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RURAL DEVELOPMENT POLICIES AND THE VIKSIT BHARAT VISION: A CONCEPTUAL REVIEW OF EFFECTIVENESS, GAPS, AND PATHWAYS

Dr. Harshit Sharma[1], Dr. Narender Kumar[2] , Puja Gupta[3] , Dr. Jalaj Kumar Bhardwaj[4]

[1]Assistant Professor, Department of Management Studies, Sobhasaria Group of Institutions, Sikar, Rajasthan, Email: professorharshitsharma@gmail.com, Orcid Id: 0000-0002-5404-125X
[2]Assistant Professor, Department of Political Science, Government College, Shawa, Churu, Rajasthan. Email: nk.seowa111@gmail.com, Orcid Id: 0009-0005-6500-2984
[3]Assistant Professor, Department of Humanities Language and Cultural Studies, IK Gujral Punjab Technical University, Jalandhar, Kapurthala Road, Punjab, Email: misspuja0987@gmail.com, Orcid Id: 0009-0001-1334-0114
[4]ICSSR Post-Doctoral Fellow, Department of Business Administration, University of Rajasthan, Email: jalajb29@gmail.com, Orcid Id: 0000-0003-4973-2264

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Abstract
Rural development sits at the centre of India's Viksit Bharat @2047 ambition, yet scheme coverage figures capture it poorly. A proper assessment has to examine whether public services keep working once they are in place, whether households can turn access into better capabilities and livelihoods, and whether disadvantaged groups actually receive the benefits. This paper offers a thematic review of the main rural development interventions in employment and livelihoods, agriculture, infrastructure, digital connectivity, financial inclusion, health and sanitation, and education and skills. The sources are national surveys, peer-reviewed empirical studies, official audits and primary programme documents. Rural policy has clearly helped reduce poverty and widen access to services, but the evidence for lasting productivity gains, enterprise growth and better human capital outcomes is patchier. The paper proposes four linked priorities: convergence across policies, stronger local institutions, monitoring based on whether services function, and a multidimensional framework for measuring rural development.

Key Words: *Rural Development, Viksit Bharat, Policy Convergence, Development Divide, Inclusive Growth, India*

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1. Introduction

India's development challenge is, to a large degree, a rural one, because employment, food systems, natural resource use and the delivery of public services all come together in the countryside. Understanding of the term has broadened accordingly. Earlier approaches centred on raising agricultural output and reducing poverty. Current thinking also includes livelihood security, infrastructure, human development, social inclusion, participation at the local level and the ability of communities to cope with economic and environmental shocks. The benefits, though, are unevenly distributed. A household's location, landholding, caste, the balance of power between women and men within it, and the strength of local institutions together determine what it actually gains from public programmes and economic opportunities (Drèze & Sen, 2013).

Official data from recent years tell a mixed story - one of real progress alongside disparities that have not gone away. According to NITI Aayog's National Multidimensional Poverty Index, the rural multidimensional poverty headcount ratio fell from 32.59% in 2015–16 to 19.28% in 2019-21 (NITI Aayog, 2023), a decline substantial enough to suggest genuine movement on several deprivation indicators at once. Yet the Household Consumption Expenditure Survey for 2023-24 places average monthly per-capita consumption expenditure, excluding any imputed value for free welfare items, at ₹4,122 in rural India against ₹6,996 in urban India (Ministry of Statistics and Programme Implementation [MoSPI], 2024). Neither figure speaks to the causal effect of any particular scheme, and both need to be read with that limitation in mind. Taken together, though, they point to something worth pausing on: multidimensional poverty can keep falling even as a considerable rural-urban consumption gap persists, and even as inequalities within rural India itself remain largely intact.

1.1 Background

Rural development policy no longer revolves around agriculture and poverty alleviation alone. Over the years it has grown to include employment, roads, housing, water, sanitation, financial inclusion, farmer support and digital access. The programmes launched or expanded between 2014 and 2024 did not replace earlier schemes, and many of those continue to operate alongside them. Each programme targets a specific need, yet their effects overlap. Better roads can bring farmers closer to markets, and a dependable water supply can influence both health and the time people have for other work. Studying programmes one at a time can therefore miss how one intervention shapes the results of another. (Ministry of Rural Development, 2024).

