



# A Strategic Blueprint For Inclusive And Sustainable Growth In Rural Markets: An India-Centric Approach

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## ABSTARCT

The Bottom of Pyramid (BOP) Consumers in rural India constitute the largest but financially under-represented and underserved segment. The paper focuses on understanding the procedure of achieving sustainable development, in practice, and address the problems faced by the people at bottom of the pyramid. Economic sustainability is the new formula for rural development. The Vision of Viksit Bharat at 2047 hence can only be consummated with the inclusion of this segment. This approach has significant potential for all the stakeholders to achieve profitability and create a long-lasting social impact. The BOP populace in rural India has a varied and phenomenal blend of socio-cultural' demographic. A roadmap to attain sustainable rural development is needed to boost the economic well-being and the quality of life of this untapped market. This paper explores the characteristics and specificities of this market segment. It also examines the primordially important role of affordability, accessibility, awareness, and acceptability in designing a strategic roadmap for this purpose. Sustainable rural development is essential for achieving equitable and environmentally conscious growth.

## Methodology:

An exploratory study will be conducted to identify the new areas of challenges faced by rural consumers and how to resolve those problems. Data would be collected from secondary and sources and Mixed methods Approach will be used.

## Findings:

Being an exploratory work, is work-in-progress and hence a conceptual road map is proposed. The findings would reveal significant insights into the interconnected nature of key rural domains. These findings emphasise the necessity for an integrated, holistic approach to rural development.

## Practical Implication:

The study will be helpful to policymakers, NGO's, Online Sellers, E-Com Traders and rural communities.

The study would provide policymakers and stakeholders with a roadmap for developing comprehensive and sustainable rural development initiatives. Strategies can be formulated to promote inclusivity, address rural market concerns, and foster overall well-being in rural communities.

**Keywords:** Sustainable Rural Development, Roadmap Viksit Bharat, Bottom of Pyramid.

## I. INTRODUCTION:

### Building a Stronger Rural India: The Path to Sustainable Development

For India to evolve as a developed nation, a crucial focus is on rural development. As we set our sights on Viksit Bharat 2047 - the vision of a developed India by its 100th year of independence - the transformation of rural communities takes centre stage. Today, more than 65% of India's population calls rural areas home. These communities as "Bottom of the Pyramid," represent not just sheer statistics, but millions of aspirations waiting to be fulfilled. Through groundbreaking initiatives like Act of MNREGA and focused rural development programs, we are witnessing a silent revolution in India's countryside. The path to sustainable rural development is not just about providing basic amenities; it is about creating:

- Sustainable livelihood opportunities
- Robust infrastructure
- Quality healthcare and education
- Digital connectivity
- Financial inclusion

As we delve deeper into this transformative journey, let us explore how these initiatives are reshaping rural India and moving towards a more equitable future. The story of rural India's development is not just about progress - it is about preserving our roots while embracing growth. Today, Inclusive rural development is more specific concept than the concept of rural development of earlier, in broader terms, inclusive rural development is about improving the quality of life of all rural people. More specifically, inclusive rural development covers three different but interrelated dimensions: Economic dimension, social dimension, and Political dimension. Economic dimension encompasses providing both capacity and opportunities for the poor and low-income households in particular, benefit from the economic growth. Social dimension supports social development of poor and low- income households, promotes gender equality and women's empowerment and provides social safety nets for vulnerable groups. Political dimension improves the opportunities for the poor and low-income people in rural areas to effectively and equally participate the political processes at the village level.

India's heartbeat echoes through its villages, where over 65% of the population. calls home. Yet, these rural landscapes often tell a tale of untapped potential and pressing challenges. From dusty roads that lead to remote hamlets to the aspirations of millions of rural citizens, the story of India's development remains incomplete without addressing its rural core. As we stand at the crossroads of tradition and progress, the need for a comprehensive rural development strategy has never been more crucial. India's economic prosperity and social equality is solely possible through its villages, where:

- Agricultural innovation-meets traditional farming practices
- Digital transformation-bridges the urban-rural divide
- Sustainable solutions-pave the way for lasting change

In this exploration of rural development, we will uncover the building blocks that can transform India's rural landscape from a symbol of challenge to a beacon of opportunity. Be it a policymaker, development professional, or concerned citizen, understanding this roadmap is crucial for anyone invested in India's future.

## OBJECTIVES:

1. To examine the issues and difficulties faced by rural economies in India.
2. To make suggestions as to how these issues could be alleviated.
3. To develop a sustainable Roadmap towards Inclusive Rural Development.

