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## **Rural Development and Social Transformation – An Evidence-Based Analysis with Special Reference to India**

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### **Abstract**

Rural development should not be regarded as a narrowly defined set of agricultural development and improvement projects; rather it is a multi-faceted process which can be seen as a process of rural people increasing their economic opportunities, capabilities, voice, security and access to public goods. Social transformation is the transformation of institutions, social relations, gender roles, aspirations, mobility, technology use and patterns of participation. In this chapter, we have sought to integrate an evidence-based account of the relationship between rural development and social transformation with special reference to India. It covers the shift from production-oriented rural policies to the mix of factors including employment security, collective institutions led by women, housing, roads, drinking water, sanitation, education, health, digital connectivity, decentralised governance, and climate resilience. There is clear evidence of significant progress: India has seen a dramatic decline in the multidimensional poverty ratio of its people, rural women's labour-force participation is on the rise, over ten crore women have been registered in self-help groups under DAY-NRLM, the availability of rural housing has grown, all-weather road connectivity has improved, and household tap-water coverage has increased, while MGNREGA continues to deliver a massive employment safety-net programme to rural populations, propelled by the greater contribution of women to workdays. In parallel, social change has not been fully realized. Low productivity, high informality, and inequitable non-farm employment creation continue to be a reality for rural livelihoods, with wide disparities in learning outcomes and capacity-building in the health system, while gender-based inequalities in unpaid care and the asset gap remain. The chapter concludes that a scheme-wise approach to rural development delivery must be replaced by place-based convergence, productive diversification, enhanced local institutions, universal and good quality public services, women's economic agency and digital inclusion and climate-resilient local planning, in the next phase of rural development. The core argument is that sustainable rural change is only achieved when there is a

combination of income and infrastructure changes with distributions of capabilities, voice, and opportunity and institutional power.

**Keywords:** Rural Development, Social Transformation, Rural Livelihoods, Structural Transformation, Women's Empowerment, Self-Help Groups, MGNREGA, Rural Infrastructure, Digital Inclusion, Decentralization.

## Introduction

In countries with majority population that rely directly or indirectly on rural land and natural resources, local labour markets and village-level institutions, rural development is a core element of development experience. Development can not be evaluated only by the increase in national income or increase in agricultural output in such context. It also needs to be evaluated in terms of changes in the day-to-day lives of rural peoples: Do rural households have access to decent jobs, shocks, and good schools and health care, can they travel to markets, access safe water, be part of the decision making process, use digital tools, enjoy rights and envision futures beyond the structural limitations of inherited social hierarchies? This broader outlook relates rural development with social transformation.

The two are mutually influencing. Social relations can change as a result of economic change, and the reverse also holds true: social change can mean the difference between who gets the benefits of economic opportunity and who doesn't. The potential benefits of a new road are lowered transport costs, but these benefits are contingent on women's ability to travel safely, the ability of small producers to get to markets, the functioning of schools and health facilities, and the ability of historically marginalised groups to make use of the new road. Likewise, while a credit programme might boost liquidity, the broader social effects of the credit will be determined by who has control over the loan, if women gain decision-making power, and if local institutions provide a means for collective action. Thus, rural transformation is not delivered by one sector or one scheme, but rather the result of various interactions between markets, states, communities, households and technologies.

The Indian case study is particularly significant because of the unique nature of the rural society where rapid economic and technological developments co-exist with profound regional, social and ecological differences. Despite the relatively small contribution in terms of income, agriculture and allied activities still provide a significant portion of employment. According to the Economic Survey 2025-26, agriculture and allied sectors account for almost 20 per cent of national income at current prices but employ 46.1 per cent of the workforce, highlighting the persistent

productivity gap between agriculture and non-agriculture sectors (Government of India, 2026a). Meanwhile, the rural economy is also gradually diversifying towards construction and services, transport, trade, manufacturing, public employment and migration-related income and household enterprises. This diversification is not only an economic transition, but also one related to aspirations, gender roles, intergenerational mobility, consumption and the way that villages and towns relate.