1.2 The Viksit Bharat @2047 Vision

By Viksit Bharat @2047, the Government of India means a long-term plan to make the country a developed nation when it completes a hundred years of independence. The "Viksit Bharat@2047: Voice of Youth" initiative, launched on 11 December 2023, was the point at which the vision was publicly set out (Press Information Bureau [PIB], 2023). For rural India, the vision cannot be reduced to how many people welfare schemes reach. It also depends on how dependable public services are, what kind of livelihoods rural households can count on, whether local economies create genuine opportunities, and how far communities can influence the development decisions that affect their lives. Evidence, not a scheme's declared aims, is what shows whether existing programmes have improved any of these.

1.3 Rationale for the Review

Existing discussions of rural development often examine programmes separately, following the ministry responsible for each scheme. The approach taken here is different. Rather than following that departmental logic, this review traces how programme design, implementation and outcomes connect with one another across livelihoods, agriculture, infrastructure, digital and financial inclusion, health, sanitation, education and skills. Scheme objectives and coverage figures are useful for gauging the scale of an intervention, but scale alone says nothing about whether the benefits reaching people are sustained over time or distributed equitably across different groups. What this review attempts, then, is to look past those headline figures and ask what published research and official assessments actually reveal about how these programmes have been implemented, how far they have reached, and what outcomes they have produced.

1.4 Problem Statement

The paper examines how effectively India's rural policy architecture responds to diverse rural needs and how far it advances the ambitions of Viksit Bharat @2047. It focuses on uneven implementation across states, coordination between programmes and levels of government, and the extent to which access to services leads to sustained improvements in welfare and productive capacity. The review focuses mainly on policies and

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assessments published during 2014-2024, while recognising that several major programmes pre-date this period.

2. Objective and Guiding Research Questions

2.1 Core Objective

The objective is to critically review existing literature and policy evidence on the effectiveness of India's major rural development schemes and assess their alignment with the ambitions of Viksit Bharat @2047. Rather than evaluating schemes in isolation, the paper synthesises evidence across sectors to identify recurring patterns in employment, infrastructure, finance, health and education policy.

2.2 Research Questions

1. What are India's principal rural development schemes, particularly those launched or restructured since 2014, and what logic underpins each?
2. What does existing empirical and policy literature say about their implementation and outcomes?
3. What structural gaps or patterns recur when these schemes are examined together rather than individually?
4. How well does the current rural policy architecture align with Viksit Bharat's longer-horizon ambitions, and what might strengthen that alignment?

3. Review Approach and Scope

3.1 Nature of the Review

This paper takes a conceptual and thematic review approach. It draws together secondary literature and policy evidence to interpret rural development programmes against the Viksit Bharat @2047 vision. It is not a systematic literature review, a meta-analysis or a primary empirical study. The aim is to pick out recurring problems in how programmes are designed and implemented, and to build a cross-sector picture of what the existing policy architecture does well and where it falls short. Such an approach suits a broad policy question that cuts across several sectors and types of evidence, among them empirical studies, government statistics, audit reports and programme documents. The review does not claim to have retrieved the literature exhaustively, and it applies neither a formal risk-of-bias assessment nor protocol-based screening.

3.2 Sources Consulted

The review draws on three categories of secondary material: (1) peer-reviewed research in development economics, public policy and rural studies; (2) official publications, including scheme guidelines, annual reports, national surveys, programme dashboards and Comptroller and Auditor General reports; and (3) independent research and assessment material, including ASER reports and published field studies. Google Scholar and relevant government, research and institutional websites were used to locate material. Wherever possible, original reports and publications were preferred to secondary summaries. Official dashboards are used to describe reported coverage and outputs, not as independent evidence of service quality, effective use or beneficiary-level impact.

3.3 Scope and Basis for Selecting Material

The review focuses on major rural development schemes introduced or substantially restructured from 2014 onward. Earlier programmes are included where they provide necessary institutional context, such as the transition from Sarva Shiksha Abhiyan and Rashtriya Madhyamik Shiksha Abhiyan to Samagra Shiksha. Material was selected for its relevance to the research questions and its contribution to understanding programme objectives, implementation, outcomes or policy context. Greater weight was given to national surveys, peer-reviewed empirical studies, official audits and primary programme documents than to unsupported commentary. Selection was purposive and relevance-based, not protocol-driven. The working records do not preserve a complete search log, exact search dates, all retrieved items, screening decisions or counts of included and excluded documents. Accordingly, the paper does not report a PRISMA diagram, numerical screening flow or exhaustive coverage. These details have not been reconstructed retrospectively.

