

Empowering Rural Transformation: In the Era of Building Viksit Bharat 2047

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ABSTRACT

This Article “Empowering Rural Transformation : In the Era of Building Viksit Bharat 2047” focus upon the India's rural transformation reflects a sustained national effort to realize the vision of self-reliant, dignified village communities. Over the past decade, investments in physical and social infrastructure have accelerated change across rural landscapes. Expansion of all-weather roads, permanent housing, piped drinking water, rural electrification and digital connectivity has improved mobility, access to services and economic opportunity. These interventions have strengthened agricultural productivity, supported allied sectors such as fisheries and livestock, expanded village industries, and integrated rural markets with broader value chains. The Union Budget 2026–2027 establishes a thorough framework for making India a developed country by 2047. The Budget offers a systematic path based on three primary "Kartavya" (duties), with a clear focus on enterprise growth, employment generation, skill development, and regional inclusion. It aims to establish sustainable economic clusters that may offer significant opportunities for young people, women, and aspiring entrepreneurs nationwide by strengthening MSMEs, empowering rural industries, encouraging new-age sectors, and investing in future-ready skills. The rural economy can be greatly improved by the effective allocation of budgets supported by substantial bank credit. Rural initiatives can obtain the funds required to support local businesses, encourage development, and advance sustainable farming methods by carefully allocating financial resources. This financial support not only makes it easier to develop infrastructure but also makes it easier for people to receive basic services, which promotes economic growth. As a result, this cooperative strategy may result in more job possibilities, better livelihoods, and more wealth in rural areas.

KEYWORDS: Rural Transformation, Self-reliant, Entrepreneur, Development, Livelihoods.

INTRODUCTION

India's rural-urban divide is narrowing due to development initiatives. While acknowledging the need for robust infrastructure and a variety of livelihoods, policy emphasis is still centered on agriculture and related industries. With increased funding for infrastructure development, asset creation, and job creation, recent budgetary promises highlight rural development as a strategic focus. Durable rural assets, increased pay employment guarantees, nearly universal road connection, household tap water access, universal electrification, and housing integrated with basic amenities are the main objectives of flagship programs. Reforms in digital infrastructure and logistics are giving remote places access to new economic opportunities. When taken as a whole, these actions present communities as active participants

in the development of the country.

India has achieved significant but progress slowly toward the Viksit Bharat objective. Through consistent investments in roads, housing, piped water, power, and digital connectivity, rural change has accelerated during the last ten years. These interventions are catalysts for social and economic mobility rather than just tangible possessions. Access to irrigation, sanitation, education, and healthcare has increased, village industries have grown, and agricultural production has increased. Economic activity is no longer limited to subsistence patterns, and rural markets are more linked.

The objective of the Union Budget 2026–2027 is to make India a developed country by 2047. This budget, which was initially prepared in Delhi's recently built Kartavya Bhavan, points to three responsibilities. It can create crores of jobs and business opportunities if it is carried out in letter and spirit. There are several opportunities for employment and business in each of the three Kartavya (duties) included in the budget, which can greatly help young people, women, and rural residents in particular. Long-term employment and business prospects may also be provided by the programs that have been reinforced in this budget and the additional provisions for which measures have been established. Micro, Small, and Medium-Sized Enterprises (MSME), the sports goods industry, medical equipment and pharmaceutical manufacturing, skill and entrepreneurship development, training, health education, agriculture, science and technology, infrastructure development, the manufacturing sector, the defense sector, the North-Eastern region, the coastal region, etc., along with self-reliance and the vision of a developed India, have all received special attention in the budget. In order to provide skilled youth with thousands of job chances and a fresh path to their ambitions, efforts have been undertaken to strengthen MSMEs both directly and indirectly.

India's aim of becoming a developed country by 2047 is expected to heavily depend upon the rural economy. The goal of this budget is to make rural communities active agents of development rather than just beneficiaries of help. In this regard, the Ministry of Agriculture and Rural Development's combined budget of ₹4,35,779 crore shows a significant commitment to helping farmers and villages. Efforts will be made to accelerate formal financing and increase the effectiveness of bank credit disbursement through technology developments in order to promote liquidity within the rural sector. This tactic aims to empower rural residents and encourage independence. In the end, this budget is a major turning point in the journey from "Antyodaya to Atmanirbharta," signifying the shift from helping the poor to becoming self-sufficient.

REVIEW OF LITERATURE

Singh and Patel (2023) examined how digital technology impact rural development. According to the study, initiatives like Digital India have improved rural communities' access to digital infrastructure, which has improved governance, health care, and education. The authors argued that specific actions were required to close the digital divide between urban and rural communities.

Reddy and Mishra (2023) stated that marginalized communities had limited access to government programs. The study suggested targeted outreach initiatives for programs to guarantee inclusivity while they are being implemented.

