



Gramoday 2.0

From Skills to Self-Reliance

A transformative framework for empowering rural communities through sustainability, skills, and grassroots participation, Gramoday is entering a new phase, moving beyond mere survival to a future of self-reliance and social security built on skills.

Jyoti S. Verma

In the quiet lanes of Daspara in Tripura's Sepahijala district, a silent revolution is taking root. Once an unremarkable rural hamlet, Daspara is now India's first self-sustaining modified bio-village, proof that sustainability and self-sufficiency can flourish far from city skylines. Through the Bio-Village 2.0 initiative, 64 of its 70 households have embraced solar power, biogas, and organic farming, reducing dependence on fossil fuels and harmful chemicals while raising monthly incomes by over Rs. 5,000. The village runs as much on skills as on sunlight, as residents operate puffed rice machines, manage solar pump sets, and nurture fisheries in community ponds. Cleaner air and richer soil are now matched by a stronger sense of

economic independence. Skill development lies at the heart of this transformation. Local farmers and artisans have learned mushroom cultivation, bio-composting, and other sustainable practices, creating new income streams beyond traditional farming. In Daspara, knowledge has become as valuable a harvest as any crop, and self-reliance is the new measure of prosperity.

Far to the west, in the lush green folds of Chhattisgarh's Bastar district, Dhudmaras glows under solar lights. Recognised by the United Nations World Tourism Organization as one of the world's best tourism villages, it blends tribal traditions, pristine landscapes, and adventure tourism with renewable energy solutions. Solar pumps bring clean drinking water, high-mast and streetlights make nights safer, and schools run on

Rural Roots to National Success **empowering India's youth** for a prosperous future.



villages as the foundation for the nation's progress. With over 2.5 lakh Panchayats, representing crores of citizens and more than 30 lakh elected representatives, rural India lies at the heart of the country's true development story.

Gramoday envisions self-sustaining, resilient rural communities capable of shaping their own destiny. It reflects a deep commitment to holistic well-being and social justice, laying the groundwork for an equitable and prosperous rural landscape. Compassion, innovation, and perseverance define this model, making it a global example of community-led progress. Education and skill development stand as its pillars for not just literacy, but also as solutions to local challenges and opportunities to grow. Gramoday 2.0 takes this vision further, aligning tradition with modern skill-building.

uninterrupted power. On the Kanger River, trained local youth navigate bamboo rafts and kayaks (Narrow boat), turning the river into a source of livelihood. Artisans craft souvenirs for visitors, while eco-trails meander through a land where preservation and progress walk together. Thanks to training and capacity building by the Tourism and Forest Departments, 40 Dhurwa tribal families now lead kayaking, bamboo rafting, and trekking expeditions. Homestays, run by local households, welcome visitors into the rhythms of tribal life, offering glimpses into unique customs, crafts, and festivals. Cultural heritage here is not only preserved, but also fuels self-reliance and economic growth.

Daspara and Dhudmaras, one rooted in agricultural sustainability and the other thriving on solar-powered tourism, show that rural India's future need not choose between tradition and modernity. Instead, they prove that with vision, technology, skills, and community spirit, Gramoday can be more than a dream. This is Gramoday 2.0, a renewed national commitment to empower villages not merely to survive, but to thrive.

From Vision to Reality

Mahatma Gandhi saw the soul of India in its villages. He urged the nation to realise the vision of *Gramoday to Rashtrodaya*, which meant uplifting

Visionary reformers like Nanaji Deshmukh brought the vision of Gramoday to life, shaping the model as a holistic blueprint for rural transformation. At its core are the principles of self-reliance, sustainability, and grassroots empowerment, values that embody inclusive growth. Inspired by Gandhian thought and the ideals of other great leaders like Pandit Deendayal Upadhyaya, Nanaji dedicated his life to enriching rural lives, fostering unity, and empowering communities to overcome challenges that had long stalled progress.

The Gramoday approach rests on community-driven development. It encourages local leadership, harnesses indigenous knowledge, and nurtures cooperation. Nanaji's life reflected the ideals of Gandhian philosophy and Integral Humanism, as envisioned by Pandit Deendayal Upadhyaya, emphasising a balanced integration of people and their surroundings. His legacy includes initiatives such as the Bhoodan Movement, models of self-reliance, and innovative conflict resolution methods, all of which continue to inspire sustainable development, social harmony, and people-centric governance in India.