3.4 Thematic Synthesis

The review is interpretive and makes no claim to be exhaustive. It neither assigns numerical quality scores nor pools findings statistically. Each claim is weighed against the kind of evidence that supports it. National surveys inform population-level indicators, audit reports document administrative and compliance problems, and empirical studies speak to the specific effects they estimate. Where the sources available cannot establish a claim, it is flagged as a question for further investigation and not reported as a confirmed finding.

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The selected material is organised into seven sectors: employment and livelihoods, agriculture, infrastructure, digital connectivity, financial inclusion, health and sanitation, and education and skills. The analysis follows a common interpretive sequence within each sector: the purpose and design of the major programmes; what the available official, audit and research evidence indicates about implementation; and what can reasonably be said about outcomes and their relevance to Viksit Bharat. The sector discussions are then compared to identify cross-cutting themes, including the difference between access and effective use, coordination across schemes, local institutional capacity, equity and the durability of outcomes. These themes form the basis of the conceptual discussion and recommendations. Findings from descriptive programme data are distinguished from causal findings reported in empirical studies.

4. Conceptual Framework for Policy Evaluation

4.1 Rationale

A multi-sector review requires a consistent basis for assessment; otherwise, it can become a sequence of programme descriptions. This paper therefore examines policy design, implementation and longer-term outcomes. The framework draws on implementation research, which highlights the role of coordination among organisations and levels of government in shaping policy results (Pressman & Wildavsky, 1973).

4.2 A Three-Dimensional Lens

Design adequacy considers whether a scheme's objectives, eligibility rules and delivery arrangements address the problem it is intended to solve. For example, PM-KISAN provides income support to eligible landholding farmer families; cultivators without recognised landholding documents may not qualify, even when they actively cultivate land (Department of Agriculture and Farmers Welfare, n.d.).

Implementation effectiveness is about the distance between what a scheme promises on paper and what it delivers on the ground. Administrative capacity, how promptly funds flow, the quality of monitoring and the service intended beneficiaries actually receive all bear on it.

Alignment with transformative goals asks whether a programme produces lasting gains in productivity, capabilities, economic security and participation, or simply widens immediate access. Welfare programmes should not be judged only by what they add to growth, since income protection and risk reduction matter in their own right. The further question is whether such gains also open up opportunities for rural households.

4.3 Application

The dimensions are linked, yet they are not folded into one score. A programme can be well designed and still run into constraints in implementation. Another can deliver its immediate outputs while offering little clear evidence of change over the longer term. For this reason the analysis keeps three things apart: the outputs that are reported, the outcomes that are actually observed, and the paper's own reading of what these mean for Viksit Bharat.