The recent data also give good indication of significant improvement in some aspects of rural welfare. According to NITI Aayog, in India, the multidimensional poverty ratio (MPR) stood at 24.8 per cent in 2015-16, which was reduced to 14.96 per cent in 2019-21, and further to 11.28 per cent in 2022-23, where around 24.8 crore people came out of multidimensional poverty between 2013-14 and 2022-23 (NITI Aayog, 2024). The progress is in line with income change, as well as in housing, sanitation, energy, education, health and basic services. However, the fact that regional inequalities, precarious employment, learning deficits, nutrition issues, gender gaps and digital inequalities exist demonstrates that decreases in deprivation do not necessarily translate into the full transformation of opportunity structures in rural areas.

### **Conceptualization of Rural Development and Social Transformation**

Traditional perceptions of rural development were production oriented. As far as rural areas were concerned, they were overwhelmingly viewed as areas of agriculture and policies aimed at irrigation, seed, fertilisers, credit and productivity. These interventions are important but they are inadequate to grasp contemporary rural change. The capabilities approach takes a focus away from resources and onto what people can actually be and do. As seen from here, rural development involves the capacity to earn safely, stay healthy, learn, move, communicate and engage in public life and exercise one's voice. Development is thus material and relational.

Social transformation is defined as 'significant, sustained change in the organisation of social life'. It encompasses changes in class and occupational configurations, caste dynamics, gender norms, family dynamics, political involvement, migration, education, new technology, cultural aspirations and the power of institutions. In rural settings, these changes are likely to be slow and uneven. A household can win a pucca house and a smartphone, and still have precarious employment; a woman can become part of a self-help group and obtain a loan from the bank, but still be burdened with unequal unpaid care responsibilities; a village can have a paved road, but not a quality secondary school. Transformation is therefore incremental and not sequential.

There are three analytical concepts which are particularly helpful. The first one is the structural transformation, which is the reallocation of labour and output from low productivity agriculture to high productivity activities. Successful structural

transformation typically entails developing farm productivity, growth of non-farm jobs, urban-rural connections and human capital. The second one is institutional change, altering the rules, organisations and collective capacities that determine access to resources and public services. When done right, panchayats, SHGs, producer organisations, cooperatives, water committees and school committees can help to narrow the information gaps and enhance accountability. The third is distributive transformation: changes in asset, income, voice and capabilities of the people. If growth does not help to move disadvantaged people out of low-return jobs, it cannot be viewed as socially transformative.

### **The Contemporary Rural Economy and Structural Transformation**

One of the key characteristics of the rural transformation in India has been the mix of agricultural dependence and rapid diversification. The agricultural sector still plays an important role in guarantee of food security, livelihoods, and the rural demand base, but it does not have the same share of the total value of the output as of the total labor force. This gap shows that agriculture is less productive, and therefore, the rural transformation needs to be realized by not only increasing the productivity of the farms but also creating new and better-paying non-farm jobs. The Economic Survey 2025-26 points out that fragmented land holdings, inequitable irrigation, low levels of mechanisation and investment, as well as poor yields in certain crops and areas, remain as persistent constraints (Government of India, 2026a).

Labour force data reflect progress and complexity. The PLFS 2023-24 shows that the labour force participation rate (LFPR) of people aged 15 years or over is 63.7 per cent in rural areas, whereas it is 50.7 per cent in urban areas in 2017-18. However, the rural female LFPR has increased from 24.6 per cent to 47.6 per cent in the same period (MoSPI, 2024). This is a significant statistical transition, however, to assume that the participation means empowerment is wrong. Employment quality, hours worked, earnings, productivity, and who owns productive assets and who is paid/not paid for work must also be taken into account. Increased women's involvement in family farms or low-paid self-employment can be associated with improved household production and not with increased earning power or bargaining power.

Migration is a part of structural transformation. Seasonal, circular or long-term migration is a common strategy among rural households for risk diversification and wage earning opportunities. Remittances can be used to pay for education, housing, consumption and farm investment. However, migrating can also lead to insecure housing and inadequate labour protections and the disruption of caring arrangements. This situation illustrated the close relationship between rural and urban labour markets in the case of Covid-19. Therefore, a transformation strategy should increase the portability of social protection and enhance rural opportunities,

but without necessarily presuming that development should be bound to the permanent stay in villages.