Through tireless efforts, Nanaji translated Pandit Deendayal Upadhyaya's principle of *Antyodaya*, which stands for uplifting the last person, into reality, reshaping the socio-economic fabric of countless

villages. His integrity and vision set benchmarks in public life that remain relevant for generations. Today, the Union Government, under Prime Minister Narendra Modi, draws inspiration from the Antyodaya ideals and carries forward this mission, bringing transformative change to millions of the nation's poorest citizens.

Skills as a Key to Self-Reliance

Rural transformation in India is being driven not just by infrastructure and welfare schemes, but by a strong focus on skill development as the key to self-reliance. Flagship programmes under the Ministry of Rural Development (MoRD) are opening new pathways to sustainable livelihoods, poverty alleviation, and employment, with skills at the core of this change.

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) continues to provide 100 days of wage employment annually to rural households, with special support for vulnerable groups such as Scheduled Castes (SC), Scheduled Tribes (ST), and women-headed families. Mission Antyodaya complements this by integrating resources across ministries, enabling Gram Panchayats to plan and implement coordinated development.

A major driver of skill empowerment is the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), which strengthens rural women's capacities through self-help groups (SHGs) and community institutions. Its skill arm, the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), provides placement-linked training for poor rural youth aged 15-35, ensuring employable skills and jobs offering at least the statutory minimum wage. Social inclusion remains central, with half of beneficiaries from SC and ST communities, one-third women, and 5 per cent persons with disabilities.

The Rural Self-Employment Training Institutes (RSETIs), funded by MoRD and run in partnership with banks and state governments, are dedicated to equipping rural youth, especially those from Below Poverty Line (BPL) households, with practical, market-relevant, entrepreneurship-oriented skills. Based on the RUDSETI (Rural Development and Self Employment Training Institute) model pioneered in Karnataka, one RSETI operates

in every district, with the lead bank responsible for its management. The Government of India provides a one-time grant of up to Rs. 1 crore to develop infrastructure, including classrooms, workshops, dormitories with separate facilities for women and persons with disabilities, and adequate space for training, administration, and staff quarters.

Each RSETI conducts 30-40 short-term skill development programmes annually, lasting from one to six weeks, in sectors ranging from agriculture and allied activities to product-manufacturing, repair and maintenance services, hospitality, construction, and locally other relevant trades. The training integrates soft skills, financial literacy, and motivational inputs such as Shramadan and yoga, and is tailored to meet local market demand. Programmes are offered in two streams—basic orientation for SHGs and advanced skills for microenterprise creation, wage employment, or placement.

At least 70 per cent of RSETI trainees are drawn from rural BPL households, with priority given to SC/ STs, minorities, women, and persons with disabilities. Training is free of cost, and certificates issued by RSETIs are recognised by all banks for credit purposes.

The impact of such initiatives is substantial: DDU-GKY has trained over 17.5 lakh candidates, with 11.4 lakh placed in jobs, while RSETIs have trained




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Rural Self Employment Training Institutes

(ग्रामीण स्व-रोजगार प्रशिक्षण संस्थान)

- It is an initiative of MoRD to have dedicated infrastructure in each district of the country to impart training and skill upgradation of rural youth.
- RSETIs are managed by banks with active cooperation from the Government of India and State Governments.



over 56.6 lakh individuals, of whom 41 lakh have established sustainable livelihoods. A June 2025 Memorandum of Understanding (MoU) between MoRD and the Ministry of Skill Development and Entrepreneurship (MSDE) now ensures greater coordination for rural skilling by combining MoRD's grassroots network under DAY-NRLM with MSDE's technical expertise. The partnership aims to equip 10 crore members of SHGs with market-relevant skills, entrepreneurial capabilities, and formal certifications via the Skill India Digital Hub (SIDH).