Figure 1: Integrated Rural Development Framework for Viksit Bharat @2047

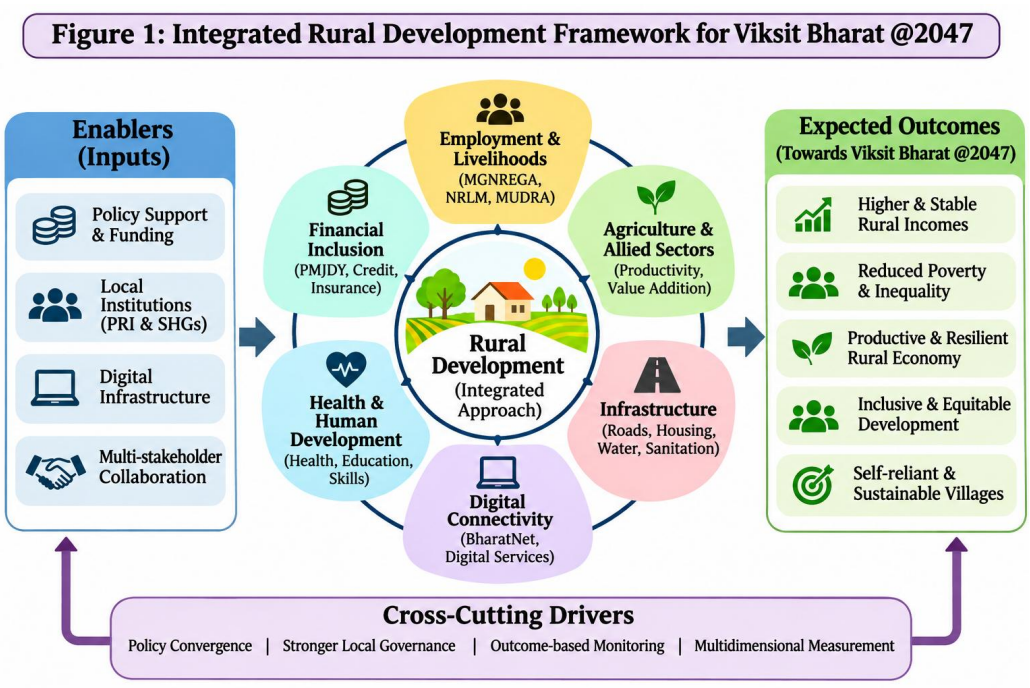

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Figure 1: Integrated Rural Development Framework for Viksit Bharat @2047

Source: Author's own conceptualization based on the literature reviewed.

5. Thematic Review: Sector-Wise Analysis

5.1 Employment and Livelihood Security

MGNREGA and DAY-NRLM address different but related aspects of rural livelihood security. MGNREGA provides a statutory wage-employment guarantee, while DAY-NRLM supports longer-term livelihood diversification through community institutions. Considered together, they illustrate why immediate income protection and sustained livelihood development need to be assessed separately. (Khera, 2011; Ministry of Rural Development, 2024).

MGNREGA is a demand-driven statutory scheme under which rural households can ask for up to 100 days of wage employment in a financial year, within the terms of the Act and its implementation rules. Imbert and Papp (2015) found that the expansion of the programme raised private-sector wages but also displaced some private employment. The scheme therefore reaches labour markets beyond the households employed directly on public works. What the study does not show is that the programme builds lasting skills or helps workers move broadly into more productive employment.

Several implementation concerns recur: delayed wage payments, limited administrative capacity, and doubts about how reliable work-demand and attendance records are. How serious these problems are should be judged from current administrative or audit evidence specific to each state and year, not assumed to be the same across India. MGNREGA remains an important means of protecting income, but how well it performs depends on funds arriving on time, grievance redressal that people can actually use, and the capacity of Gram Panchayats and other implementing agencies. (Ministry of Rural Development, 2024).

MGNREGA is first and foremost a programme of wage employment and asset creation. It was never designed as a vocational training scheme. The community assets it produces, water-conservation works among them, can strengthen rural resilience, but formal skill certification lies outside its core statutory purpose. The more useful policy question is how public works might be tied, where it makes sense, to watershed management, agriculture, skilling and local enterprise, without diluting the employment guarantee itself.

DAY-NRLM aims to bring down rural poverty by organising poor rural women into Self-Help Groups (SHGs) and their federations, and by helping them reach savings, credit, skills and livelihood opportunities. SHGs can build collective participation and open up financial and community networks to their members. Forming groups and linking them to banks, though, only produces intermediate outputs. Neither shows on its own that incomes have grown, that enterprises have survived or that women have gained control over economic decisions. An evaluation should therefore look past the count of groups formed and ask how well those groups actually function and what they achieve. (Ministry of Rural Development, 2024).

Savings and small loans are not enough to make SHG institutions a route to viable livelihood diversification. Building an enterprise also calls for access to markets, mentoring, working capital, good product quality and links to value chains. The growth of SHGs shows how far these institutions have reached, but it does not prove that enterprises have been transformed. To find out which kinds of support actually lead to lasting income gains, evaluations would have to follow the same households and groups over time.

5.2 Agriculture and Farmer Welfare

PM-KISAN, operational from December 2018 and formally launched in 2019, provides eligible landholding farmer families with income support of ₹6,000 per year in three instalments. The transfer is intended to supplement farm-related and household expenditure; it is not a comprehensive farm-income insurance instrument. The official scheme defines eligibility through landholding farmer families and excludes specified higher-income and institutional categories (Department of Agriculture and Farmers Welfare, n.d.).

