



A Study on Digital India, towards a Viksit Bharat: with Special Reference to Rural Area

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DOI : <https://doi.org/10.5281/zenodo.18695272>

ARTICLE DETAILS

Research Paper

Accepted: 28-01-2026

Published: 10-02-2026

Keywords:

Viksit Bharat, Rural Area, Digital Technology, Schemes, Digital India, Government of India.

ABSTRACT

The Digital India campaign is being taken up by adopting a whole of government approach with active involvement of various Ministries/Departments of Government of India, State Governments Central Govt. Organizations and Institutions to ensure the widest possible participation of all concerned for the benefit of Citizens of the country and to realize the vision of Viksit Bharat @ 2047. It is an initiative aimed at realizing India aspiration of becoming a developed nation by its centennial year of independence. To fulfill the aims of Hamara Sankalp Viksit Bharat the government has taken major initiative schemes to develop urban areas, rural area and tribal area. This study involves the schemes which support vision of Viksit Bharat through Digital technology in rural area. It mainly focuses on the schemes which are concentrating to develop rural area and how it is connected and promotes towards digital technology. The study is based on secondary information from the government schemes, committees' reports and Viksit Bharat official websites. The objective of study is to explore various schemes under Viksit Bharat and to examine digital contribution towards helping Rural India. This study aims to examine

the utilization of digital methods in implementing specific schemes aligned with the vision of Viksit Bharat for rural regions. It is found that schemes are not yet fully reached to beneficiaries because schemes only promote farmers, unbanked people, adult women in rural areas and workers employed in unorganized sectors. Rural area schemes lack promotion, education, focused initiatives and online access. This study recommends solving the issues of rural areas and needs continuous support by government schemes. Further the government should adopt grievance handling mechanism to make easier enrolling till the scheme benefits and reached to the target population.

1. Introduction

The reports by various committees in early 2000 had express the concerned towards cost of digitalization (*report of the committee on financial inclusion, January 2008 chaired by C Rangarajan*), moving forward due to the rapid growth of technology, availability of electronic devices such as mobile at an affordable prices and including the cost of internet, the digitalization play a prominent role. The government of India also launched “Digital India”, a flagship program launched in the year 2015. This is significantly contributing for achieving various Yojana (schemes) of Central Government. This study selects the following schemes applicable to Rural India under Viksit Bharat Vision and Digital components involved right from rolling out, monitoring, delivering and grievance handling of these schemes. The selected schemes are Pradhan Mantri Ujjwala Yojana, Kisan Credit Card, Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas (SVAMITVA), Jan Dhan Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, DAY-NRLM, Pradhan Mantri Kisan Samman Nidhi and Atal Pension Yojana.

Hamara Sankalp Viksit Bharat is a nationwide campaign to raise awareness through outreach activities to achieve saturation of schemes of Govt. of India across the country covering all Gram Panchayats, Nagar Panchayats and Urban Local Bodies with the objectives of reaching the unreached - reach out to the vulnerable who are eligible under various schemes but have not availed benefit so far, dissemination of information and generating awareness about schemes, learning from the citizens - Interaction with beneficiaries of government schemes through their personal stories/ experience sharing and enrolment of potential beneficiaries through details ascertained during the Yatra.



“Viksit Bharat” means “Developed India” The vision is based on four pillars are Yuva (Youth), Garib (Poor), Mahilayen (Women) and Annadata (Farmers). Govt. of India took initiatives in accordance with the Viksit Bharat 2047 vision to make India a completely developed nation by its 100th anniversary of Independence in 2047. Major announcements are on income tax reforms, agricultural development, Support for MSMEs and Startups, Infrastructure Investment.

1.1 Challenges to Viksit Bharat 2047:

Resolving the colonial legacy that threatens India's national identity and geopolitical standing, in implementing clean and renewable energy sources, cutting carbon, Vision, improving biodiversity conservation, and lessening the effects of climate change in order to achieve green and sustainable growth. Through giving every citizen a pucca house and piped water, empowering women farmers with drones, expanding the supply of affordable medications through Jan Aushadhi Kendras, promoting the digital economy and fintech, technology-enabled development, education, skill development, health, and innovation, we can guarantee inclusive and equitable development. Strengthening regional and trans-regional institutions in South Asia and beyond in order to address the issue of connectivity. To minimizing the gap between China and the United States in terms of trade, influence, and defense.