Mehta and Rajan (2022) talked about rural development and sustainability. Their research concentrated on renewable energy initiatives that support energy security in rural areas, like solar microgrids. To reduce environmental deterioration, the writers used scalable, effective examples.

Gupta and Kumar (2022) explored how local economies are affected by rural entrepreneurship. The

authors came to the conclusion that the SVEP has been effective in empowering women entrepreneurs in rural India and creating job possibilities. They suggested measures for capacity building and finance availability.

Eren & Barbara (2007) highlights various policy approaches that could be useful in implementing rural entrepreneurship and encourages the development of rural entrepreneurship as a successful technique for reducing rural poverty in emerging nations. The authors present a model that highlights human, intellectual, environmental, and sociocultural resources as well as the mediating role of national framework circumstances, with a particular focus on opportunity recognition, a crucial step in the entrepreneurial process.

Bhargava & Kumar (2005) made an effort to draw attention to how policy concerns contribute to rural transformation. The study discovered that many of the government's policy initiatives have produced positive benefits, but primarily for the urban population. From the Sociological perspective, the researcher warns that the expanding "Digital Divide" is not a good indication. The researcher concludes that community involvement is crucial for the success of rural development initiatives.

OBJECTIVES OF THE STUDY

1. To Study how rural transformation initiatives contribute to India's vision of Viksit Bharat 2047 and its goal of becoming a developed nation.
2. To examine how improved roads, housing, electricity, and digital connectivity can accelerate rural development and enhance quality of life.

RESEARCH METHODOLOGY

The study uses a descriptive and analytical research design based on secondary data. Government Documents, Magazines, Press Information Bureau (PIB), policy documents, census data, NITI Aayog reports, Ministry of Rural Development reports, and academic articles are examples of data sources. Key ideas, government initiatives, policy evaluations, and expert opinions were extracted from issues and articles pertinent to the research topic. The accessibility and availability of secondary data limit the research method. The results are based on pre-existing sources and interpretations. Within the scope of Viksit Bharat, the analysis focuses on assessing policy initiatives and governance systems pertaining to rural transformation.

VIKSIT BHARAT - GRAM ROZGAR MISSION (VB-GRM)

The Viksit Bharat-Gram Rozgar Mission (VB-GRM) Act was introduced by the government based on the lessons learned during more than ten years of MGNREGA implementation, which produced almost 8.5 crore assets. The program broadens its scope and aspirations and is envisioned as a significant step toward long-lasting rural infrastructure in line with the Viksit Bharat 2047 vision.

Education, healthcare, drinking water, sanitation, renewable energy, water security, and livelihood-related activities like agriculture, livestock, fisheries, skill development, enterprise promotion, rural haats, agricultural storage, nurseries, and building material production are all covered by VB-GRM. In order to reduce seasonal vulnerabilities, it also incorporates climate-resilient projects.

JAL JEEVAN MISSION: WATER AT THE DOORSTEP

Only 17 percent of rural homes had tap water connections when the program was introduced in August

2019. Early in 2026, 81.31 percent of households—15.74 crore out of 19.39 crore—were covered. Safe piped water is also supplied to schools and anganwadi centers. The mission has been extended till December 2028, and the initial estimated budget of 3.60 lakh crore (of which the Center's part is 2.08 lakh crore) has been increased. 67,670 crore has been set aside for 2026–2027.

Considerable societal impact is shown by independent evaluations. According to estimates from the World Health Organization, the initiative has prevented around four lakh deaths from diarrhoea and saved over 5.5 crore hours that were previously spent collecting water.

PMAY – GRAMIN : HOUSING FOR ALL

The Pradhan Mantri Awas Yojana-Gramin (PMAY-G), which was inaugurated on April 1, 2016, combines housing with sanitation, LPG, power, and drinking water. 54,916.70 crore has been set aside for 2027–2028. By 2029, the goal is to build 4.95 crore dwellings with basic amenities for the homeless and families residing in kutcha or run-down homes. More than just a place to stay, a pucca house is a symbol of safety, social standing, and better health. It is the first material possession in the names of millions of families.

PROGRESS OF RURAL ELECTRIFICATION

The electricity of rural areas has further changed village life. By December 2014, 18,374 villages without electricity had been connected under the Deen Dayal Upadhyaya Gram Jyoti Yojana. Launched in 2017, the Saubhagya initiative provided power to 2.86 crore households while investing 1.85 lakh crore to improve distribution infrastructure. As a result, villages' average electricity supply hours increased by 39%. Reliable power has lowered irrigation costs, boosted cold storage, allowed microbusinesses, and enhanced educational results. Studying in the evening under electric light is now expected rather than a luxury.

