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Kurukshetra July 2026 - Rural Livelihoods and a Resilient Rural Economy

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Kurukshetra July 2026 - Rural Livelihoods and a Resilient Rural Economy

 **Kurukshetra** July 2026 **GS2** **GS3**

**Kurukshetra**

Govt. of India · Monthly

EDITION

July 2026

MAINS:

GS Paper 2

GS Paper 3

Kurukshetra is the monthly rural development journal of the Publications Division under the Ministry of Information and Broadcasting, and it carries the policy perspective of the Ministry of Rural Development and the Ministry of Agriculture and Farmers Welfare. This July 2026 theme analysis reads the issue through the single most examinable rural question of the year: how India secures and diversifies rural livelihoods in a year when the monsoon itself is under stress.

The context is sharp. On 29 May 2026 the India Meteorological Department revised its Southwest Monsoon forecast to 90 percent of the Long Period Average, flagging a below normal season with roughly a 60 percent chance of deficient rainfall and an El Nino signature. A weak monsoon squeezes farm incomes, raises the value of non-farm work, and tests every rural safety net at once. Against this backdrop, the government has crossed 3 crore Lakhpati Didis, completed the 10,000 Farmer Producer Organisation target, and legislated a new wage employment guarantee. This theme analysis is built from verified PIB and ministry data, and frames rural resilience as the connecting thread across women's collectives, farmer aggregation, and public employment and housing.

INSIDE THIS ISSUE

Three analytical threads organise this edition.

- 1 Women as the engine of the rural economy.** The Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM) has mobilised more than 10 crore women into Self-Help Groups. The Lakhpati Didi movement converts this social capital into measurable income, and the shift from a 3 crore to a 6 crore target defines the next phase.
- 2 Aggregation as the answer to small and fragmented holdings.** With average operational holdings around 1.08 hectares, individual bargaining power is weak. Farmer Producer Organisations pool produce, inputs, credit and market access. The completion of the 10,000 FPO target, alongside PM-KISAN income support, marks a structural attempt to raise farmer realisations.

- ③ **Public guarantees as the shock absorber.** In a below normal monsoon year, the redesigned rural employment guarantee and rural housing mission carry the burden of distress support. Reading them together shows how India blends demand-side wage security with asset creation.

KEY CONCEPTS

CONCEPT	WHAT IT MEANS	WHY IT MATTERS FOR UPSC
DAY-NRLM	Flagship rural livelihoods mission building women's Self-Help Groups and federations	GS2 poverty alleviation and GS3 inclusive growth; women-led development
Lakshpati Didi	SHG woman earning at least Rs 1 lakh a year from sustainable livelihoods	Flagship outcome metric; from 3 crore to 6 crore target
Farmer Producer Organisation (FPO)	Producer company or cooperative that aggregates smallholders for scale	GS3 agricultural marketing, credit and value chains
PM-KISAN	Direct income support of Rs 6,000 a year in three instalments	DBT model; GS3 farm income and welfare delivery
G-RAM-G	New rural wage employment guarantee replacing MGNREGA, 125 guaranteed days	GS2 rights-based welfare; GS3 rural demand and asset creation
PMAY-G	Rural housing mission targeting pucca homes for all eligible families	GS2 basic services; GS3 rural asset formation

PRELIMS POINTERS

- **DAY-NRLM reach:** more than 10.05 crore women mobilised into over 90 lakh Self-Help Groups, with cumulative bank credit above Rs 12 lakh crore.
- **Lakshpati Didi:** the 3 crore milestone has been crossed; the enhanced target is 6 crore women earning at least Rs 1 lakh a year. Budget 2026-27 provision for the mission is about Rs 19,200 crore.
- **PM-KISAN:** the 23rd instalment was released on 20 June 2026, transferring about Rs 18,880 crore to more than 9.44 crore farmers. Annual support is Rs 6,000 in three instalments of Rs 2,000.
- **FPOs:** the Central Sector Scheme for Formation and Promotion of 10,000 FPOs was launched on 29 February 2020 with an outlay of Rs 6,865 crore till 2027-28; the 10,000 target has been achieved, with about 56.32 lakh farmers registered of whom 21.96 lakh are women.
- **G-RAM-G:** legislated in December 2025 to replace MGNREGA, it raises the wage employment guarantee to 125 days and carried a first full-year allocation of about Rs 95,692 crore in Budget 2026-27.

- **PMAY-G:** extended for FY 2024-25 to FY 2028-29 with 2 crore additional houses, taking the cumulative target to 4.95 crore; more than 2.82 crore houses had been completed by mid 2025.
- **Monsoon 2026:** IMD projects 90 percent of LPA, a below normal Southwest Monsoon.

UPSC GS RELEVANCE

- **GS Paper 2:** welfare schemes for vulnerable sections, women-led development, rights-based frameworks, and the delivery mechanisms of the Ministry of Rural Development.
- **GS Paper 3:** inclusive growth, agricultural marketing, e-technology and farm incomes, employment, and food security in a deficient rainfall year.
- **GS Paper 1 and Essay:** rural society, the feminisation of the rural workforce, and distress migration.
- **Mains linkage:** use this edition to argue that rural resilience now rests on three legs, women's collectives, farmer aggregation, and public guarantees, rather than on farm output alone.

3 Chapters in this Edition

1

Women-Led Rural Livelihoods: SHGs and the Lakhpati Didi Movement

2

Aggregating Farmer Prosperity: FPOs, Markets and Farm Incomes

3

Rural Safety Nets: Wage Employment and Housing in a Weak Monsoon Year



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