## II.REVIEW OF LITERATURE:

### RURAL HEALTHCARE IN INDIA

Rural healthcare faces significant challenges, including limited access to services and healthcare professionals (Graves, 2008; Douthit et al., 2015). Rural areas often struggle with diseconomies of scale, leading to increased costs and reduced availability of healthcare services (Graves, 2008). Cultural and financial constraints, along with a scarcity of services and trained physicians, contribute to reluctance in seeking healthcare among rural residents (Douthit et al., 2015). Integrated care pathways, outreach programs, and

telemedicine are helpful here (Rygh and Hjortdahl, 2007). Additionally, improving energy access in rural healthcare facilities through Hybrid Renewable Energy Sources (HRES) microsystems and Demand Side Management (DSM) can enhance healthcare delivery capabilities (Olatomiwa et al., 2022). These solutions aim to increase continuity of care and improve access to various services including healthcare, although they may not necessarily lead to reduced costs (Rygh and Hjortdahl, 2007).

Rural healthcare infrastructure (RHC) in India faces significant challenges despite government efforts. While the density of rhcs is higher compared to urban areas, most facilities lack basic amenities (Rout, 2023). Rural areas suffer from various contagious diseases, exacerbated by insanitary conditions and inadequate healthcare resources (Jaysawal, 2015). It has made some progress in improving physical infrastructure, but implementation issues have hindered desired outcomes (M. Taqi et al., 2017). Key challenges include insufficient medical facilities and personnel, poor accessibility, and quality of service delivery (M. Taqi et al., 2017; Sreenu, 2006). The healthcare system requires fundamental reforms to address emerging challenges such as the increasing burden of disease, financial deficiencies, and poor access to healthcare in rural areas (Sreenu, 2006). Strengthening coordination between primary and tertiary level institutions is crucial for overcoming these challenges (Jaysawal, 2015).

Sahoo and Rout (2023) state that rural public health facilities in India lack basic amenities and failed to comply with service provision standards of India. This paper aims to analyze the status of infrastructure, workforce, and basic amenities at (RHC) in rural India and draw a comparison with its urban counterparts. Rural Health Statistics data and National Sample Survey Office Report for the period 2019–10 was used to analyze lower-level public health facilities, namely, subcentres, primary health centers and community health centers (CHCs). Selected tracer indicators under World Health Organization's (WHO) Service Availability and Readiness Assessment (SARA) mechanism such as health center density, core health workforce density and basic amenities satisfying the Indian Public Health Standards (IPHS) was measured to assess the service provision quality in rural public health-care facilities. Results indicated that the density of public health centres is higher in rural areas than in urban areas. Almost all public health-care facilities lack basic amenities in rural areas.

Chitra and Pradeepan (2023) reviewed the utilization of the zero-priced rural healthcare system in India and identifies areas for improvement to increase access and quality. While the rural healthcare system in India provides services at zero prices, the utilization of these services is not fully or completely utilized by the rural population, and the factors determining the utilization of rural healthcare services were identified through the review of various research studies. Increased rural healthcare working hours, medical personnel, infrastructure, essential medicines. The importance of community engagement and awareness campaigns to empower rural individuals to access public healthcare services. Collaboration between healthcare providers and local governing bodies to identify and address the specific needs of rural areas.. Hence, an attempt is made to find the utilisation of rural healthcare system by rural population in India from the published articles. The summary of findings of the reviewed articles enlighten the need of increasing the rural healthcare working hours, number of medical personnel, strengthening healthcare infrastructure, ensuring availability of essential medicines, need of palliative care in rural PHC and investing in multispecialty workforce development in rural areas. It is crystal clear that any programme needs a continuous monitoring, evaluation and adaptation of strategies is essential. This kind of summation of findings from scattered articles about the accessing of healthcare will be an aid to the health policy maker.

## **RURAL EDUCATION FACILITIES IN INDIA**

Shaheen (2024) reports that rural education in India faces challenges such as lack of basic facilities, requiring collaborative efforts from stakeholders to improve access and quality. The paper analyses the challenges faced by rural education and proposes strategic initiatives to address these issues and improve educational outcomes in rural areas, as lack of infrastructure, shortage of qualified teachers, and socioeconomic difficulties. Most respondents believe the learning environment in rural schools is "Challenging and unsupportive", indicating a need for more support and resources. Educators must to be prepared with the necessary resources to support extracurricular activities, enable education in several languages, and successfully incorporate technology into their instructional strategies. When it comes to combining resources, expertise, and advocacy, collaboration between government authorities, non-governmental organisations (NGOs), and other stakeholders is very necessary. These kinds of collaborations have the potential to magnify the effect of initiatives, which might ultimately result in changes that are more comprehensive and long-lasting. The need of putting in place a comprehensive monitoring and evaluation system is emphasised to determine how successful projects have been over the course of time.

