

INDIA'S AI POLICY FRAMEWORK FOR INCLUSIVE RURAL DEVELOPMENT: SOME ISSUES AND CHALLENGES

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ABSTRACT

One of the greatest inventions that the 21st century has brought to mankind is the introduction of Artificial Intelligence (AI). AI has literally transformed almost all areas of life, including rural development. It has optimized agricultural operations, enhanced healthcare access besides strengthening rural governance using data-driven devices and ideas. The key applications of AI include a range of themes, viz., or some of which are precision farming, predictions for infrastructural necessities, educational tools for personal learning.

This paper attempts to highlight some of the benefits and challenges of implementing AI in rural areas. It is based on secondary data sources such as government reports & published research papers in journals and as books.

The findings have pointed to a number of shortcomings felt by the rural consumers of AI products, mainly the ordinary citizens. Connectivity issues, infrastructure, data quality and scarcity issues, accessibility problems for women, poor, illiterate and vulnerable people, displacement of the poor from their livelihood opportunities and the disregard of AI generated knowledge towards traditional knowledge systems- are the major handicaps or negative impacts of AI usage in rural development processes.

Keeping the extremely useful application and the need for AI in bringing about speedy and holistic rural development, a few policy-framework-related suggestions are offered in this paper. These include involvement of PPP framework (public-private-partnership), increased role and hand-holding by community organizations/voluntary bodies and NGOs to assist people in accessing and later using AI generated data, international co-ordination for knowledge-sharing, focus on rural women and youth, human-centred approach and sustainable investments in digital learning and technical training of people to access, understand and utilize AI generated portals and platforms in the context of rural development.

Key words: Artificial Intelligence, Digital Literacy, eGramSwaraj, Panchayat Raj, NGOs, vulnerable sections, holistic development

1. INTRODUCTION

Artificial Intelligence (AI) has engulfed all sectors of economic development, with agriculture and allied occupations being no exception. Rural development is the key for national prosperity and development because, India lives in its villages even in the 21st century with the majority of its population dwelling in rural areas. There are many platforms or key areas of AI application in this sector of rural development too

2. NEED FOR THE STUDY

The study based on which this paper is generated for the seminar, has identified several significant areas of effective use of AI which are as follows:

- Smart agriculture, where productivity is boosted with the use of drone-based detection of insects and other pests, soil tests and sensors to save on use of fertilizers and forecasting weather fluctuations which are harmful on crops.
- Health care services to rural areas: AI facilitates new forms of disease detection or diagnosis through powerful tele-medicine platforms and chatbots. These are particularly helpful in early diagnostics and providing maternal care to the poor and deserving families in villages and where professionals are limited or lacking in number.
- The third sector of utility of AI in rural areas is in the context of infrastructure and planning. AI helps here through predictive modeling to identify any gaps and lack of infrastructure such as drinking water, roads, electric connections, sanitation etc.
- Education and career building are the next most significant areas or strategies of rural development, because education is the stepping stone for socio-economic mobility and development. AI offers multi-channeled personalized, adaptive learning systems, which can bridge the gap in educational quality for children particularly in remote rural areas.
- Last but most important is the assistance of AI in E-Governance and Financial Inclusion. Digital banking platforms, mobile payment systems and various other financial services for farmers and entrepreneurs in rural areas are its contributions. Besides, AI also strengthens local governance through online knowledge transfer, and digital devices for better service provision.

3. OBJECTIVES

The objectives of this paper (as derived from the broader ongoing study) are as follows:

- (a) To delineate the AI platforms which are useful in the context of rural development
- (b) To discuss the uses of such AI platforms in the sectors of Agriculture, Rural Governance, Rural Education, Rural Health Management, Rural Infrastructure, Rural Environmental Planning and so on
- (c) To identify the risks in the use and application of AI for Rural Development
- (d) To recommend a few policy alternatives

4. HYPOTHESIS

The paper has the following two hypotheses:

- (1) Use of AI in Rural Development has great scope for efficient economic growth and social advancement of all classes of people in villages; and
- (2) Use and adoption of AI necessitate other preparatory reforms such as awareness creation about AI, hand-holding in its usage by Gram Panchayat members from vulnerable background like SCs, STs, Women etc.