PM-KISAN's eligibility rests on landholding, which raises an inclusion concern for tenant farmers, sharecroppers and other cultivators whose land rights or records are not formally recognised. The concern comes from how eligibility is designed. It does not establish that every tenant farmer is excluded from every agricultural programme in every state. The fixed annual transfer also needs to be weighed against input costs and household expenditure. Any claim about payment efficiency or leakage should be backed by dated administrative or evaluation data, not by broad references to the JAM architecture.

Introduced in 2016, PMFBY insures crops against specified production risks. Farmers pay subsidised premiums, and the central and state governments and insurers all take part in the scheme. The CAG's Performance Audit Report No. 7 of 2017 found weaknesses in awareness, in monitoring, and in the records of coverage for tenant and sharecropping cultivators. The guidelines permitted their coverage, but state records were too limited to verify whether these cultivators were actually reached (Comptroller and Auditor General

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of India [CAG], 2017). From the Kharif 2020 season, participation became voluntary for all farmers (PIB, 2020). Whether claims are settled on time depends on crop-yield data, the release of premium subsidies and the processing of claims, and each of these should be examined by season and state.

Approved in 2018, PM-AASHA set out to strengthen price support for pulses, oilseeds and copra. It does so through several components, among them procurement at support prices and payments that cover the gap between market and support prices. How well it works turns on the capacity to procure, the crops that are notified, market conditions and whether states choose to take part. Reach is therefore a real question. Still, statements that states have withdrawn or that coverage is concentrated in a few regions need dated procurement data or an evaluation to support them. Where such evidence exists, procurement volumes and the number of beneficiaries should be reported for each crop and state. (Press Information Bureau, 2018).

Each of the three schemes deals with a different constraint. With PM-KISAN, the issue is eligibility tied to land records. With PMFBY, it lies in enrolment, documentation and the settlement of claims. PM-AASHA, for its part, relies on the capacity to procure and to support prices. The differences are significant, because no single statement about farmer exclusion or weak implementation can describe all three instruments accurately.

5.3 Rural Infrastructure Development

Since its launch in 2000, PMGSY has sought to connect eligible rural habitations that lack a road with all-weather access. Asher and Novosad (2020) used a regression-discontinuity design with household and firm data and found that new feeder roads helped workers move out of agriculture. They did not find major changes in agricultural outcomes, income or assets, and employment in village firms rose only slightly. The study thus supports a labour-reallocation effect. It does not support the claim that road connectivity on its own produces broad-based local economic growth.

Building roads is only one part of how infrastructure performs. How long a rural road lasts depends on the quality of construction, drainage, the funding set aside for maintenance and whether maintenance contracts are enforced. These are real implementation problems. Even so, any statement about how widespread maintenance failures are should rest on specific audit reports that name the state and the audit period.

PMAY-G was restructured in 2016 out of Indira Awaas Yojana. It helps eligible rural households build pucca houses, with assistance led by the beneficiary and released in instalments. The scheme also allows for convergence with programmes such as MGNREGA and with sanitation support. Beneficiaries have been identified using housing-deprivation parameters from SECC 2011 and the Awaas+ lists, with verification by the Gram Sabha, and the Awaas+ 2024 survey was begun for the next phase (Ministry of Rural Development, 2022; PIB, 2025). It would therefore be inaccurate to say the beneficiary list rests only on an unchanged SECC dataset. Local material prices, the availability of labour and the adequacy of the assistance may still affect affordability and completion, and these questions call for state-specific evidence.

The Jal Jeevan Mission, begun in 2019, is meant to give rural households functional tap connections at home. A connection that appears in the reported figures does not always mean the household gets a dependable service. The Ministry of Jal Shakti's 2022 national functionality assessment offers evidence on exactly this difference (Ministry of Jal Shakti, 2022). Any assessment should look at how regular and adequate the supply is, the quality of the water and whether households can actually use it, and not only at the number of connections reported. Arrangements for operation and maintenance at the village level also remain important for how well the system performs over the long term.

5.4 Digital Inclusion and Connectivity

Digital India, which began in 2015, aims to widen digital infrastructure and improve how public services are delivered. Digitised records and online applications can cut the travel and intermediary costs that households would otherwise bear. Whether they do so depends on connectivity, access to a device, language, digital literacy and the availability of assisted services. National averages can also hide gaps by gender, age, income, disability and remoteness. Having digital access is therefore not the same as being able to use it meaningfully and independently. (Prime Minister's Office, 2023).