Jain and Khoker (2024) examine the use of technologies to provide sustainable, equitable, inclusive, and quality online education in rural India. The review examines the landscape of technologies to provide sustainable, equitable, inclusive, and quality online education in rural India.

Technology is helpful in improving online education in rural India, including access to e-learning tools, infrastructure development, teacher training, student engagement, and the transformative role of technology. The review discusses the current state of education in rural India, highlighting the disparities in educational access and quality between urban and rural regions, and explores the potential of technology to bridge these gaps. Efforts are made to leverage technology to bridge the education divide across regions for quality and sustainable online education.

Ahire (2019) proposed improving rural education facilities in India, including at the Anganwadi, primary, and high school levels may be Most Anganwadi's in the cluster had good building conditions, but some lacked basic facilities. A door-to-door survey of 105 households was conducted to identify issues related to skill knowledge among the people in the cluster. Rural people and the students of the rural areas go to the city to for better education facilities. In India, there is a high degree of migration from rural areas to urban area for education and skill development education. In addition to the development of the cities, it is necessary to develop the villages, still there are very little educational facilities in rural areas and their development is very slow. It is necessary to provide better education facilities in the rural areas at Anganwadi, primary school and high school.

## **MNREGA**

MNREGA is a flagship program aimed at poverty alleviation and rural employment generation in India (Bishnoi et al., 2016). It guarantees employment to rural households, with at least one-third of beneficiaries being women (Das, 2012). The program focuses on creating durable assets like roads, canals, and water harvesting infrastructure through labour-intensive tasks (Ismail, 2019). MNREGA is implemented primarily by gram panchayats, with contractors banned from involvement (Ismail, 2019). The scheme has shown positive outcomes, including increased awareness among beneficiaries about registration, job cards, and wage payment processes (Bishnoi et al., 2016). However, challenges such as Overall, MNREGA aims to enhance livelihood security, empower rural women, reduce rural-urban migration, and foster social equity while providing economic security and creating rural assets (Ismail, 2019).

Bala and Mohapatra (2024) describe MGNREGA as a landmark Indian government program that provides 100 days of guaranteed employment per year to rural job seekers, with the aim of improving rural livelihoods, incomes, and development. Navjyoti (2018) emphasized that the government must enhance the amount of employment and provide timely payments due to the rising demand for the job. Women have profited from MGNREGA jobs because they have become more financially independent, more self-assured, more empowered, more likely to achieve food security, and more knowledgeable of their rights as workers. This has changed the trajectory of rural communities since it has opened doors for women, SC/ST people, and others who were previously excluded. (Arya et al. 2017) studied the women who benefited from MGNREGA in the Kollam and Pathanamthitta district of Kerala. They found MGNREGA had a profound effect on women's economic independence by altering their purchasing patterns and improving their standard of living. The empowerment of women in their homes has been enhanced by the fact that they alone decide how to spend the money they receive from MGNREGA. The production of assets and the improvement of living conditions for the rural poor are caused by shifts in rural people's ways of making a living through MGNREGA. They investigated the partaking of women in the MGNREGA program in the Wahipura village in the Kupwara district of Jammu and Kashmir and established that the Indian government launched this programme to boost the self-esteem of unskilled workers, particularly women. Before MGNREGA, the situation of women in rural JandK was terrible and they frequently faced exploitation.

Keerthi and Kamala (2017) MGNREGA provides guaranteed wage employment in rural India, empowering women through increased income, bargaining power, and sustainable development. MGNREGA has provided socioeconomic empowerment for women in rural India by guaranteeing them at least 100 days of wage employment per year, which has increased their incomes, bargaining power, and investment in their families' health and education. It is an Indian law that aims to guarantee the 'right to work' and ensure livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. MGNREGA was enacted on 7th September 2005 as "An Act to provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of Guaranteed wage employment in every

financial year to every household". Factually majority of women collect their own wages, broadened their choices and capabilities. The raised incomes were invested on higher education of children, health, and nutrition of families, particularly women. Access to bargaining and increased purchasing power resulted in self-confidence and sustainable development. Both tangible and intangible benefits occurred due to MGNREGA.

Verma and Shah (2018) MGNREGA has significant positive impacts on rural incomes and labour markets, and can create productive and durable rural water infrastructure. MGNREGA program, which was implemented in 2005 to provide employment and create durable rural water infrastructure assets, finding that the program has had significant positive impacts on rural incomes, labor markets (particularly for women), and the productivity of the rural water infrastructure it has created. The surveys indicate that were implemented well, MGNREGA has significant and positive income effect and improves the bargaining power of labour.