5. METHODOLOGY

The paper has used secondary sources of data to learn and document for critical reflections. Government reports, web sites of the central government on e-governance initiatives such as eGramSwaraj and published research work of social scientists.

6. DATA ANALYSIS

Collected secondary data was analysed manually to unearth details of AI intervention in rural governance, empowerment of the poor and marginalized and in agricultural and sectoral growth.

7. FINDINGS OF THE STUDY

7.1 AI Platforms

The India-AI Impact Summit held recently in 2026 has highlighted the valuable potential use of AI in transforming rural livelihoods in a far greater effect and speed. The goals of sustainable rural livelihoods, social inclusion, effective service delivery in the key sectors of agriculture, healthcare, education and governance has been updated with more rigour and emphasis. The India AI Mission and Digital India are in the lead for institutional coordination as declared in the Summit. Equitable and sustainable livelihoods formation is the ultimate goal of overall development, which is aimed to be achieved through the intervention of AI tools. Thus, AI is viewed as a strategy or path for rural transformation. The ways in which it plans to achieve this end is discussed as below:

7.1.1 AI in Rural Local Governance

Taking the institutions of Panchayat Raj for local governance, it is argued that AI is working in the direction of strengthening these grassroots institutions. For example, we have *Sabhasaar* which is an AI enabled tool which is trained to generate structured minutes of Gram Sabha and other Panchayat meetings. It does so by using the audio and/or video inputs. Secondly, it integrates its work with Bhashini, it helps similar work in 14 Indian languages, thereby cutting across multilingual accessibility issues for rural dwellers.

Another of AI's assistance in rural governance and service delivery issues is the eGram Swaraj platform. Through the eGramSwaraj portal, villagers can easily obtain through online all details about their panchayats' budgets, government fund allocation, expenditure reports, development projects, and their payment status. eGram Swaraj enables improvement in financial management, digital record keeping and online monitoring of rural development schemes. All these go along way in making rural grassroot governance more efficient, corruption-free and transparent.

eGram Swaraj was launched by the Ministry of Panchayati Raj, Government of India, as an official online governance platform. Its (eGram Swaraj portal) primary objective was to ensure transparent fiscal decentralization or fund transfer from higher administrative bodies and fund utilization by Grama Panchayats, digital accounting, and real-time reporting of rural development activities by all the Grama Panchayats of India. The advantage of eGramSwaraj is end-to-end financial management. Here the grama panchayats are allowed to maintain online records of budgets, expenditure patterns, vouchers, and development projects. Earlier what was practiced was the manual process that was transformed into a centralized digital system. eGramSwaraj is the biggest example of usage of AI in local governance aimed to improve accountability and efficiency. The e-system enables citizens to check the progress of all rural development schemes, learn about funds to Panchayats and payment status, voucher details etc, all by sitting in their homes. For those who work to obtain monetary benefits from projects and schemes implemented by the panchayat, the egramswaraj.gov.in portal if used gives the authorized users with login ID details of their online payments, check Gram Panchayat accounts and avoid middlemen, bribes etc. in this AI enabled transparent and corruption-free administration system.

eGramSwaraj was developed by the union ministry of Panchayat Raj and Rural Development (MRDPR), under the e-Panchayat Mission Mode project. The role of this tool is to consolidate panchayat's functions in the realm of planning, budgeting, accounting, monitoring, asset management and payments into one unified digital system. to give an example, this e-platform brought together 2.53 lakh Grama Panchayats (GPs), 6,409 Taluk (Block) Panchayats (TPs) and 650 Zilla Panchayats (ZPs) for the financial year 2024-25. Besides this, there are several other e-models to help in the functioning of the PR system in India. One such is the Gram Manchitra (Map) that integrates many dimensions of GP administration, such as mapping the assets, monitoring projects and integrating spatial data into GP Development Plans called as GDPDs. Such mapping enables evidence-based decision-making in issues like planning for infrastructure, natural resource management and addressing disasters. To give an update here, around 2.44 lakh GPs have prepared GDPDs using this platform during the financial year 2024-25 and have uploaded on line also.