1.2 A Viksit Bharat objectives:

- Economic: The world's third largest economy, with a diversified and competitive industrial base, a low poverty rate, a high developmental index, and a per capita income.
- Social: An inclusive and peaceful community where everyone has access to piped water and a pucca house, universal health care, excellent in quality education and skill development for all, social justice, gender equality and cultural diversity.
- Environmental: A pioneer in sustainable and green growth, with a goal of net zero emissions by 2070, a 50% renewable energy mix, a low carbon intensity, a high biodiversity, and an environmentally friendly environment.
- Political: A strong and vibrant democracy with a rule of law, a federal structure, cooperative federalism, a responsive public service delivery system, an accountable and democratic governance system.
- Geopolitical: Implies maintaining a peaceful and secure neighborhood, strategic autonomy, proactive diplomacy, multilateral participation, soft influence, and a global power and responsible stakeholder



1.3 Research Problem

The review of previous studies clearly indicates that various steps are being taken by the government over the years but still the problem of financial exclusion looms large. Most of the rural India doesn't have access to banks, and even if they have digitalization they don't have enough income and awareness/financial literacy to use the financial services. Our objective is to study the various schemes and digital contribution towards rural India through secondary study and point out the weak links in the current structure and also come up with ways to counter these weak links. We aim to cover the schemes which support vision of Viksit Bharat 2047 through Digital technology in rural area.

1.4 Objectives of the study

- To explore various schemes under Viksit Bharat helping Rural India.
- To examine digital contribution in the various schemes helping Rural India.

Government Schemes to promote the vision of Viksit Bharat.

Sl. No	Area	Name of Scheme	Ministry of Department	Benefits of the scheme	About the scheme
1	Urban	PM SAVNidhi	Housing & Urban Affairs	To reward digital transactions	The scheme will help formalize the street vendors with above objectives and will open up new opportunities to this sector to move up the economic ladder.
2		PM Vishwakarma	Micro, Small & Medium Enterprises	Incentives for Digital Transactions	It aims at improving the quality as well as the reach of products and services of artisans and craftspeople and to ensure that the Vishwakarmas are integrated into the domestic and global value chains.
3		PM MUDRA Yojana	Finance	Micro Credit Schemes	Scheme for providing collateral free loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises.



4	Startup India, Standup India	Finance	Loan facilities	It facilitates bank loans between 10 lakh to 1 crore to at least on SC & ST borrower per bank branch for setting up a green field enterprise.
5	PM eBus Sewa	Housing & Urban Affairs	National common mobility card based Automatic Fare Collection System	It has been launched with a view to increase the modal share of electric bus based public transport in India.
6	Digital Payment Infrastructure	Electronics & Information Technology	To digitize the financial sector and economy.	Government of India's strategy to digitise the financial sector and economy. Modes of Digital Payments include UPI, BHIM, Cards (including RuPay Debit Cards), IMPS, AePS, BHIM Aadhaar Pay, BBPS, NETC FASTag, e-RUPI and USSD
7	Khelo India	Youth Affairs and Sports	Provision of scholarships and financial support	The provision of scholarships and financial support has enabled athletes to focus on their training without being hindered by financial constraints. Today every Khelo India Athlete is given an out-of-pocket allowance of Rs 10000/- per month.
8	PM Awas Yojana	Housing & Urban Affairs	Primary Lending Institutions	A web based monitoring system, CLSS Awas Portal (CLAP) is a common platform where all stakeholders i.e. MoHUA, Central Nodal Agencies, Primary Lending Institutions, Beneficiaries and Citizens are integrated in real time environment. The portal facilitates processing of applications along with tracking of subsidy status by beneficiaries.
9	Ayushman Bharat-PMJAY	Health and Family Welfare	Cashless treatment.	Ayushman Bharat PM-JAY is the largest health assurance scheme in the world which aims at providing free health cover of Rs. 5