Kumar (2021) The paper examined the implementation and welfare impact of MNREGA in India. The paper examines the political economy of the implementation of MGNREGA program in Rajasthan, India, and concludes that the political interests of local bureaucrats and elected representatives often undermine the welfare objectives of the program, with important implications for the design and delivery of last-mile welfare programs in India.

### **RURAL STARTUPS:**

Arahant and Kumar (2024) This article attempts to understand the working of the programme in one of the Blocks of Karnal districts in Haryana. The Start-up Village Entrepreneurship Programme in India aims to develop entrepreneurship among marginalized rural populations, including women from Scheduled Caste and Other Backward Caste communities. This is a qualitative empirical study conducted in the Gharaunda Block of Karnal District, Haryana, in December 2021. The in-depth study is based on a collection of field data and observations documenting the success stories of rural entrepreneurs. Through this article, the authors analysed the functioning, success, and challenges of the Start-up Village Entrepreneurship Programme implementation process. The study adopted triangulation data analysis method and recording oral history to document rural entrepreneurs' stories, including the life story approach, to evaluate the programme. The study was conducted in the four villages of the Gharaunda Block. These rural entrepreneurs are from marginal sections of society, that is, the Scheduled Caste and Other Backward Caste sections. It is worth noting that all the selected entrepreneurs come from marginalised communities and happen to be women. In this article, the authors address the current gap by presenting a policy-relevant framework for conceptualising rural entrepreneurship. The study provides insights into the impact of the programme on rural entrepreneurship and offers input to address the challenges based on the fieldwork.

Bhatia et.al (2022) promotes the list of solutions which can be implemented: Build an investment platform managed by the government in which young working professionals in urban areas can invest in businesses in rural areas: This platform will help solve funding requirements of emerging businesses. We will build a platform where common people can invest in upcoming projects by rural entrepreneurs. This will open new opportunities for young entrepreneurs to start their venture on the journey of entrepreneurship. 2) Build schools for entrepreneurship to facilitate young minds and provide guidance: Technical and vocational training and organize investment camps for rural businesses by collaborating with top business individuals and funding organizations. 3) Provide incentives for development of rural businesses by buying the produce generated by these start-ups and exporting them to foreign countries. 4) Encourage underprivileged rural residents to cultivate the habit of cooperating in groups by implementing self-help groups (SHG)'s about entrepreneurship: It becomes crucial to establish rural communities with homogeneous groups of the most vulnerable members of society to provide them the mental fortitude they need through the spirit of cooperation.

Dixit and Sakunia (2022) The Start-up Village Entrepreneurship Programme (SVEP) provides sustainable employment to rural youths in India. Rural entrepreneurship is one of the most attention-seeking segments nowadays, because if we want to solve the various problems in the third-most rising economy with rural composition at 68.8%, we need to open new rural ventures. So rural entrepreneurship defines itself by creating new employment opportunities and creating new ventures. Trading sector creates the highest overall impact among the new ventures. Among all the social categories we have, the list of beneficiaries includes OBC Category with the mean value of 475.90 in 2018, while 972.72 in 2019 followed by ST, SC, General and Minority. The result found could be a demographic dividend because of stratified random sampling.

Dorairaj (2021) The paper discusses the challenges and hardships while engaging rural customers but one solution comes out is educating them on timely basis about the new technology and how to use them on regular basis for their self enhancement. Their area of focus is to provide quality based, DAILY Healthcare, for the Bottom-of-the-Pyramid, especially in rural India.

Kaur (2019) mentions the factors such as lack of skills, funds, and infrastructure, despite government initiatives to promote entrepreneurship. 'Come to India' and 'Invest in India' were calls given by India's Prime Minister Mr. Narendra Modi at the World Economic Forum 2018 at Davos to foreign investors. He claimed that India would be reaching \$5 Trillion dollar economy by 2025. The World Economic Forum (WEF) stated that Global Competitive Index of India has moved to 58th position out of 140 economies, which is the highest gain for any G20 country. India holds 23rd rank in degree of entrepreneurship. The Make in India campaign, Digital India, influx of AI, and IoT in organizations to make decisions, taxpayer-friendly laws like Goods and Services Tax (GST) amendment bill, banking sector reforms, bankruptcy code for bad debtors, urea, and ethanol as a source of producing electricity, coal auctions, and Start-up India scheme are some initiatives taken by the Indian government to promote both employability and entrepreneurship. Adjunct platforms like Skill India and Stand-up India, Skill development mission, and financial loans through MUDRA (Micro Units Development and Refinance Agency Limited) Bank are designed to support integral entrepreneurial spirit among young entrepreneurs. Besides all these colossal schemes, few factors should be re-considered for upward mobility of entrepreneurs who wanted to turn their dream into reality in rural areas. Factors like lack of entrepreneurial skills and competencies, dearth of funds, lack of infrastructure like water, electricity, transportation etc. The paper attempted to identify major challenges and problems confronted by entrepreneurs in terms of utilizing their own resources and initiatives or schemes provided by the Indian government in rural areas. The present study also analyzed the contribution made by rural entrepreneurs in economic development.