Generating employment for the unemployed poor is an ardent duty of GPs. Here, they are assisted by the platform BhuPrahari, for surveying and including AI and geospatial technologies in order to monitor assets which are built or created by giving employment for wages under the MGNREGA. It is also put to use to monitor assets created under the Vikasit Bharat-Guarantee for Rozgar and Aajeevika Mission (Gramin) called by the abbreviation VB-GRAMG, replacing the term MGNREGA.

7.1.2 AI in Agriculture

The following are the platforms of AI available in agricultural sector:

The AI helps agricultural infrastructure to arrive at valid decisions at the farm level. It uses data-driven appliances for farm-management purposes. Some of them are:

1. Kisan Mitra, which is a virtual assistant helping in information generation and dissemination about income-generating and other government schemes and
2. National Pest-Surveillance System: This platform assists farmers in monitoring crops, in integrating satellite imageries, in locating and deriving meteorological information so essential for crop (pest control) protection and soil testing and related advisory kits.

Non-farm Sector

Here, the AI-driven hand kits are available as data sets and models to use in public sector platforms. Known by the name AI-Kosh, it includes a number of national level data sets and models driven by AI to help work in the public sector. Data from various governmental and non-governmental sources are consolidated to prepare AI models in different public sector institutions.

7.1.3 AI for Rural Education

Education and skill formation are key necessities to achieve rural youth employment. The AI has designed several platforms for the benefit of young students and job-seekers to enable them to pick up the right skill for right employment. The details are as follows:

1. The DIKSHA Platform is one such AI enabled platform which can be used by youth to enhance accessibility and promote inclusive learning. It is useful not only for job-seeking youth, but also students who are looking for opportunities to learn better. Diksha works through a keyword-based video search. It also offers read-aloud platform for the visually impaired persons, thereby promoting inclusive learning.

2. The second such educational platform enabled by AI is the YUVAI meaning Youth for Unnati and Vikas with AI. This AI tool has recognised the need for knowledge assimilation at younger classes by students of classes 8 to 10, which is a foundational level. Students of these classes can learn proficiency in socio-technical skills through what is called as experiential learning to understand problems and their solutions across diverse fields of agriculture, health and rural development.
3. Although under Sarva Shiksha Aayan and Samagra Shiksha Aayan, the two flagship programmes of the union government, considerable repair and reconstruction of rural schooling have been achieved, there are still continued problems. One such is that the pedagogy and curriculum have not been able to provide the job-skill required for globalized jobs. Rural schools typically suffer from teacher shortage. Private schools have attracted parents even though they are costly, only because of medium of instruction being English, and several other advantages. Drop out rate of girls is high, especially in middle school level. Attainment of puberty, too many daughters at home, poverty of the household, need to assist mother in cooking, household work and childcare are the major hurdles in girls' education.

The advantages of AI is its offering several entry points to learners, who aim to achieve better results that can take them to urban jobs. One such is the adaptive learning platform, where the AI builds capacity to understand, obtain clarity, gives foundational literacy and numeracy (mathematical knowledge). There are AI-powered coaching platforms which provide rural teachers the required skill and pedagogical approaches to lessons' delivery to students and enables building teachers' skills.

Lastly, AI enabled vocational training and reskilling platform help teachers to acquire skills across agriculture, environmental protection and conservation strategies, green energy and agricultural value chains.

7.1.4 AI for Rural Health

In the health sector, quality of healthcare and its reach to all people is where we find the strongest divide between rural and urban areas. Even with several reforms implemented by National Rural Health Mission, Yashasvini and others, there is still a void in rural healthcare practices. They face a lack of adequate, trained medical personnel, facilities for diagnosis, and pharmaceutical supply chains. AI is attempting to close the gaps in these with the help of several mechanisms.