DIGITAL NETWORKS AND INFRASTRUCTURE DEVELOPMENT

India's rural areas are changing as a result of the digital revolution. Bharat Net, which intends to give 2,64,635 Gram Panchayats internet connectivity, has made 2,14,904 villages service-ready as of December 2025. Digital inclusion is accelerating, with tele-density reaching 86.76 percent and 5G services accessible in 99.9 percent of districts. Rural post offices are becoming service centres that support e-governance and financial inclusion.

Additionally, plans to increase coastal shipping and operationalize 20 additional national waterways over the next five years are announced in the budget. Large rural hinterlands are anticipated to gain from these initiatives by lowering logistical costs and promoting regional trade.

RURAL CONNECTIVITY: PATHWAYS TO GROWTH

Rural connectivity continues to be essential for growth. PMGSY-IV, which was started in 2024, calls for building about 62,500 km of roads at a cost of ₹70,125 crore by 2029. 19,000 crores have been set aside for 2026–2027. 99.7% of qualifying habitations were connected as of December 31, 2025.

PMGSY's emphasis on habitations rather than revenue villages as the implementation unit has been a noteworthy characteristic. Included were settlements of 500 or more residents in plains, 250 or more in mountainous terrain, and even 100 or more in places impacted by Left Wing Extremism. Remote communities may now access markets, schools, and medical services because to this inclusive design.

A paved road reduces spoilage for a farmer hauling perishable produce. It provides access to secondary education for a student. It entails prompt medical attention for a pregnant mother. Opportunity and dignity are directly correlated with connectivity.

ROLE OF MSMEs IN ECONOMIC GROWTH (1st KARTAVYA)

The first of the three Kartavya (duties) included in the budget is directly related to Micro, Small, and Medium-Sized Businesses. The primary goal of the first responsibility is to accelerate and sustain the nation's economic progress. This includes, among other things, growing manufacturing in strategic and border regions, rebuilding historic industrial sites, creating champion MSMEs, bolstering infrastructure, guaranteeing long-term energy security and stability, and creating urban economic zones.

This time, MSMEs have received extra attention because they are the engine of progress. A 10,000 crore SME Development Fund proposal has been proposed in this area to support industries and foster MSME champions in the future. Champion MSMEs will be equipped with professional advice, increased cash, and equity support.

RURAL ENTERPRISES THROUGH KHADI & VILLAGE INDUSTRIES

One of this budget's ambitious initiatives is the Mahatma Gandhi Gram Swaraj provision. This will strengthen Khadi, handlooms, and handicrafts. Weavers, rural industries, rural youth, and particularly the One District One Product (ODOP) initiative will gain from this program. This will prevent migration from rural to urban areas and provide millions of jobs in rural parts of the nation. The scope of enterprise can be expanded by bolstering existing Khadi and Village Industries programs that are currently in operation.

SKILLING FOR THE FUTURE (2nd KARTAVYA)

As the second Kartavya (duty) in the budget, capacity expansion has received particular attention. The service industry plays a major role in this. This budget proposes the creation of a powerful permanent committee on "Education to Employment and Enterprise" to provide recommendations for various initiatives, taking into account the service sector as a major engine of developed India.

However, in order to prepare thousands of allied health service workers, the health sector has developed provisions for skill development. Large numbers of skilled workers will be ready in AYUSH as well. In this approach, the second Kartavya has placed a strong emphasis on the large-scale skill development of young people in a variety of fields while keeping future demands in mind.

This budget includes a comprehensive plan to develop and upgrade the skills of qualified professionals in a variety of industries. Both direct and indirect methods have been used to accomplish this. A plan has been put out to help the Indian Institute of Creative Technology in Mumbai set up AVGC content creator laboratories in 500 institutions and 15,000 secondary schools. The nation will build five university townships. Large industrial and logistical routes will be the focus of government development, and states will get support in this area. In this way, industry and education will become more intimate.

INCLUSIVE AND REGIONAL GROWTH (3rd KARTAVYA)

In the third Kartavya (obligation) of Budget 2026-2027, efforts have been made to speed development and employment so that farmers, people with disabilities, mentally ill people, Purvodaya states, and the

North-Eastern area, among others, can advance.

Bharat VISTAAR, a multilingual tool, has been suggested in this purpose. In actuality, Bharat Vistar is an integrated virtual system that provides access to agricultural resources. This AI tool is multilingual. Farmers will gain from this. Production, advice, and decision-making will all heavily rely on it. It goes without saying that this will help young people in rural areas earn more money.

Furthermore, the Lakhpatti Didi program has been extended. Additionally, self-help enterprise marts will be formed as community-owned retail locations within cluster-level organizations through improved and innovative financing. People won't migrate in search of work thanks to these measures, which will expand business and employment opportunities even in remote areas.