Common Service Centres offer assisted access to digital and government services, with village-level entrepreneurs running them. The model starts from the fact that many residents cannot find their way through online systems on their own. How well it works depends on whether services are available and affordable, how many transactions go through, how good the connectivity is, and whether local entrepreneurs can stay in business. The claim that centres fail systematically in low-density areas would need comparative evidence on operating costs and service use before it could be accepted. (Ministry of Electronics and Information Technology, 2015).

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BharatNet is meant to bring broadband infrastructure to Gram Panchayats and support connectivity over the last mile. Fibre reaching a local node, however, does not guarantee that households and institutions can get broadband that is affordable and reliable. An assessment should therefore report five things separately: the number of operational Gram Panchayats, last-mile availability, bandwidth, uptime and actual use. Any claim of regional failure needs dated parliamentary or audit evidence behind it. (Department of Telecommunications, 2025).

5.5 Financial Inclusion

Launched in 2014, PMJDY widened access to basic bank accounts and helped put in place the infrastructure for direct benefit transfers. Judging its achievement means looking separately at how the accounts are used, whether suitable financial products are available, and how much control account holders have over their money. Account opening is a useful indicator of access, but it cannot stand in for a full measure of financial inclusion. (Department of Financial Services, n.d.-a).

According to the World Bank's Global Findex 2021 India country brief, 78% of adults had an account, yet 35% of those accounts were inactive. There was no gender gap in account ownership, but the gap in digital-payment use stood at 13 percentage points (Klapper et al., 2022). These numbers draw a line between holding an account and using it. They cannot be taken to mean that rural women's accounts in particular lie dormant, or that women have no control over the accounts in their names. Establishing either claim would require household-level evidence.

Pradhan Mantri MUDRA Yojana, launched in 2015, extends institutional credit without collateral to eligible micro and small non-corporate enterprises under three categories: Shishu, Kishor and Tarun. Total disbursement shows how much credit has been delivered. It does not show whether enterprises have grown, whether businesses have survived, whether jobs have been created or whether borrowers have moved up to larger loan categories. A firmer assessment would track loan size, borrower characteristics, repayment, business continuity and employment outcomes over time. (Department of Financial Services, n.d.-b).

5.6 Health and Sanitation

Ayushman Bharat's Pradhan Mantri Jan Arogya Yojana (PM-JAY), launched in 2018, provides eligible households with health cover of up to ₹5 lakh per family per year for specified secondary and tertiary hospitalisation. Eligibility is based on deprivation and occupational criteria drawn from designated datasets, including SECC 2011. The scheme can reduce the need to arrange the full cost of covered hospital treatment at the point of care, but insurance entitlement is not the same as effective access. Outcomes also depend on the availability, geographical distribution and quality of empanelled hospitals, awareness, portability and the range of treatments actually accessed. (National Health Authority, n.d.).

District-level analysis is needed to determine whether people eligible for PM-JAY are concentrated in areas with limited hospital networks. This requires a comparison of beneficiary eligibility and provider availability across districts. The comparison matters because financial protection may not translate into treatment where hospitals and specialist services are difficult to reach. Until it is available, the concentration of eligible populations in poorly served districts remains a question for evaluation, not an established finding. Periodic reviews should also examine beneficiary identification and provider incentives, using evidence disaggregated by state, district, gender and social group.

Swachh Bharat Mission-Gramin, launched in 2014, sought to eliminate open defecation through sanitation infrastructure, behaviour-change communication and local mobilisation. The Government of India declared rural India open-defecation-free in 2019. This administrative declaration should be distinguished from independently measured toilet use and sustained sanitation outcomes. Research on rural sanitation shows that toilet adoption and use are shaped by water access, toilet design, pit-emptying practices, social norms and local conditions (Coffey et al., 2017). Construction counts and ODF declarations should therefore be supplemented with evidence on regular use, safe containment and waste management. (Ministry of Jal Shakti, n.d.).