- (a) Disease screening and diagnostic facilities are offered through AI models such as medical imaging to detect ill health like tuberculosis, diabetic retinopathy and malaria. Telemedicine augmentation: Natural language processing tools support rural health workers in documenting patient consultations, flagging symptoms for follow-up, and providing evidence-based treatment guidance in local languages.
- (b) AI-driven detection of disease outbreaks, generate community health data, environmental factors influencing health conditions and crisis warning signals for governmental action regarding outbreak of epidemics.
- (c) As developed in some south Asian countries, AI also offers mental health support to treat people suffering from depression, anxiety, trauma etc., as part of mental health support.

The union ministry of Health & Family Welfare has created some very valuable AI platforms like Suman Sakhi Whatsapp Chatbot. It was launched under the National Health Mission

2013 first in the state of Madhya Pradesh. In a bid to protect the health of the mother and the new-born child, this AI platform provides details about schemes for maternal and child health care.

Besides the above direct AI platforms in the sectors of education, rural development and health, the rural dwellers can also use the AI enabled language platform to translate difficult words in English into their mother tongue for easy understanding. Known by the name Bhashini, this AI platform is a way to reduce digital access barriers. For example, as of October 2025, Bhashini has integrated translation and speech-to-text and voice interfaces for 23 government schemes with 350 AI models. More than one million users have downloaded this to ease their use of various government programmes. Not ignoring the tribal and Adivasi people, the government has brought out the AI model called Adi-Vaani, which helps in accessing governance, education and healthcare by using tribal languages, and addressing communication barriers in remote regions using what it calls Adi Karmayogi framework.

7.1.5 Environmental Management and Climate Resilience through AI

Rural areas are disproportionately vulnerable to climate change because of their dependence upon rain-fed agriculture and natural resources. High-climate change models and localized weather forecasts are provided through AI so that the farmers can plan their agricultural operations – sowing, getting irrigation ready, fertilizer supply etc. Likewise, forest monitoring systems are designed by AI models using satellite imagery and machine learning processes. These could help in detecting illegal entry and cutting trees, degradation of land, and plat-life etc. AI offers models of optimized renewable energy systems which help in providing the rural and forest-dwelling communities with reliable electricity connections.

7.2 Inclusive Rural Development

To achieve the goal of inclusive rural development, the government of India has created an AI platform called Digital ShramSetu Mission. Enhancing service delivery and livelihood support for rural workers is the goal here. The emphasis is upon the informal sector to promote inclusive and sustainable development. Various other platforms are also working in the direction of India's AP policy framework for inclusive development. The important one to be noted here is the National Strategy for Artificial Intelligence, launched by the NITI Aayog during June 2018. Achieving or creating access, affordability and quality of essential services is its goal to face the challenges in rural India's development. Arresting distress migration from villages looking for wage employment in construction and other urban sectors by the poor and vulnerable sections is the key feature of its goal. It aims to stop displacement of human labour. Thus, AI acts as a support system for farmers, health workers teachers and administrators. Empowering rural youth to take skilled jobs, offering skill training to them, offering knowledge through digital work opportunities and technology aligned training are some of its major objectives.

7.3 Risks Associated with Use of AI in Rural Development

Despite of its benefits, AI and its usage pose several challenges, of which the main ones are identified as below:

- Broadband connectivity is unavailable to rural users. Connectivity and infrastructural issues pose fundamental barriers to AI adoption in rural areas. Inadequate digital infrastructure is the major barrier. In what are called as infrastructure deficits, a significant portion of rural areas do not have the high-speed internet facility to make use of available AI models and patterns in daily use in agriculture and other rungs of socio-economic life of villagers. There is also the problem of power break downs and

shortage of electricity to run the powerful AI systems. The solutions to this inadequacy lie in offline-first AI design which are models which run locally on edge devices. Secondly, there are also internet services like Starlink and OneWeb, which are low-Earth orbit satellite internet services. There are also community wireless mesh networks and AI interfaces compatible with feature phones which are SMS-based. To utilize these in rural development projects, there is the need for trade-offs between capability, cost and scalability.

- The second important challenge is that rural areas lack such populations which have a good degree of digital literacy necessary in order to adopt AI tools and platforms.
- Another limitation that rural areas in India encounter is the shortage of local data thereby leading to issues in data privacy.