					lakh per family per year for secondary and tertiary care hospitalization to over 12 crores poor and vulnerable families.
10	Rural	PM Ujjwala Yojana	Petroleum and Natural Gas	It accompanied by a Rs 300/- subsidy on LPG refills for PMUY beneficiaries	It aims at providing free LPG connections to adult women from poor households.
11		Kisan Credit Card	Fisheries, A&FW,AH &D	It access to short term credit	It provides access to short term credit at subsidized interest rates to farmers through financial institutions.
12		SVAMITVA	Panchayati Raj	Enabling bank loans	The scheme has multiple benefits monetasization of properties through enabling bank loans, reducing poverty related disputes etc.
13		Jan Dhan Yojana	Financial Services	Bank account for Unbanked people	The scheme mainly focuses on opening basic bank account for unbanked people.
14		PM Jeevan Jyoti Bima Yojana	Financial Services	Life Insurance coverage facilities	The scheme for providing Life Insurance coverage of Rs 2L for people n the age group of 18-50 years at an annual premium of Rs 436.
15		DAY-NRLM	Rural Development	Financial inclusion	Investing in social mobilization and promotion and strengthening of self-managed and financially sustainable community institutions of the rural poor women, financial inclusion, sustainable livelihoods and social inclusion, social development.
16		PM Kisan Samman Nidhi	Agriculture and Farmers Welfare	A fixed pension will be provided to eligible farmers	It has been started to provide social security to all landholding Small and Marginal Farmers in the country. Farmers will have to contribute an amount between Rs.55 to Rs.200 per month in



					the Pension Fund till they reach the retirement date i.e. the age of 60 years
17		Atal Pension Yojana	Financial services	Pension Coverage	Scheme for providing pension coverage for unorganized sector workers.
18	Tribal	Scholarship Schemes	Tribal Affairs	It provides financial assistance as per schematic norms	It provides financial assistance to states, individual beneficiaries and institute as per schematic norms. The students are being covered for financial assistance through DBT mode.

Source: Hamara Sankalp Viksit Bharath, Compelled Data

2. Review of Literature

2.1 **Mahammad Shahid**, et.al in a study titled “A descriptive study on Pradhan Mantri Mudra Yojana (PMMY)” (2016) discussed about the MUDRA Yojana and its key objectives. He realized that, in India most of the people are depending upon small scale businesses as their source of livelihood, most of the individuals depend on unorganized sectors for loans and other credit facilities which have high rate of interest along with unbearable terms and conditions. Further, he emphasized upon the key objectives of Mudra Yojana which are regulate the lender and the borrower of microfinance and bring stability to the microfinance system through regulation and inclusive participation. Extend finance and credit support to Microfinance Institutions (MFI) and agencies that lend money to small businesses, retailers, self-help groups and individuals. For the first time, register every MFI and implement a system of accreditation and performance grading. This will assist last-mile loan borrowers in identifying and contacting the MFI that best suits their needs and has the most positive track record. Additionally, this will promote a sense of competition among the MFIs. The borrower will be the final beneficiary. Provide structured guidelines for the borrowers to follow to avoid failure of business or take corrective steps in time. MUDRA will help in laying down guidelines or acceptable procedures to be followed by the lenders to recover money in cases of default. Develop the standardized covenants that will form the backbone of the last-mile business in future. Offer a Credit Guarantee scheme for providing guarantees to loans being offered to micro businesses. Introduce appropriate technologies to assist in the process of efficient lending, borrowing and monitoring of distributed capital.