Adhikary and Koley (2024) examined the challenges and prospects of rural women entrepreneurship in India. The paper aims to highlight the challenges and constraints faced by rural women entrepreneurs in India, as well as the supporting factors and prospects for their growth and development. Now a days, it is seen that women are gaining more economic and social power by starting their own businesses. In our country India, women led business have become increasingly significant because of economic liberalization along with globalization. The concept of Women led business is pivotal in the development of rural communities of India. Rural women entrepreneurs can get scope of economic prospects and can escape from poverty. At present, there are huge chance of the growth for women who migrate from rural or semi-rural areas to urban areas. It is worth mentioning rural women entrepreneurship plays a crucial role in Indian economy. Although women have dominantly contributed to the economic social cultural development of developed rural areas, women's entrepreneurship growth is relatively moderate in these areas due to the major challenges and constraints faced by rural women. This study aims to focus on the condition of women in India and to overview the problems and prospects of women entrepreneurship in rural areas, supporting factors about women's equality in rural parts of India. This paper is just an attempt to highlight the following issues: women's inability to balance their roles in their families and careers; lack of direct property ownership; Poor levels of economic freedom for rural women; lack of entrepreneurial skills in women irrespective of any economic backgrounds; Negligence of Bank and other financial institutions. Poor self-confidence; Challenges in working with men; lack of proper education; Unaware of actual capacities; low risk-taking appetite; lack of poor self-confidence; Adjustment with coworkers; Limitation on flexibility; Poor interaction with successful rural women. This paper aims to outline the success of female entrepreneurs who have strongly challenged gender norms. It is an overview of constraints women entrepreneurs faces to celebrate the idea of "Nari Shakti, Gaon ki Pragati."

## DIGITALIZATION

It is a crucial initiative aimed at bringing the entire country together through programs like Digital India, Smart City, and Make in India to transform the nation into a digitally empowered society (O. Pawar, 2021; Sonia Bhatt, 2020). However, internet penetration in rural areas remains significantly lower than in urban regions, with only 29% of rural India having internet access compared to 64% in urban areas (Satish Patel, 2024). To address this disparity, initiatives such as the Digital Village 3.0 campaign have been implemented (O. Pawar, 2021; Sonia Bhatt, 2020). These programs aim to increase digital literacy, promote financial inclusion, and improve access to digital technologies in rural areas (Dr. C. Suresh Kumar, 2022). The success of these initiatives is crucial for creating an overall national development (Sonia Bhatt, 2020).

Pawar (2021) The paper explores the Indian government's Digital Village scheme and its impact on increasing digitalization in rural India. The paper explores the Digital Village scheme and Digital Village 3.0 campaign in India, their impact on digitalization of rural areas, and the scope and applications of digitalization in rural

India. Digitalization of rural part of India is one of the most important factors to create opportunities in India. The speed of increasing number of internet user in rural part of India is less than the urban areas. The purpose of this paper is that how to make aware people living in rural area about internet. There is need of digitalization as the rural part of India lagging as compared to urban areas. The paper also explores about the scope and applications of digitalization in the rural areas. The “Pradhan Mantri Jan-Dhan Yojana” is an influencing step taken by Government of India to uplift the financial connectivity of the rural India with the digital world. The main objective of this scheme is to connect every house in India with the bank. Only 84,000 CSCs were available in 2014 but these centres increased and reached up-to more than 3 Lakhs. Majority of the centres have been set up in village panchayats (Gupta, 2019). Google India signed a Memorandum of Understanding (MoU) with the Telangana Government on 21, August, 2019 for making the Telangana digitally active, get more local language content online using Googles digital publishing tool, Navlakha. Google will provide services like digitalize the governments content in Telugu and services on government sites in their local languages. Google will also work with the government to increase the digital literacy in the Telangana state (IANS, 2019).

Patel (2024) discusses the digital transformation of rural India, with the goal of empowering rural communities through increased access to information, education, healthcare, financial services, and economic opportunities, to bridge the urban-rural divide and improve living standards. Only 29% of rural India has internet access, compared to 64% in urban areas, indicating a significant digital divide. The goal of digital transformation in rural India is to bridge the urban-rural divide, improve living standards, and empower communities through technology. Various projects are underway to drive digital transformation in rural India, focusing on sectors such as education, healthcare, agriculture, and socio-economic development.