Coffey et al. (2017) studied open defecation in rural India, looking among other things at how caste-based notions of purity and pollution and attitudes toward pit latrines shape behaviour. Their work shows that building toilets does not, by itself, guarantee a change in sanitation practice. Broader claims, such as widespread failure to follow twin-pit construction norms or contamination of groundwater, cannot rest on this evidence. They would need technical assessments, for instance water-quality testing or engineering inspections carried out at identified locations.

5.7 Education and Skill Development

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Samagra Shiksha was approved in 2018 by integrating Sarva Shiksha Abhiyan, Rashtriya Madhyamik Shiksha Abhiyan and the Teacher Education component into an umbrella programme for school education (Ministry of Education, 2018). Its objectives cover access, equity, quality, teacher development and school education from pre-primary to senior secondary levels. Rural education should therefore be assessed through enrolment and retention as well as attendance, teacher availability, school resources and learning achievement. ASER uses household surveys to assess children's basic reading and arithmetic in rural India. Its 2024 report recorded gains in several foundational learning indicators compared with 2022, while substantial differences across grades and school types remained (ASER Centre, 2025). Learning trends therefore need to be considered by cohort, competency and survey year. Secondary-school participation may also be affected by distance, safety and household responsibilities; assessing the scale of these factors requires disaggregated enrolment and dropout data.

Launched in 2015, Skill India includes Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), which provides placement-linked training to eligible rural poor youth. The programme aims to connect training with wage employment, including work outside a trainee's home district. Its contribution depends on whether training matches employer demand and leads to work that is reasonably paid, safe and sustained. Placement counts alone cannot establish this. (Ministry of Rural Development, 2024).

A credible evaluation of DDU-GKY would have to state how placement is defined and verified. It would also report wages, working conditions, retention at six and twelve months, the cost of migrating for work and the reasons people leave their jobs. The content of training should in addition be checked against labour-market demand in the region and against the openings available for local enterprise.

6. Critical Discussion and Synthesis

6.1 Cross-Cutting Gaps

Across the seven sectors, the evidence points to a recurring distinction between access and effective use. A road may be built but require maintenance; a tap connection may not provide a reliable supply; a bank account may remain inactive; a toilet may not be used consistently; and training may not lead to sustained employment. These are related concerns, but not identical failures. Each requires an appropriate measure of functionality and evidence that directly assesses it.

This distinction has implications for measurement as well. Programme monitoring tends to record inputs and outputs: funds released, assets constructed, accounts opened, people trained. Such indicators are needed for accountability, yet they say little about the quality of a service or what it achieves in the longer run. Evaluation should pair output measures with independent checks on whether services function, how they are used, who they reach and what outcomes follow over time. The review offers this as a recommendation. It does not claim that every central scheme favours construction over maintenance.

6.2 Convergence and Overlap

Coordination across schemes is another policy challenge. PMAY-G provides an example of formal convergence with MGNREGA and sanitation support. Links between SHG membership, bank accounts and enterprise credit are also possible, but should not be presented as established beneficiary pathways without linked administrative or household data. Any use of beneficiary data across departments requires interoperability, consent, privacy safeguards and clear accountability.

6.3 Equity Concerns

Benefits do not spread evenly across states and social groups, since outcomes are shaped by local institutions, geography, infrastructure and administrative capacity. The review points to possible equity concerns in agricultural support, the availability of health services, women's participation in finance and retention in school. Some comparisons, however, cannot yet be made. Differences in the capacity of SHG federations, or the geographical fit between PM-JAY beneficiaries and hospitals, would need comparable evidence at the state or district level. Until that evidence exists, these points stand as propositions to be tested further.

6.4 Digital Divide as Multiplier

Digital systems can amplify existing inequalities when access to connectivity, devices, identity authentication or assisted services is uneven. Digital attendance and benefit-transfer systems may create difficulties where networks or authentication are unreliable. Effects are likely to differ by scheme and state, so claims of systematic exclusion require programme-specific audits or field studies. Digital delivery should include accessible grievance mechanisms and offline or assisted alternatives where feasible.

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6.5 Alignment with Viksit Bharat

Taken together, the evidence points to a mixed picture of how rural policy relates to the Viksit Bharat ambition. Multidimensional poverty, consumption and access to basic services have all improved. Studies also show that roads can help people move out of agriculture, and access to financial accounts has widened. What the available research does not show is that these gains have reliably led to higher rural productivity, lasting enterprise growth, or sustained improvements in learning and in the quality of employment. The main task ahead is to link access and welfare protection more deliberately to the building of capabilities and to productive opportunities.