With a focus on creating 'Lakhpatis Didis' and 'Future-Skilled Didis,' the initiative will deliver demand-driven training, financial and digital literacy, and market linkages through ITIs, RSETIs, Jan Shikshan Sansthan (JSSs), and other institutions. Localised modules will ensure women are skilled for both emerging job markets and viable rural enterprises.

Bridging the Skill Divide

At the Centre, the MSDE plays a central role in aligning training with rural aspirations through schemes such as the Pradhan Mantri Kaushal Vikas Yojana

(PMKVY), Jan Shikshan Sansthan (JSS), and the National Apprenticeship Promotion Scheme (NAPS). Launched in 2015, PMKVY aims to promote skill development by offering free, short-duration training and incentivising youth to obtain skill certification. Currently in its 4.0 phase (FY 2022–2026), the scheme trained over 19.86 lakh candidates under PMKVY 1.0. It has trained or oriented 1.48 crore candidates as of 30 June 2024.

Transferred from the Ministry of Education to the MSDE in July 2018, JSS provides vocational training to non-literates, neo-literates, and school drop-outs in rural areas by identifying locally relevant, market-oriented skills. In FY 2024–25 (as of 28 January 2025), JSS enrolled 4.29 lakh beneficiaries, with 2.45 lakh trained, 2.38 assessed, and 2.37 lakh certified. The programme operates across 32 States and UTs, covering 283 districts through 289 JSS units and 11,338 sub-centres.

To further enhance youth employability, the MSDE, under the Skill India Mission (SIM), delivers skill, reskill, and upskill programmes via ITIs, National Skill Training Institutes (NSTIs), and other centres. New-

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DDU - GKY
Deen Dayal Upadhyaya Grameen Kaushalya Yojana

**Deen Dayal Upadhyaya
Grameen Kaushalya Yojana**
(दीन दयाल उपाध्याय ग्रामीण कौशल्य योजना)

- A part of national rural livelihoods mission, MoRD announced DDU-GKY on 25th September 2014.
- It is uniquely focused on rural poor youth aged 15-35 years.

age skills such as Artificial Intelligence (AI), Internet of Things (IoT), Robotics, and Cybersecurity are being introduced through 36 Sector Skill Councils led by industry experts. The National Skill Development Corporation (NSDC) supports training providers in aligning courses with market demand, while the Directorate General of Training (DGT) implements the Flexi MoU Scheme and the Dual System of Training to give ITI students industrial exposure.

Industry partnerships with IBM, Cisco, AWS, Microsoft, Intel, and others are bringing cutting-edge expertise to state and regional institutes. The Indian Institutes of Skills in Ahmedabad and Mumbai, set up under a public-private partnership model, provide hands-on training aligned with Industry 4.0 needs.

The MSDE has also launched the SIDH, a unified platform integrating skilling, education, employment, and entrepreneurship, offering access to jobs, apprenticeships, and a database of trained candidates for employers. According to the India Skill Report 2024, overall young employability in India has risen to 51.25 per cent from 40.44 per cent in 2017, while the rural unemployment rate for those

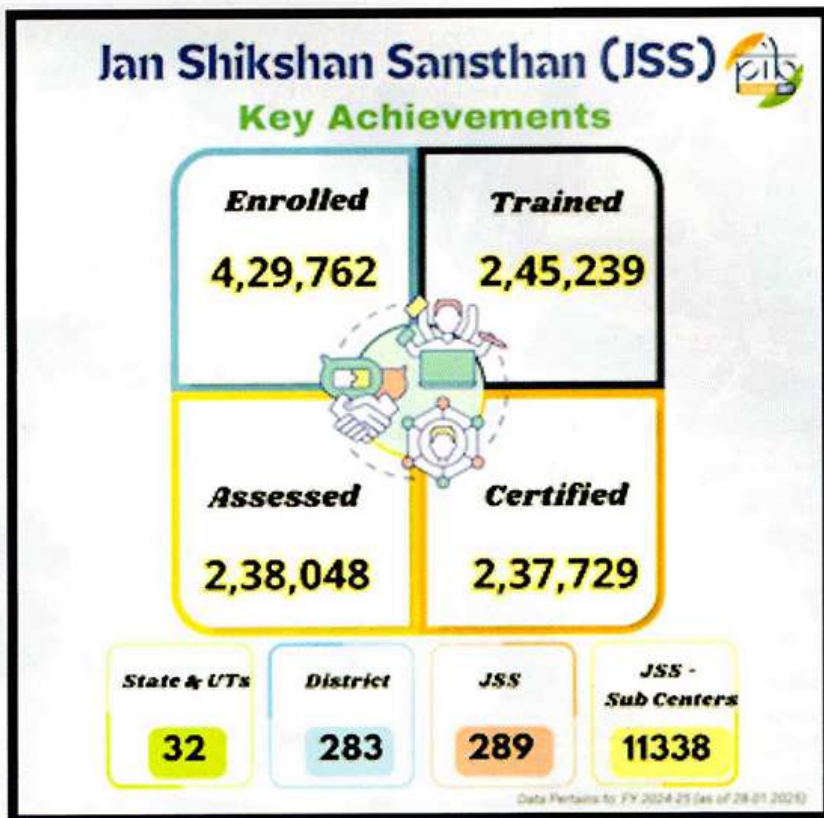
aged 15-59 has dropped from 5.7 per cent in 2017-18 to 2.8 per cent in 2023-24.