Ahir (2024) examined the effect of digitalization on rural India, including how it transforms business processes, activities, and models. The paper aims to understand the impact of digitalization on rural India. Digitalization involves the adoption and use of digital technologies to transform business processes, activities, and models in various sectors, including rural India. Digitalization is not just about technology adoption, but also about leveraging it strategically to drive innovation, competitiveness, and growth across different sectors of society and the economy. The paper aims to understand the impact of digitalization on rural India. Digitalization is to the process of changing information into a digital format. It involves the adoption and use of digital technologies to transform business processes, activities, and models. Here are key aspects of digitalisation. Converting analogy information, such as text, images, and sounds, into digital formats that can be processed and stored electronically. Utilizing digital technologies such as computers, smartphones, software applications, and networks to automate tasks, improve efficiency, and enable new capabilities. Applying digital technologies to innovate business models, streamline operations, enhance customer experiences, and create new revenue stream. Facilitating instant communication and connectivity through digital channels such as email, messaging apps, social media, and video conferencing. Managing and analyzing large volumes of data (big data) to derive insights, make informed decisions, and personalize services. Automating repetitive tasks and processes through digital tools and technologies to increase productivity and reduce costs. Implementing measures to protect digital assets, data, and privacy from cyber threats and unauthorized access. Influencing how individuals interact, communicate, work, learn, and consume information in a digital-first world. Digitalisation is not just about adopting technology but also about leveraging it strategically to drive innovation, competitiveness, and growth across various sectors of society and the economy. It is a fundamental aspect of the broader digital transformation sweeping across industries globally. The purpose of this paper is to understand digitalisation and its impact on rural India.

Mobile phone penetration in rural India has grown significantly, with tele-density increasing from below 1% in 2000 to around 40% in 2012 (Mehta, 2013). This rapid adoption presents opportunities for socioeconomic development in areas with poor infrastructure and low literacy rates. Mobile phones facilitate access to information on agriculture, employment, and education, while also enabling communication with migrant family members (Mehta, 2013). The technology has the potential to improve primary healthcare management in rural areas (Rahar, 2011). Factors influencing adoption include service transparency and the influence of local opinion leaders (Gupta and Jain, 2014). Usage patterns and expectations vary across regions, with more developed areas showing higher utilization of value-added services (Mehta, 2013). The widespread availability of low-cost mobile phones and broad network coverage in India offers a significant opportunity to provide services that can improve people's lives in rural areas (Kaduskar et al., 2010; Rahar, 2011).

Rajkhowa and Qaim (2022) Mobile phone ownership increase rural Indian households' participation in off-farm employment and improves household income. Rural households in developing countries often depend on agriculture for their livelihoods. However, many also pursue off-farm economic activities either to complement their farm income or because they lack access to agricultural land. Rural off-farm employment is often informal and temporary. The increasing spread of mobile phones may help to reduce these transaction costs. Here, we test the hypothesis that mobile phone ownership increases rural households' participation in off-farm employment and—through this mechanism—also improves household income. MPO is positively associated with the likelihood of participating in various types of off-farm employment, including casual wage labour, salaried employment, and non-agricultural self-employment. This association is larger in female-headed than in male-headed households. The estimates also show that mobile phone ownership is positively associated with household income, partly channelled through the off-farm employment mechanism.

## SUSTAINABLE RURAL

Sustainable rural development boosts economic well-being of rural populations while preserving ecological balance (Khan, 2019). It encompasses social, economic, and environmental dimensions, addressing challenges like poverty and food security (Chittoor and Mishra, 2012). Agriculture promotes rural development, contributing significantly to India's GDP and employment (Francis, 2015). However, the character of rural areas is changing, with tourism and niche manufacturing increasingly replacing traditional resource extraction (Akgün et al., 2015). To achieve sustainable rural development, a multifaceted approach is necessary, involving education, entrepreneurship, and infrastructure development (Francis, 2015). Agricultural education institutions in developing countries must address both immediate production needs and long-term sustainability goals (Chittoor and Mishra, 2012). The future of rural development may vary between regions, with European rural areas showing more consistency in sustainable development goals, while Turkish villages prioritize economic growth (Akgün et al., 2015).