Locals will gain the most from the variety of employment opportunities created by the integrated East Coast Industrial Corridor, the development of new tourist destinations, the expansion of the Buddhist Circuit, the preservation of temples and monasteries, the creation of pilgrimage translation centers, etc. Particular advantages would be given to Arunachal Pradesh, Sikkim, Assam, Manipur, Mizoram, and Tripura. The growth of tourism-related businesses will accelerate there. Numerous steps have been taken in the budget to support the information technology (IT) industry.

ENHANCING RURAL PRODUCTION ECOSYSTEM

The agriculture sector has been given 1.32 lakh crore to improve farming methods, promote research projects, and bolster production capacities. To support the Indian Council of Agricultural Research (ICAR) framework and encourage innovation in the industry, about ₹9,967 crore of this sum is set aside for agricultural research and education. In order to help farmers diversify their sources of income, a specific allocation of ₹350 crore has been set to assist the production of high-value commodities like coconut, cashew, cocoa, and sandalwood. The training and financial demands of veterinarians are being addressed by new initiatives, such as loan-linked subsidies. Additionally, initiatives like "Mahatma Gandhi Gram Swaraj" will be used to promote khadi, handlooms, and handicrafts.

RURAL INDIA CREDIT ACCESSIBILITY

Banking institutions have been essential in supporting rural development since gaining independence, and this role is set to be further strengthened in the next budget. The 'Rural Credit Score' project was introduced by public sector banks to make loans more accessible to rural communities. Additionally, these banks will offer loan-based subsidies to promote the production of high-value commodities, fisheries, and animals.

Bank Sakhis, female banking agents, have successfully linked Self-Help Groups to the official banking system under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission, greatly enhancing rural financial inclusion. More than 50,000 Bank Sakhis have given out more than 12 lakh crore in loans since the fiscal year 2013–14, encouraging women to start their own businesses and become financially independent.

Additionally, the budget places a strong emphasis on financing to microbusinesses in the microfinance industry via Non-Banking Financial Companies and Microfinance Institutions (NBFC-MFIs). Banks are aggressively trying to increase agricultural output and enhance loan availability in regions with low crop intensity through the Pradhan Mantri Dhan-Dhanya Krishi Yojana.

In order to strengthen rural development programs, especially in the northeastern and eastern states, bank engagement will be crucial. Banks would finance agro-processing parks and rural Micro, Small,

and Medium Enterprises (MSME) clusters in order to create over 5 million non-farm jobs in these areas. In this way, banks are portraying themselves as essential partners in fostering rural entrepreneurship in addition to providing financing.

PROMOTING ENTREPRENEURSHIP IN RURAL AREAS

"She (Self-Help Entrepreneur) Mart," an initiative to empower women from Self-Help Groups (SHGs) by creating marketplaces in both rural and urban regions, is included in the recently announced budget. The goal of this program is to help women who work in agriculture, animal husbandry, and other businesses move from subsistence to entrepreneurship by allowing them to sell their goods directly to customers.

A credit-linked subsidy program has been implemented to assist industries like dairy farming, fisheries, and animal husbandry. This program promotes the creation of value chains and the use of contemporary machinery in rural areas. A 10,000 crore Small and Medium Enterprises (SME) Growth Fund will also be created to support the expansion of small businesses in rural and semi-urban areas and establish them as industry leaders.

CONCLUSION

Access is a common feature across all sectors, including housing, power, water, transportation, and digital communication. Infrastructure is a link between ambition and accomplishment rather than an aim in and of itself. The gap between rural and urban areas closes, productivity increases, incomes grow, and migratory pressures lessen as communities receive dependable services.

India's development trajectory still depends heavily on rural infrastructure, according to the Union Budget 2026–2027. By 2047, India's villages will become vibrant engines of national progress, realizing the vision of Viksit Bharat, if execution stays concentrated and community involvement is robust.

The Primary goal is to help rural India move from reliance on aid to a thriving development hub. This program is crucial for increasing agricultural output and broadening rural residents' sources of income. Public sector banks are essential to rural development, agriculture, and the welfare of farmers and villagers. Within the next three years, it is anticipated that farmers and their lands will be integrated through the use of Digital Public Infrastructure (DPI) in agriculture. Furthermore, over the course of the next two years, programs to support natural farming will enable one crore farmers nationwide to implement sustainable techniques, supported by certification and branding that will eventually raise their earnings.

With an emphasis on promoting independence and prosperity, this budget highlights the empowerment of rural India, its farmers, and the rural economy. To support these efforts, the government has set aside vital cash. In order to encourage inclusive growth and support the goal of making India a developed country by 2047, it highlights the importance of easily accessible finance and collateral-free agricultural loans for farmers.

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