Digital India at the Village Doorstep

A strong digital foundation underpins this rural transformation. In July 2025, the Ministry of Electronics and Information Technology marked ten years of the Digital India programme and the expansion of the Common Service Centre (CSC) network from 83,000 centres in 2014 to over 5.5 lakh today, reaching nearly 90 per cent of India's villages.

Established in 2009 under MeitY, the CSC network has emerged as one of the world's largest digital service delivery ecosystems. Each CSC is operated by a Village Level Entrepreneur (VLE), many of them are women. These local change-makers provide citizen-centric services such as Aadhaar updates, PAN and passport applications, banking, insurance, telemedicine, education, legal aid, and agricultural support. The model has become a key delivery mechanism for both government and private services in rural areas.

One key announcement during the 10th anniversary celebrations of the programme





was the launch of free AI training for 10 lakh individuals, prioritising VLEs, to bring advanced digital skills to rural communities. Integration of Primary Agriculture Credit Societies with CSCs and the participation of over 74,000 women VLEs underline the focus on inclusive digital empowerment.

Women as Rural Entrepreneurs

The growing women presence in the digital and entrepreneurial ecosystem builds on decades of rural empowerment. Since the 73rd Constitutional Amendment of 1992 mandated that at least one-third of Panchayat members and chairpersons be women, their role in rural development has strengthened, evident in their strong participation in MGNREGS and the emergence of women-led SHGs as engines of self-employment and community leadership.

Today, 10 crore women are part of 91 lakh SHGs under DAY-NRLM, forming unmatched social capital. Prime Minister Narendra Modi's vision is to enable 3 crore Lakhpati Didis, who are SHG members earning at least Rs. 1 lakh annually (averaging over Rs. 10,000 per month across four agricultural seasons or business cycles). The strategy focuses on diversified livelihoods, convergence across government departments and private players, timely support in assets, finance,

market, and technology, and robust monitoring. In a June 2025 MoRD-MSDE MoU, the Centre has announced to empower the women of SHGs through structured skilling, entrepreneurship development, and market-aligned livelihood interventions. The highlights of the MoU are customised training in emerging sectors, digital and financial literacy, compliance, and market access; Training of Trainers (ToT) programmes; SHG cadre skilling via JSS, RSETIs, NIESBUD, and NSTIs; formal certification through SIDH; integration of SHG skilling into District Skill Development Plans; and joint outreach such as livelihood fairs and mentorship programmes.

Other initiatives further bolster women's entrepreneurship. The Bima Sakhi programme trains SHG members as insurance facilitators under schemes like PM Jeevan Jyoti Bima Yojana and PM Suraksha Bima Yojana. Supported by an MoU between MoRD and Life Insurance Corporation of India, these women operate at the Gram Panchayat level as community-based agents, assisting with policy access, claim processing, and renewals, thus advancing 'Insurance for All by 2047' while securing their own livelihoods.