Batola (2019) Government initiatives, PURA, ICT development, and rural participation are factors determining sustainable rural development in India. The paper examines the factors that determine sustainable rural development in India, based on a survey of 221 people working in rural development. The key factors identified as government initiatives, PURA (Providing Urban Facilities in Rural Areas), development of ICT, and participation of rural people. Development of ICT is a key factor determining sustainable rural development in India. Participation of rural people is a key factor determining sustainable rural development in India. Rural India represents the absolute India. In the era of aggressive urbanization, India depicts itself as a rural country. The reason behind this depiction is that population of rural India consist of 69 percent of the total population. According to the census of 2011 India's rural population is 12 percent of world's population. The rural people of India are mostly engaged in agricultural or other informal activities and share a larger part when compared to other formal activities and source of earning. The rural part of India also represents the population living below poverty line, having low expectancy rate and Human Development Index. These problems highlight an important issue that majority of the India's population need to be freed from these problems. This study highlights the problems and the solutions for eradicating these important issues so that rural India will be able to depict the developed India.

Pathak and Deshkar (2023) The paper a SMART village framework to integrate sustainable and resilient development strategies for rural areas. The paper proposes a "SMART village" (SMART-V) framework for sustainable rural development in India by integrating various dimensions such as sustainable environment, manageable economy, adaptive society, responsive governance, and technological infrastructure. The paper proposes a "SMART village (SMART-V) framework" that encompasses various dimensions such as sustainable rural development in India. The paper highlights the need for a synchronized framework to address sustainable rural development, as rural areas face unique challenges and opportunities that require tailored solutions. The paper identifies key entry points for implementing the SMART-V framework, such as services, skill development, entrepreneurship and innovation, community engagement, and partnerships and innovation, community engagement, and partnerships and collaboration.

Dangmei (2016) found that social entrepreneurship has emerged in recent years given its importance for societal development and increasing today's economy. To some extents, institutions have failed to resolve the social problems and needs of the rural areas. In this regard, social entrepreneurship gives a new groundwork for the socio-economic development of the rural people in India. It is high time to adopt it as the alternative solutions to the problems faced by the rural people. Until now there has been less inclusive attempt to specify the extent of social entrepreneurship to the rural populated areas and it demands a new development approach to identify the methods to encourage social innovations both at local and regional levels. This study also

argues that social entrepreneurship is the distinct approach to achieve sustainable rural development and suggestions are given for ensuring a successful social entrepreneurship in India. Social entrepreneurship is an important and growing phenomenon for societal development in India. Social entrepreneurship can provide a new approach to address the unmet needs in villages, where traditional institutions have fallen short.

Rahman et.al (2022) The potential applications of Internet of Things (IoT) technology in various domains of sustainable rural development in India, including agriculture, healthcare, infrastructure, and education. - The study aims to demonstrate the promise of IoT technology as a contributor to sustainable rural development and to promote cooperation between different sectors to maximize the use of IoT for improving rural quality of life. The study identifies key challenges in rural areas, such as lack of employment, transportation, healthcare, and information about government schemes, that can be addressed using IoT technology. In recent times, urban development is rising, with not only major cities in India being hubs of development, jobs, and settlement. The rural economy remains therefore of critical importance in the country's overall growth. The critical issues faced in these rural areas focus around the lack of employment, quick and easy transportation, immediate healthcare facility and insufficient information about popular government subsidies schemes for most backward and rural areas. This paper focuses on possible uses of IoT technology to make sustainable rural livelihoods. These are classified into the land, water, food protection, rural facilities and utilities, farming management, catastrophe, healthcare, education, and electricity. The paper aims at proving the promise of IoT for sustainable rural development as a potential contributor. Studying the problems and opportunities in this field would amalgamate cooperation various sectors of sustainable rural development.

Sharma (2022) argues that the spiritual culture of rural India, which is closely aligned with nature and sustainability, can solve environmental problems caused by the materialism and consumerism promoted by globalization and Western culture. This study investigates how spiritual culture can show the way to sustainable development and solve the problems emerged from environmental degradation. Spiritual culture in rural India promotes sustainable development. Spiritual culture in rural India is closely linked to sustainability and the preservation of the environment.

## **MICROFINANCE VILLAGES**

Microfinance provides an important support to the unbanked population (Maurya and Misra, 2019). It offers a range of services including loans, savings, and insurance to support agricultural ventures and small businesses (Kumar et al., 2015). Microfinance institutions (MFIs) and Self-Help Groups (SHGs) are the two main approaches in India's microfinance sector (Kumar et al., 2015). These programs aim to empower women, reduce poverty, and promote financial inclusion in villages (Kashif and Sridharan, 2012). Those borrowers in India increased from 48.0 to 93.9 million between 2006-2011 (Rao and Priyadarshini, 2013). Microfinance has contributed to reducing the burden of rural debt, especially from non-institutional sources like moneylenders (Rao and Priyadarshini, 2013). However, loan recovery practices are major problems (Kashif and Sridharan, 2012). Overall, microfinance has shown potential in enhancing rural employment, productivity, and socio-economic empowerment (Rao and Priyadarshini, 2013).