- 2.2 **Kumar Bijoy, 2018** the research has made a critical review on Pradhan Mantri Jan-Dhan Yojana under the Financial Inclusion. The research has identified that, even though the Government has taken various steps, the problem of financial exclusion being significantly evident and further the author has made an attempt to study from both demand and supply side, being a one of the research gaps. The researcher has collected primary data through an interview method and also has collected various secondary data viz... Government Reports, Research papers. Distance of the nearest branch has also been considered as one of the variables and have classified the distance in the group of 0 – 2 Kms, 2 – 5 Kms and 5 – 10 Kms and by this research it has found Earning Capability as one of the major hurdle in achieving financial inclusion.
- 2.3 **Hardarshan Kaur & Navkiranjit Kaur Dhaliwal** in a study titled “Progress of Kisan Credit Card Scheme in India (2018) discussed about financial assistance to agriculture in India has improved manifold since the financial reforms. The government along with RBI has introduced various schemes and programs in order to channelize funds to rural areas of the country so that sufficient credit can be provided to farmers. It also emphasized on the need for creative credit instruments to support farmers and that gave birth to Kisan Credit Card Scheme. They review the progress of Kisan credit card scheme in the country since inception. The main objective was to examine the period wise and agency-wise progress. The period of the study was from 1998-99 to 2012-13. The progress of KCC scheme was evaluated in the terms of number of cards issued and amount sanctioned under the scheme. The study showed growth of the scheme in terms of number of cards issued and amount sanctioned during the study period. It was also found that commercial banks were ahead of cooperative banks and regional rural banks for cards issued and amount sanctioned under KCC scheme.
- 2.4 **Dr B. Sudha** in a study titled Startup India & Standup India Initiative the Game Changer of Indian Entrepreneur 2019, they try to highlights the benefits of the Startup India Scheme and other financial assistance to entrepreneurs to fuel their growth. The main aim of the scheme is to increase the employment rate, wealth creation and to bring innovation in the products and services. The most highlighting feature of this scheme is tax exemption, which can help immensely and furthering their business. For availing the benefits of the Startup India scheme the entity must be recognized by the Department for promotion of Industry and Internal Trade.
- 2.5 **Rupjyoti Bhattacharjee et.al 2020** Attitude towards Atal Pension Yojana Scheme. The research has identified that number of respondents belonging to two different professions (government and private) who have registered Atal Pension Yojana (APY) scheme and they found out that they have favorable



attitude towards different aspects of APY scheme. However it was observed that some respondents have not yet registered the scheme as their not familiar with the banking system and also low rate interest of the scheme.

2.6 **Yadhuveer Yadav 2020**, Women Empowerment through Pradhan Mantri Ujjwala Yojana (PMUY) Scheme in Rajasthan: A Study on Rural Households in Selected Region. The study attempted to analyze the impact of the PMUY scheme on the socio-economic status of women in the rural sector in India and thereby assess the effectiveness of Yojana on women empowerment in the rural sector. The objectives of PMUY, namely, sustainability, energy affordability, efficiency, safety, and clean environment, selected as dependent variables in the study. The socio-economic factors of women empowerment, namely, accessibility, executive power, awareness, financial independence, and behavioral change, chose as independent variables in the study.

2.7 **Deepak Kumar et.al 2021** the research has made on Analysis of Pradhan Mantri Kisan Samman Nidhi scheme: with special reference to Haryana state, It is the government's key initiative towards doubling the farmers' income because it stabilizes the income of the farmers, which enables them to use high-yielding variety seeds and modern technologies that enhance the productivity of agriculture. Objectives of the study is to meet the financial requirements of farmers' families, to helps the farmers in procuring the various agricultural inputs, to protect the farmers from money lenders and to meet their requirements related to agricultural activities and to confer income support to the farmers for assistance their liquidity requirements to facilitate timely access to inputs, they analyze the PM-Kisan Samman Nidhi scheme implemented in India, used the secondary data that has been collected from the various reports of the Indian government and the dashboard of PM Kisan Yojana, used the secondary data that has been collected from the various reports of the Indian government and the dashboard of PM Kisan Yojana, the result of the study indicated that PM-Kisan is an ambitious scheme that is able to dispense significant outcomes. It is a progressive step of the Indian government towards stabilizing the farmers' income. However, the amount paid to the farmers under the PM-Kisan scheme is inadequate.