7. Pathways Forward: Conceptual Recommendations

7.1 Integrated Policy Design

Households often need more than one scheme at the same time, and the review recommends strengthening convergence at those points of overlap. SHG institutions, financial inclusion and enterprise-credit support could, for example, be connected through transparent referral systems and business-development services. Coordination of this kind should not mean automatically merging eligibility databases or sharing personal information without consent. Any convergence model would first need to specify institutional responsibilities, data-protection safeguards, grievance redressal and measurable outcomes for participating households.

7.2 Strengthening Local Governance

Panchayati Raj Institutions have a constitutional footing through the 73rd Amendment, yet the devolution of functions, funds and functionaries differs from one state to another. For Panchayats to help maintain rural infrastructure and coordinate services, they need resources they can count on, technical support and real authority over local planning. The review does not treat Panchayats as weak across the board. Its point is narrower: local institutional capacity is one of the factors that should be assessed alongside how programmes perform.

7.3 Technology for Last-Mile Delivery

Technology can strengthen monitoring when systems reflect local conditions. Checks on water supply, road maintenance and public facilities should combine digital records with field verification and community feedback. Attendance and benefit-delivery applications should offer offline or assisted options where connectivity is unreliable. Technology should reduce administrative barriers, not make access to statutory entitlements depend on uninterrupted connectivity or successful authentication.

7.4 A Rural Development Index

The review proposes a Rural Development Index as a possible policy and research tool, not as a validated measure. It could combine indicators of access, functionality, quality, equity and outcomes, such as continuity of household water supply, sanitation use, road condition, school learning and sustained employment after training. Indicator selection, weighting, data quality, district comparability and independent validation would need to be tested before the index is used for ranking or resource allocation.

8. Limitations of the Study

This paper is a conceptual and thematic review based on secondary sources. It does not estimate causal effects or include primary fieldwork. The working records do not contain a complete search log, exact search dates, a full record of retrieved and screened material, or counts of included and excluded publications. The review therefore cannot claim exhaustive coverage or provide a PRISMA flow diagram. Its sources combine official statistics, programme documents, audits and published research, each with limitations. Administrative dashboards may report programme outputs without independently verifying service quality or beneficiary outcomes. The national scope cannot capture all district- and village-level variation. Rural electrification and social protection pensions also fall outside the selected scope. The proposed framework and recommendations have not been empirically tested.

9. Scope for Future Research

Further work is needed on several fronts. One is the development of comparable measures of infrastructure functionality and service quality that can be tracked over time. Another is a Rural Development Index whose indicators and weights are chosen transparently and then validated. Comparisons across states and districts would show how local administrative capacity, geography and social inequality shape what schemes achieve. Longitudinal studies should also test whether skill training leads to lasting employment, whether SHG-linked

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enterprises survive and grow, and whether public infrastructure keeps delivering services once it has been built.

10. Conclusion

This review asked how well India's rural development architecture fits the aims of Viksit Bharat @2047. The evidence shows progress in multidimensional poverty reduction, rural consumption, financial access and physical infrastructure. These gains matter, but coverage figures cannot show that development will last. The questions that remain open are whether services function and are of good quality, whether they reach disadvantaged groups, and whether households can turn access into secure livelihoods. (NITI Aayog, 2023; Ministry of Statistics and Programme Implementation, 2024).

The strength of the evidence also varies by outcome. Research on PMGSY finds that workers moved out of agriculture, but it does not find major gains in income or assets. Global Findex data, similarly, separate owning an account from using it. Differences of this kind call for careful reading. The cross-sector themes in this review are meant as a framework for assessment, and they should not be taken to mean that every scheme has the same record of implementation. (Asher & Novosad, 2020; Klapper et al., 2022).

The paper puts forward four priorities: convergence between policies with proper safeguards, stronger local institutions, monitoring that focuses on whether services function, and a rural development index that has been carefully validated. They are meant to work alongside existing schemes and not to replace them. How far India moves towards Viksit Bharat will depend, in part, on lasting gains in human development and productive employment, on the quality of infrastructure, and on how accountable institutions are.

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