Maurya and Mishra (2019) studied the factors responsible for growth of microfinance and to suggest the measures to improve the microfinance ecosystem in India. Microfinance is a crucial tool for providing banking and financial services to the underserved and lower-income populations in rural India, with the potential to improve their lives and livelihoods, and an effective microfinance ecosystem is needed to promote financial independence and healthy livelihoods among the rural poor. Traditionally, people of India have saved funds and generated capital from small and individual sources by developing self-help groups to support their needs and to also help people in need. This has been done particularly to support farming ventures and to start small agricultural businesses. Microfinance program is an initiative undertaken by various self-help groups and microfinance institutions (MFIs), primarily, with the help of NABARD to help rural India sustain themselves, to provide them with a livelihood, to reduce poverty, to help farmers pay their debts and to help rural communities uplift their economic and social status. There are more than 30% people who are living below the poverty line in India without access to basic needs. Microfinance came into play which is purely dedicated to providing a range of financial services to the rural households. In India, the concept of microfinance is blooming with the help of government agencies that have been instrumental in providing services to the poor household on a regular basis. This paper attempts to study the position of microfinance in rural India, the achievements of various institutions and the road ahead. Effective and efficient microfinance ecosystems need to be developed to promote financial independence and sustainable livelihoods in rural areas.

### III.METHODOLOGY:

Exploratory research will be conducted to identify the patterns, themes, and relationship between the variables. The study aims to explore and investigate the rural growth model and might include in-depth analysis of single or small number of cases. The study might include methods such as interviews, focus groups and observation.

#### Suggested Model for Inclusive and Sustainable Rural Growth:

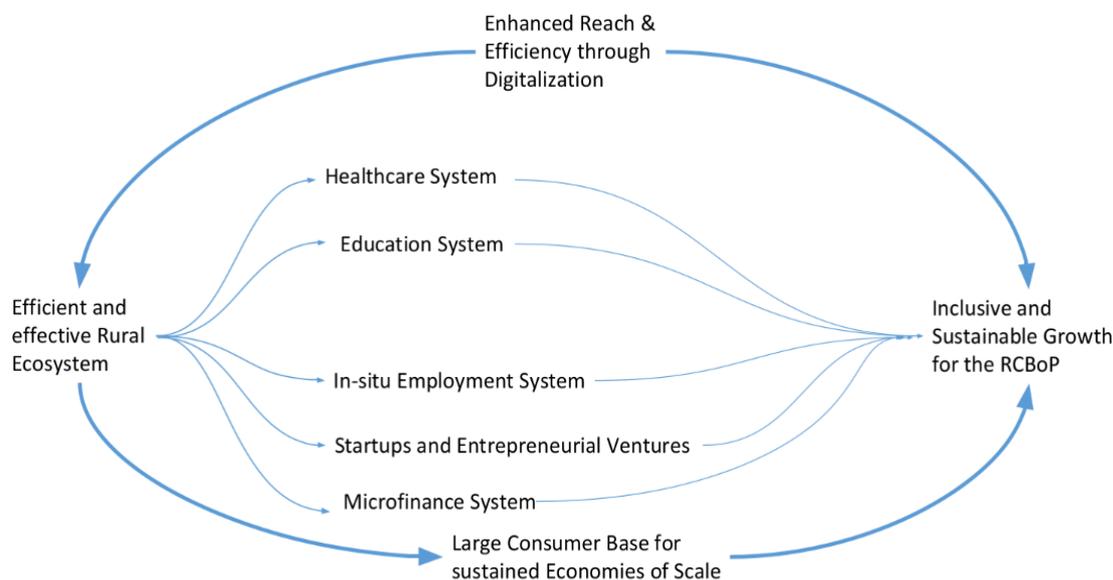


Figure 1: Inclusive and Sustainable Growth: Rural consumers at the Bottom of the Pyramid (RCBoP)

(The suggested model is work in progress and might include some more variables)

#### Findings:

A conceptual roadmap will be suggested while the study is work in progress currently.

#### Practical Implication of the Study:

The study will help different policymakers for making policies related to infrastructure development, decision making to improve lives of rural communities, Bridging the Digital Gap between the Urban and Rural Communities, Addressing Rural Health Disparities, Promoting Rural Education and Skill Development, Supporting Rural Entrepreneurship and Innovation, Enhancing Rural Infrastructure and services, Fostering Rural Community Development.

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