2.8 **Balamurugan J et.al 2023** the research has made on Utilization of PM Street Vendor's AtmaNirbhar Nidhi (PMSVANidhi) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) by the Urban Informal Sector, this study will evaluate the government-aided programs created to help people in the urban informal sector during the COVID-19 pandemic, and see how well they've been beneficial to the people. It was also intended to find further slits in the designs and its implementation by the authorities, other than already the existing ones. it was found that due to inadequate information on



registration forms or a lack of knowledge, registration declined in several states, and public sector banks dispersed maximum loans, with private sector, rural, and cooperative banks contributing the most meager figures. At the same time due to people not obtaining claims and people receiving low rates, PMJJBY enrollments decreased every year. This study has shown that these schemes aren't always fool-proof and these loopholes tend to be misused and deleterious in unfavorable times where these schemes can really help its beneficiaries.

2.9 **Mr. Ajay Chakraborty et.al 2023**, Unveiling the Journey: Analyzing The Atal Pension Yojana's Performance, this study revealed that among the six financial institutions studied, Public Sector Banks emerged as frontrunners in subscriber enrolment under APY since its inception. This success can be attributed to the collaborative efforts of the Government of India and these financial entities in reaching out to potential subscribers. In just six years, the scheme has garnered substantial traction, with approximately 3.30 crore individuals enrolled as of August 25, 2021, signaling its significance in addressing the retirement concerns of India's workforce.

2.10 **Dr Pushpa Suryavanshi et.al 2024**, Skill Development for Sustainable Livelihoods: Examining DAY-NRLM's Contributions to Rural India, this study examines DAY-NRLM's contributions to skill development and its impact on fostering sustainable livelihoods in rural India. Using a mixed-methods approach, the research evaluates how DAY-NRLM facilitates capacity-building through self-help groups (SHGs), vocational training, and financial literacy programs. Empirical evidence from field studies in the Sagar District highlights income levels, employment, and socio-economic mobility improvements among rural households.

2.11 **Ajay chakraborty et.al 2022**, Feasibility analysis of Atal Pension Yojana, this study compares the present value of pension benefit to present value of contribution to analyze whether subscriber gets benefits out of the scheme. Based on the study it can conclude that as a part of Financial Inclusion, the Government of India's Atal Pension Yojana a defined benefit scheme introduced to protect the unorganized sector workers will not serve the purpose of income security and retirement benefit. As per the analysis the scheme is not giving positive present value to subscriber at 8%, 7.5% interest factor and will provide incentive at 6.5%. To cater the need of unorganized sector workforce government has to contribute more amount in the scheme.

Summary of Literature

From the above literature review conducted it is identified that there have been many studies on how digital technology supports Viksit Bharat schemes towards achieving the aims to develop urban areas, rural area and tribal areas.



- Many articles were analyzing the Viksit Bharat schemes objectives and try to exploring the benefits of the schemes in terms of beneficiaries.
- To examine the period wise and agency-wise progress under the different schemes.
- Latest developments in schemes that facilitate the Viksit Bharat schemes to develop rural areas, urban areas and tribal areas.
- In few articles reviewed that contribution of Viksit Bharat towards society.
- In some articles reviewed that Indian Government schemes towards progressive step of stabilizing the beneficiaries income level.
- To examines schemes contributions to skill development and its impact on fostering sustainable livelihoods in rural India.
- To analyze the impact of the scheme on the socio-economic status of women in the rural sector in India.
- To assess the effectiveness of Yojana on women empowerment in the rural sector.
- To facilitates capacity-building through self-help groups (SHGs), vocational training, and financial literacy programs to rural areas beneficiaries.
- To analyze the impact of scheme on the socio-economic status of women in the rural sector.

Research Gap

In the light of above review of literature, it is clearly evident that there were a very few research studies carried out on achieving various Viksit Bharat Schemes. Further, it is found that no research study was carried out on Digital India, towards a Viksit Bharat with special reference to rural area particularly. This prompted to embark on the present study which is aimed at to fulfill the basic advantage or attributes of Viksit Bharat aims to develop rural areas. Government of India took initiatives/schemes for achieving Hamara Sankalp Viksit Bharat goals as reported in Viksit Bharat. This study tries to bridge above said research gap.

