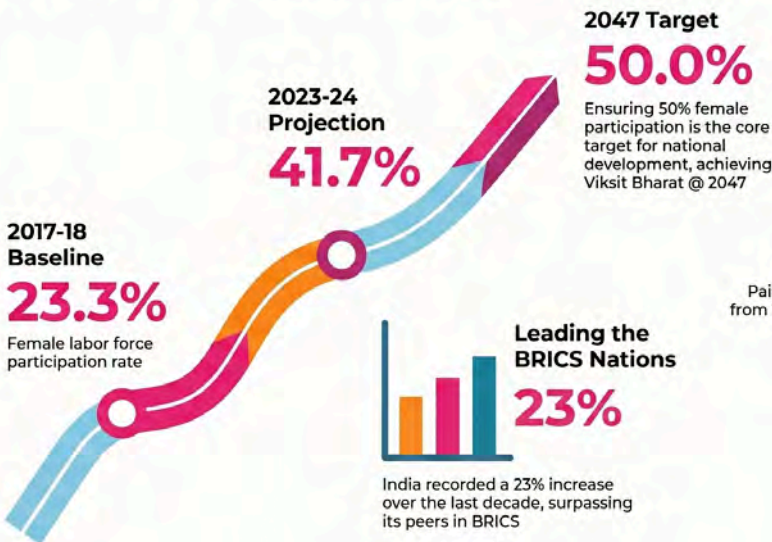
**MCQ Practice: Q.** What is the primary environmental benefit of nano-fertilisers mentioned in the source? A) They completely eliminate the need for water. B) They increase soil carbon credits by 100%. C) They minimise nutrient wastage and reduce groundwater pollution. D) They allow crops to grow without sunlight. **Answer: C** (Conventional urea is only 30-40% absorbed, while nano-fertilisers have a higher utilization rate, reducing environmental runoff.)

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## Topic 7: Women's Empowerment and Workforce Participation

### Empowering the Workforce: The Rise of Female LFPR in India

#### Growth Trends & Global Standing



#### Policy Frameworks & Legal Safety



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**Summary:** Ensuring 50% female workforce participation is crucial for the vision of **Viksit Bharat @ 2047**. Empowerment is linked to constitutional protections and innovative schemes like **Lakhpati Didi** and **Namo Drone Didi**.

**Background:** Women have historically faced patriarchal barriers and gender pay disparities. However, post-independence, legal reforms and campaigns like **Mission Shakti** have aimed to bring women to parity with men.

#### Key Points:

- **Mission Shakti:** A comprehensive campaign with **Sambal** and **Samarthya** sub-plans to empower women and provide access to government benefits.
- **LFPR Trends:** India has recorded the highest increase in women's labour force participation among **BRICS countries** over the last decade.
- **Safe Workplaces:** The **POSH Act 2013** and the **She-Box Portal** provide justice against sexual harassment, which is essential for increasing participation.

#### Prelims Facts (One Liners):

- **Maternity Benefit Act (2017):** Increased paid maternity leave from 12 weeks to **26 weeks**.
- **She-Box Portal:** An online "Sexual Harassment Electronic Box" for filing complaints in public and private enterprises.

**MCQ Practice: Q.** According to World Bank data (2025) cited in the source, which group of countries saw India record the most significant growth in women's labour force participation? A) G7 Countries. B) ASEAN Nations. C) BRICS Countries. D) Nordic Countries. **Answer: C** (India recorded a 23% increase over the last decade, leading among BRICS nations.)

## Topic 8: Digital Payment Revolution—From Queues to QR Codes



**Summary:** The **Unified Payments Interface (UPI)** is the world's largest real-time payment system by volume. It has democratised finance, dissolving the divide between the financially served and the "invisible".

**Background:** The transformation is built on the **JAM Trinity** (Jan Dhan, Aadhaar, Mobile connectivity). UPI was launched in 2016 by the NPCI to simplify money movement using Virtual Payment Addresses.

### Key Points:

- **Inclusive Innovation:** UPI allows street vendors, autorickshaw drivers, and domestic workers to participate in formal finance through QR codes.
- **Security and Trust:** New mandates effective **1 April 2026** enforce **two-factor authentication** (PINs/Biometrics) to reduce fraud risks.
- **Global Footprint:** UPI is now operational or linked with systems in countries including **France, UAE, Singapore, Bhutan, Nepal, and Qatar.**

### Prelims Facts (One Liners):

- **UPI Market Share:** Accounts for **81%** of all retail digital transactions in India.
- **Global Share:** India accounts for **49%** of global real-time payment transactions.

**MCQ Practice: Q.** What are the three pillars of the "JAM Trinity" that formed the foundation for India's digital payments transformation? A) Jobs, Aadhaar, Money. B) Jan-Dhan, Aadhaar, Mobile connectivity. C) Justice, Agriculture, Manufacturing. D) Joint-venture, Aadhaar, Markets. **Answer: B**