### **Education and Technical Vocational Training (TVET)**

MGNREGA is one of the key components of India's rural social-protection framework because of its dual nature of employment entitlement and creation of public assets. According to official data, the person-days generated in FY 2024-25 was 290.60 crore, of which 58.15 per cent were by women (PIB, 2025a). The programme can help to conserve water, develop land and other productive assets, can strengthen the reservation wage in the local labour markets, and can act as a fall-back employment option when private labour demand is low. It comes into a more prominent role during droughts, periods of distress migration, and economic downturns.

Social protection in rural areas is not limited to wage employment. The reduction of vulnerability of poor households is achieved through food security programmes, pensions, scholarships, maternal benefits, insurance and housing support. They can have a transformative impact if implemented cumulatively, as predictable basic security enables families to take productive risks, and helps children stay in school, avoiding distress asset sales and reliance on high-cost informal credit. However, there may be administrative challenges if the services are fragmented. Therefore, convergence at household and village level is important to ensure that various types of supports complement each other and do not duplicate.

### **Women, Self-Help Groups and the Transformation of Rural Agency**

Women's self-help groups (SHGs) have grown to become one of the largest institutional transformations in rural India. As part of DAY-NRLM, over 10 crore rural women or rural households have been organised into approximately 92 lakh SHGs. As per the official reports, by July-August 2026, the cumulative mobilisation stood at approximately 10.08 crore women and over 92 lakh SHGs (PIB, 2026a). This scale matters because this programme is not just some microcredit mechanism. It establishes a repetition of interaction between women, of federation of women groups at the level of the villages and clusters, of links with banks and public programmes and of a platform for livelihoods and social action.

One of the key mechanisms is financial inclusion. By creating a savings history and creditworthiness among SHG members, they can get formal loans which are hard to access for individual poor women. According to official data, the overall bank credit to women's SHGs is many lakh crore rupees. As of December 2025, approximately 50,548 Bank Sakhis were deployed and women SHGs were provided access to about Rs. 12.18 lakh crore in institutional bank credit since 2013-14 (PIB, 2026b). The SHG digital platform had still higher cumulative credit disbursement by

July 2026. Dynamic examples of how collective institutions can transform the relations between poor women and formal finance.

Social impacts could be just as significant as financial impacts. The regular meetings can boost confidence, public speaking, knowledge of entitlements and social networks. Federations can work with banks and local government, arrange pensions and insurance, and coordinate societies' actions in areas of social issues. In 2026, the Ministry of Rural Development released an evaluation report on DAY-NRLM, which revealed that it had played a significant role in women's empowerment, confidence and access to financial services. The Ministry referenced a 3ie impact evaluation which documented gains in household income in NRLM blocks and greater gains in more mature community-institution clusters (PIB, 2026c). These findings are consistent with the notion that institutional maturity is important, and that the gains of collective action do compound over time.

### **Infrastructure as a Driver of Social Transformation**

Rural roads are a good example. Large network of All-Weather Roads has been built or upgraded under the Pradhan Mantri Gram Sadak Yojana (PMGSY). As of March 2025, PMGSY-I had established 1,56,738 habitations and built around 6,25,028 km of roads, whereas PMGSY-III had built approximately 94,648 km of roads as part of the roads network consolidation target (NRIDA, 2025). Improved connectivity can minimize travel time, farm-gate transport costs and increase access to schools, health centres, banks and markets. It can also impact marriage markets, commuting habits, land prices and the young people's dreams. These gains are distributed based on the availability of transport and the state of road maintenance and whether remote habitations are actually linked to service centres.

Rural housing also has wide reaching impacts. The purpose of PMAY-G is to ensure that houses are available for the eligible households with basic amenities in pucca housing. Approximately 3.12 crore houses were completed as on 3 August 2026, compared to the cumulative targets set by the programme (PIB, 2026d). A safe home is an asset but also a location of health, safety, dignity and social identity. Home improvements can mitigate exposure to the weather, private space, work at home and women's security. If it is in the name of the woman, housing policy can also help achieve asset based empowerment.