3. Research Methodology

3.1 Objectives of the study

- To explore various schemes under Viksit Bharat helping Rural India.
- To examine digital contribution in the various schemes helping Rural India.

3.2 Data Collection



The study is based on secondary data collected from the Government reports, Journals, magazines and websites of Viksit Bharat.

3.3 Scope of the study

This study attempts to explore usage of digital modes in the path of executing selected schemes relating to rural area falling under the vision Viksit Bharat.

3.4 Limitations of the study

This paper mainly concentrated only on selected Viksit Bharat rural schemes.

- Majorly focused on Digital contributions towards achieving various Viksit Bharat rural schemes.
- Has the data collected only from secondary source.
- Ground level review from beneficiary has not been collected.
- Only concentrated on financial aspects.

4. Discussion about the selected scheme and Digital components concentrating on rural area

4.1 Pradhan Mantri Ujjwala Yojana (Launch Date: 01st May, 2016)

Under this scheme, the program has significantly increased access to clean energy for millions of households across India. After distribution of around 9.6 Cr LPG connections the scheme has been extended to benefit an additional 75 lakh households, accompanied by a ₹300 subsidy on LPG refills for PMUY beneficiaries, reinforcing the commitment to expanding access to clean energy across India.

4.2 Kisan Credit Card (KCC) (Launch Date: August 1998)

The scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers for their cultivation and to meet the short term credit requirements for cultivation of crops.

A total of 4,39,493 Kisan Credit Cards (KCCs) have been issued to fishers and fish farmers across India, with a credit amount of Rs. 2810 crore.

4.3 Survey of villages and mapping with improvised technology in village areas (SVAMITVA) (Launch Date: 24th April 2020)



The Scheme has multiple benefits - monetization of properties through enabling bank loans. As of 17th October 2022, drone flying has been completed in 1.87 lakh villages across 31 States/UTs. Drone flying is saturated in State of Haryana, Uttarakhand, Goa and Union territories of Lakshadweep, Andaman & Nicobar Island, Puducherry, Daman and Diu & Dadra & Nagar Haveli. As of 17th October 2022, property cards have been prepared in approx. 58,774 villages of nearly 91 Lakh property owners.

4.4 Jan Dhan Yojana (Launch Date: 28th August 2014)

It is ensuring access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e. weaker sections & low income groups. This deep penetration at affordable cost is possible only with effective use of technology. Number of Beneficiaries are rural/semi urban centre bank branches is 36.33, urban metro centre bank branches is 18.25, Rural-Urban Female Beneficiaries is 30.37

4.5 Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) (Launch Date: 9th May, 2015)

It is a government scheme launched on 9th May 2015 by PM Narendra Modi in Kolkata, by the Ministry of Finance. It is an insurance scheme offering life insurance cover for death due to any reason. It is a one-year cover, renewable from year to year. The scheme is offered by banks/post offices and administered through life insurance companies. All individuals who are account holders of participating banks/ post office in the age group of 18 to 50 years are entitled to join. The Scheme providing life insurance coverage of Rs. 2 lakh for people in the age group of 18-50 years at an annual premium of Rs. 436.

4.6 Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) (Launch Date: March 29, 2016)

Making poor the preferred clients of the banking system and mobilizing bank credit is the core of our financial inclusion and investment strategy. Access to repeat finance at affordable price and in desired amounts and convenient repayment terms is critical for poor to smoothen consumption, come out of debt-trap and invest in livelihoods assets (acquisition, renewal, and expansion). Report about DAY-NRLM SAGY-GPs Total 2058.47

4.7 Pradhan Mantri Kisan Samman Nidhi (Launch Date: 24th February 2019)

Under this scheme, a fixed pension of Rs 3,000/- will be provided to all eligible small and marginal farmers. Farmers have to contribute an amount between Rs.55 to Rs.200 per month in the Pension Fund till they reach the retirement date i.e. the age of 60 years. Income Support for Farmers: With the 18th



installment in October 2024, total disbursements surpassed Rs 3.45 lakh crore, benefiting 11 crore farmers. It provides income support to small and marginal farmers, reducing loan dependency.