The government of India has outlined a number of risk-mitigating guidelines in AI governance models. They have been prepared and launched by the Ministry of Electronics and Information Technology-known by the abbreviation MeitY. It has provided many guidelines to ensure good usage of the AI devices and tools which have been installed to achieve transparency, accountability and fairness of participation in governance by the rural dwellers without fear or bias, exclusion or marginalization. It has advanced country-specific possible risks and mis-guided principles in the form of 7 guiding principles (called as Sutras). These Sutras are targeted at achieving ethical and responsible AI set up for 6 pillars of governance.

The risks in using AI platforms in rural areas for rural development can be briefly outlined as below:

1. Digital Infrastructure Deficit

This refers to the lack of reliable high-speed internet and uninterrupted electricity in rural areas. This has posed several problems to AI users in rural areas for speedy participation in governance, for service delivery and obtaining benefits including wage work. The majority of rural households do not own computers at home. The rural-urban divide is clear when we find that while 21.6 per cent of urban households own computers at home, the share of rural households in this is only 4.2 per cent. This is called by some scholars as “poverty of access” where the majority of the village population is restricted from AI benefits.

2. Data Deserts

It is realized that rural areas are data deserts because of the absence of non-availability of digitized historical records. But the AI model using urban data suffers from algorithmic discrimination. The result is biased outcomes in welfare eligibility and marginalization of villagers from benefits.

3. The Blue Box Problem

As a result of the opaque nature of many AI models, citizens cannot or fail to understand why a decision about a programme was made at all. One example could be denial of subsidy for them. This is caused by the opaque nature of the AI model that lacks transparency and accountability in service delivery by the panchayats and government departments.

4. Risk of Displacement of Workers from their Jobs

The users of AI powered automation services are liable for risks of displacement of workers in on-farm and off-farm sectors of employment. For example, an AI driven autonomous tractor could through workers in agriculture out of their jobs. A computer could do so to government clerks and other service professionals. This widens the economic gap and raises poverty levels. AI in many cases, is noticed to be affecting the usage of local language by users (mother tongue) and fail to support local dialect. Social and economic inequality which is imposed through societal norms affect women and SCs, STs badly, as the social structure considers them low. They are withdrawn from access to education and public participation on equal grounds. Although constitutional guarantees have ensured some relief due to the efforts of Dr Babasaheb B R Ambedkar, in reality surviving in the midst of hegemonic caste and cultural barriers is still a challenge for them. This in itself has posed as the greatest challenge or obstacle, rather, for the vulnerable communities in this era of AI.

In addition to the above, data privacy, cybersecurity and infrastructural limitations also have affected the rural consumers of AI products. Lacking in technical expertise, they depend upon external vendors. Common citizens with such situations become targets of cyberattacks and suffer heavy losses.

Indigenous knowledge, wisdom and traditional practices in farming, and other economic or livelihood activities have also eroded due to application of AI tools. This has been observed by the FAO in its Report (2023), arguing that digital agriculture must aim at integrating traditional (local) knowledge systems. The government must take steps to recognize people's own knowledge and practices, which may face the threat of getting marginalized. Using AI-driven devices has the automation risks which might displace rural livelihoods. This is particularly possible in agricultural labour markets. As it is obtaining wage work is difficult because of decline in agricultural productivity and farmers/landowners turning towards non-farm economic activities. AI-driven automation can certainly help in reducing drudgery and increase productivity, it can also eliminate labor-intensive activities which are the only employment-generation activities providing income to the economically most marginalized families in the rural areas. It is primarily necessary that social policy advocating for AI usage should aim to balance productivity gains with social protection, including safety nets, social security programmes, inclusive skill-transfer and new employment programmes etc. Community cohesion and integrity will be at stake if AI intervention interferes in traditional knowledge systems and erode cultural heritage. Collective action to introduce AI platforms in such a way that they do not meddle with local social ethos, value systems, and traditional knowledge systems is the need of the hour. Involvement of the government must be on the PPP model, including people's representatives and voluntary bodies.