Another infrastructure domain where gender impacts are evident is drinking water. The Jal Jeevan Mission (JJM) aims to tap water for every household at the functional level in rural areas. Jal Jeevan Mission (2026) reported that as of 15 September 2026, the national dashboard indicated that approximately 82.38 per cent of rural households had access to tap water, whereas in August 2019, this figure was 16.72 per cent. The potential time savings are particularly important for women and girls who traditionally bear responsibility for fetching water. Time saved from water

collection can be used for schooling, paid work, rest and care. However, the coverage of the connections is not enough by itself; functionality requires adequacy, regularity, water quality and local operation and maintenance.

The water-quality system on the mission and the 2024 functionality assessment highlight service quality. As of October 2026, the water-quality monitoring system had thousands of laboratories enrolled, millions of water samples had been tested and over 24 lakh women had been trained to use the field-testing kits (Jal Jeevan Mission, 2026b). This is an example of a transition from building infrastructure to monitoring services at the community level. This involvement can help enhance local ownership, but will need ongoing funding and technical assistance.

### **Human Development: Education, Health, Water and Sanitation**

ASER 2024 offers a comprehensive snapshot of the education situation in rural areas. It included a survey of over 650,000 children in over 600 districts of 26 states and two Union Territories, assessing enrolment, foundational reading and arithmetic, early childhood participation and (for older adolescent children) digital access and skills (ASER Centre, 2025). The results indicate that there is recovery in multiple areas of learning following pandemic-induced interruptions, but also significant variation in children's basic skills. This is important because the development of rural areas increasingly relies on skills in using information, technology and formal qualifications on the labour market and not only education years.

There has been a long-term growth in health infrastructure. According to the annual report 2024-25 of the Ministry of Health and Family Welfare, India has 1,69,615 sub-health centres, 31,882 primary health centres and 6,359 community health centres, with percentage increase of health centres being higher in tribal areas compared to the year 2005 (MoHFW, 2025). But quality care is not ensured by physical facilities. Vacancies in the human resource, referral systems, diagnostics, medicine availability and geographic accessibility remain critical. The linkage between primary care, insurance and social protection is still key for rural households, as health shocks can still result in debt and income impacts.

### **Digitalisation in Modern Rural Development**

Digitalisation is a characteristic element in modern rural development. The digital divide is still large. On 30 June 2025, the internet tele-density in the rural area was 46.73 per cent, while in the urban area, it was 113.83 per cent. Also, TRAI has noted that the number of broadband subscribers in the rural area is significantly lower than the urban area (TRAI, 2025). These figures indicate that digital inclusion is by no means guaranteed due to the growth of smartphone use. Quality, affordability and regular access of the network is still very uneven especially in the remote and difficult areas.

The ASER 2024 offers a more detailed picture of rural young women and men age 14–16. 89.1 per cent reported having a smartphone in their home and 82.2 per cent reported that they could use the smartphone. However, gender disparities emerged: 85.5 per cent of boys and 79.4 per cent of girls indicated the ability to use a smartphone, with 36.2 per cent of boys and 26.9 per cent owning one (ASER Centre, 2025). These gaps are relevant because the level of access does not guarantee that access to the household translates into access in isolation, privacy and equality to learn and transact.

Digital financial inclusion has, however, given rise to new opportunities. Bank accounts, mobile payments and business correspondents lower the transaction costs associated with small transactions and can help to improve the transparency of benefit transfers. Women community-resource persons, such as bank Sakhis, have played a key role in overcoming the last-mile challenge in connecting rural women with formal financial systems. If digital finance is integrated in trusted community institutions, it is more likely to be meaningfully used than if it is implemented as a standalone platform.

The fundamental concept must be assisted digital by design'. Digital efficiency should not come at the cost of alternatives in the offline world or human assistance. Public systems must be resistant to any failure in biometric verification, loss of biometric device and network failure. A digitally transformed rural economy is inclusive if technology extends capabilities and not administrative burdens placed on citizens.

### **Decentralised Governance, Participation and Community Institutions**

Elected local government can be complemented by community institutions. Specialised participation is mobilised through SHG federations, water and sanitation committees, farmer producer organisations, cooperatives, school-management committees and user groups. Their comparative advantage is in iterative communication, local knowledge and community supervision. But they can also be enmeshed in the hands of local elites or be subject to financial dependence on the funding of projects. There is need for transparent membership rules, inclusive representation, public disclosure and co-ordination mechanisms with Panchayats.