4.8 Atal Pension Yojana (Launch Date: 09th May, 2015)

It is a government-backed pension scheme in India, designed to provide a guaranteed minimum monthly pension to citizens between the ages of 18 and 40, with the pension amount payable starting at age 60, based on their chosen contribution amount throughout their contribution period, essentially aiming to secure retirement income for individuals in the unorganized sector. This scheme is providing pension coverage for unorganized sector workers.

5. Findings of the study

5.1 Findings of the study in schemes of rural areas

- Lack of promotion: Most of the beneficiaries have no knowledge of the prominent schemes initiated by central and state governments. Not all schemes are advertised adequately in offline and online modes.
- Lack of education: A large number of beneficiaries in rural areas are not much educated so they cannot reach and explore these schemes on their own.
- Lack of education: Most of the schemes have distorted emphasis towards the support provided to rural beneficiaries for financial assistance. Apart from these beneficiaries go through various issues like lack of proper mentors, disconnection from market players etc
- A lack of focused initiatives: Most of the schemes are for all types of beneficiaries. At the state and central level limited provisions for farmers, women entrepreneurs, senior citizens and entrepreneurs that too rural area.
- Limited online access to the schemes: Despite limited digital literacy among rural beneficiaries, by increasing online access to the schemes, the government can overcome major issues faced by beneficiaries of the scheme.
- Grievance handling mechanisms: In most of the schemes proper there are no visible effort seen in taking necessary steps or creating awareness till the last common man, on grievance handling, improvising or inviting suggestion.

5.2 Recommendations



These recommendations can help government programs for people living in rural areas become more productive, inclusive, and user-friendly.

As discussed before rural beneficiaries mostly lack good market linkages, networking and appropriate mentorship. Therefore, they need the schemes that are excessive pain in nature. Schemes that are only promote farmers, unbanked people, adult women in rural areas and unorganized sector workers. This has been long proven that to solve the issues of rural areas need a continuous support by government schemes to ensure the survival and growth of beneficiaries in the society.

Beneficiaries of government programs must receive an entire offer. It means that the administration of government programs or schemes should concentrate on the user's journey over the program's overall lifecycle. Rural beneficiaries must complete a number of processes from enrolling in the program to receiving its benefits. It is frequently seen that some steps are more difficult than others, which leads to a split user journey, lower scheme uptake, and decreased efficacy. Therefore, from the scheme's concept to its delivery, implementation, monitoring, and grievance redressal system, extra care should be taken.

The online schemes need to be improved by making them easier to use and more user-friendly. To raise awareness of programs and their eligibility requirements, information is used, multilingual content is integrated, and voice, video, and regional languages are used. How to use and accommodate SMS-based application tracking features and alerts.

The government administration must enable quick and convenient final-mile accessibility to schemes for rural beneficiaries. Beneficiaries should have an option for end-to-end digital as well as physical or helped access to all schemes. Beneficiaries in rural areas who lack a high level of digital literacy should receive physical assistance in order to access these programs.

Finally, to move rural beneficiaries from undeveloped informal sectors to formal ones, a formalization campaign is required. This requires a wide network of frontline employees who can assist rural beneficiaries with documentation, digitalization, form completion, and obtaining the required licenses and permissions.

5.3 Conclusion

By 2047, when India celebrates the 100th anniversary of its independence, the Viksit Bharat at 2047 program aims to see the country fully developed. Effective governance, sustainable advancement, and inclusive development are prioritized in this revolutionary agenda. The Indian government's initiates



have laid a strong foundation for enhancing short term credit, enabling bank loans, bank account for unbanked people, life insurance coverage facilities, financial inclusion and a fixed pension will be provided to eligible farmers and Pension Coverage. The Government can support by identifying and addressing areas where work is delayed that interfere with their development and growth journey. The government scheme should concentrate on creating a broad ecosystem for the growth of rural beneficiaries rather than offering specialized aid.

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