The Namo Drone Didi scheme is modernising agriculture by equipping 15,000 women SHGs (2024-26) with drones for spraying fertilisers and pesticides,

with scope for expansion into precision farming. Each SHG receives up to 80 per cent subsidy (capped at Rs. 8 lakh) and low-interest loans at 3 per cent for the remainder. Professional drone pilot training enables women to undertake crop monitoring, soil analysis, and irrigation management, increasing incomes by over Rs. 1 lakh annually while reducing farming costs and environmental impact.

Women's empowerment and community participation remain central to Gramoday 2.0, not just for gender equity but for collective progress. Specialised vocational training in diverse domains, from handicrafts, tailoring, embroidery, food processing, to livestock management and technology, equips women for sustainable livelihoods and leadership in local governance. Empowering women yields dividends in household income, healthcare, education, and social cohesion.

Incentivising Jobs, Securing Futures with ELI

Another cornerstone of Gramoday 2.0 is the Employment Linked Incentive Scheme, approved in July 2025 with a budget of Rs. 99,446 crore to generate over 3.5 crore jobs in two years, nearly 1.92 crore for first-time employees.

Under Part A of this scheme, first-time workers registered with EPFO receive a one-month wage incentive (up to Rs. 15,000) in two instalments, after six months and one year of service, with the second linked to completion of a financial literacy programme. Part B supports employers, especially in manufacturing, with up to Rs. 3,000 per employee per month for two years (extended to four in manufacturing), encouraging recruitment of workers earning up to Rs. 1 lakh a month.

The ELI Scheme ties incentives to sustained employment, promoting job creation, workforce stability, and formalisation, with all disbursements made via Direct Benefit Transfer for transparency.

The new scheme will empower the other rural development schemes of the government for housing, connectivity, and social protection. The Pradhan Mantri Awas Yojana – Gramin (PMAY-G) has delivered over 2.69 crore houses, the Pradhan Mantri Gram Sadak Yojana (PMGSY) has improved rural connectivity, and the National Social Assistance Programme (NSAP) provides financial support to vulnerable households. These gains reach their full potential when combined with skill

development, credit access, and enterprise promotion.

The convergence of DAY-NRLM with the Ministry of Skill Development ensures SHG members gain financial literacy, market-relevant skills, and viable business opportunities. Together, these flagship programmes form a comprehensive strategy for rural transformation, turning villages into vibrant hubs of opportunity and fostering self-reliance.

Financial inclusion has taken centre stage with the nationwide Jan Suraksha Saturation Campaign, a three-month initiative launched by the Ministry of Finance, from 1 July to 30 September 2025. Covering over 14,600 Gram Panchayats in Gujarat alone, the campaign targets 100 per cent enrolment under major financial inclusion and social security schemes.

The drive focuses on account opening under the Pradhan Mantri Jan Dhan Yojana (PMJDY), and enrolments under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), the Pradhan Mantri Suraksha Bima Yojana (PMSBY), and the Atal Pension Yojana (APY). It also addresses re-KYC and activation of dormant PMJDY accounts, updating of pending nomination details in deposit accounts, and delivery of intensive financial literacy sessions. It aims at raising awareness on preventing cyber and digital fraud, reclaiming unclaimed deposits transferred to the Reserve Bank of India (RBI), and understanding the role and benefits of the Banking Ombudsman. The schemes offer significant coverage at minimal cost, at just Rs. 20 annually for PMSBY and Rs. 436 annually for PMJJBY with a coverage of Rs. 2 lakh.

As of 30 June, enrolment figures stood at 29 lakh under APY, 92 lakh under PMJJBY (with 55,589 claims settled and paid), 194 lakh under PMSBY (with 4,943 claims settled and paid), and 194 lakh PMJDY accounts opened. By driving financial access and protection, the Jan Suraksha Saturation Campaign fosters inclusive financial empowerment and social security across rural India, helping villages emerge as a major force propelling the country towards *Viksit Bharat*.

India's rural transformation under Gramoday 2.0 is not a set of fragmented efforts but a unified national mission. It merges skills with security, digitisation with dignity, and local enterprise with national growth, turning CSCs into hubs of digital empowerment, SHGs into economic units, and trained youth into catalysts for change. □