8. CONCLUSIONS AND SUGGESTIONS

Artificial Intelligence (AI) can be construed as a transformative opportunity for many in society. In the context of rural communities, AI offers assistance through its platforms and tools to overcome stagnation in agriculture, barriers in rural healthcare, marginalization in accessing education by the vulnerable people and facilitate overall socio- economic development of rural communities. The above paper has shown that AI in the context of rural society in India has offered key application domains, and trying to resolve constraints in

resource mobilization. However, the rural poor face constraints in accessing it due to structural inequalities and low capabilities.

AI's assistance to pop up development with speed and efficiency is needed for the rural areas which form approximately 45 per cent of global population. Digital revolution and the preceding advances in technology, electronics and globalization process have impacted the rural areas, which are left behind their urban counterparts. There is a deep divide between the rural and urban areas, because of limited broadband connectivity, low digital literacy, inadequate infrastructure and low capabilities in income, health and educational attainments of rural population. But the paper suggests that AI has many advantages over structural disadvantages. Unlike earlier IT platforms that needed better connectivity and greater digital literacy, the AI is lightweight, multilingual and adjusts to low-resource situations also. Moreover, arrival of powerful smartphones, satellite-enabled connectivity etc have made AI systems amenable to distant rural populations also. Economic growth with equity and sustainability is what is required of rural development today. This is upheld by the UNDP's Sustainable Development Goals, so close to the advancement of rural populations. In particular, SDGs 1 (Poverty Mitigation), SDG 2 (Food sufficiency), SDG3 & 4 (health and education) and SDG 8 (access to decent work and economic growth) are important goals that will bring rural areas close to their urban counterparts in the race for development.

How can we achieve an inclusive and sustainable AI adoption in rural development?

In order to make AI adopt to rural areas to facilitate development, we need the following steps to be implemented:

- (a) Universal Digital Connectivity is needed through making investments in robust digital infrastructure such as in BharatNet and the National Broadband Mission2.0 (2025-2030). This would ensure reliable high-speed internet and electricity in rural areas. The government must also ensure that devices are available by offering subsidized prices.
- (b) The second step recommended is developing representative datasets, but which are of high-quality, localized data sets, which can capture rural diversity in all its forms, thereby mitigating the occurrence of algorithmic bias. The government should also provide data protection framework to ensure data sovereignty and privacy to make way for equitable AI. There are culturally grounded models like Sarvam vision to ensure data security by using India's own infrastructure and datasets.
- (c) AI can be accessed with an eye on its cost and energy-efficiency and promote digital inclusion. This is facilitated by voice-based tools like BulbulV3 for illiterate and is available in native languages.

There is a dearth of studies on the impact of AI on rural populations. Whatever reports and studies that exist, they have vociferously advocated for its use in rural development across all sectors -agriculture, healthcare, education, finance and environmental management. It has the capacity inherent to mitigate structural impositions from tradition, hegemony which have kept the rural poor and marginalized away from the reach of development and create rural-urban divide. However, in their existing infrastructural situations, rural areas are not ready to meet success in AI applications, unless their physical infrastructure is rebuilt, their human capacities upgraded with skill training and unless their data ecosystems as well as governance systems are appropriately rebuilt. Assistance and hand-holding are required to bring the illiterate or semi-literate and poor masses in villages to the level of already connected and

literate people to avoid gaps and alienations. The union government's Viksit Bharat@2047 is an ambitious step in the context of AI also, in its role of being a great equalizer in rural development. It replaces human agency and performs with skill and efficiency towards achieving digital infrastructure and inclusive approach.

Research is lacking as regards the impact of AI interventions in rural areas, and especially focusing upon gender, vulnerability, economic and geographical divides. Impact evaluation of AI intervention in governance systems for promoting community participation, better visibility for women and weaker sections, decision-making and policy-formulation are needed to reflect upon how AI has the transformative potential for rural development in India. Thus, by including effective digital safeguards and inclusive designs, AI can transform existing exclusion into a society with participatory governance, sustainable livelihoods and equality for all.

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