Digital monitoring data is becoming more available, giving an opportunity to improve local planning. Integrating village-level information dashboards on housing, employment, water, roads or social protection into participatory planning, instead of for administrative reporting upwards. There should be gaps at a local level across schemes and priority should be given to those households or habitations that experience multiple deprivations. It would shift the governance from programme implementation to place-based development management.

## **Climate Change, Natural Resources and Rural Resilience**

The agricultural, water, forests and local ecosystems sectors are highly climate sensitive and are increasingly playing a key role in rural development. Climate change (increasing temperature) and natural variability of rainfall and drought, flood and extreme events impact crops, livestock, rural infrastructure and health. Poor rural households may be more exposed, due to their assets being more subject to the impact of climate change and due to low savings and insurance.

Climate resilience is therefore a necessary part of rural development and needs to be part of the mainstream of rural development and not a separate environmental agenda. Water efficient irrigation, crop diversification, climate resilient varieties, soil health, agroforestry, livestock management and improved weather information are a few of the solutions in agriculture. In Public Works, it encompasses watershed development, check dams, drainage, drought-proofing and common land restoration. When works are scientifically planned and maintained, MGNREGA can be of the utmost importance as it could provide income through labour along with the management of natural resources.

Some examples of water security show the necessity of systems thinking. Household tap-water schemes can help to enhance welfare, however sustainability of the service critically relies on the longevity of sources and their quality. Infrastructure investments can be jeopardized by groundwater depletion, contamination and competing uses. Therefore, connections between household provision and aquifer management, recharge, rain water harvesting, waste water reuse, and crop selection should be established in village water-security planning.

There are social consequences of climate change as well. Crops failure can lead to indebtedness and migration, heat stress can impact on labor productivity, water shortage can exacerbate women's unpaid work, and extreme events can affect school attendance and health care. Hence, resilience policy needs to be coupled with ecological restoration and social protection, insurance, public health and migration support. A climate resilient village is not necessarily a village with climate proof infrastructure, but rather a village where institutions can prepare for shocks, safeguard vulnerable households and adjust livelihoods.

Commons should also be acknowledged in the transformation agenda. Landless households, livestock keepers, women who gather fuelwood or fodder, may depend on grazing lands, forests, ponds and other community resources to survive. Commons degradation has distributive impacts due to the fact that richer households may substitute their private resources, whereas poorer households are unable. There is potential for participatory restoration of common property resources, therefore, to yield environmental and equity benefits.

## Inequalities and New Challenges that Remain and Persist

One of the biggest challenges is quality jobs. Rural participation in the labour force has grown, and many rural jobs are informal, poorly paid, and precarious. If the transformation is to be successful, productive non-farm employment will be generated and the farm sector's income will be increased. Employment opportunities exist through rural industrialisation, food processing, renewable energy, care services, logistics, tourism, repair services and digitally-enabled enterprises, but these industries need skills, credit, reliable power and market connectivity.

The second challenge is in relation to the quality of public services. In some sectors, infrastructure coverage has increased at a faster rate than the services quality. A tap connection is only meaningful if water is regular and safe; a school is only transformative if children learn; a health centre only if staff and medicines are available; and a road only if it is cheap to use. Monitoring for the next generation should, therefore, be based on functionality and reliability, in addition to targets of physical output.

Digital exclusion is the third challenge. With government and market transactions going digital, citizens who are not well connected or who have low literacy or weak documentation are at risk of being excluded from critical services. Digital systems can also change transaction costs in institutions to households. This is not a reason to halt or delay digitalisation; rather, it is a reason to create digital solutions with robust alternative options, which are inclusive and assisted and accountable.

Fragmentation of policy is the fifth challenge. Several departments are involved in rural households and each of these departments has its own eligibility criteria and implementation chains and databases. The budgets and accountability are still vertically organised and often the topic of scheme convergence is discussed but it is difficult to achieve. The needs of a household can be housing, livelihood support, disability assistance, irrigation and skills and health services all at once. To integrate these inputs around people, and not around departmental silos, place-based planning is required.

**Table 1: How Major Rural Development Interventions Can Produce Social Transformation**

| Intervention | Immediate Effect                     | Potential Social Transformation                                       | Critical Condition                                |
|--------------|--------------------------------------|-----------------------------------------------------------------------|---------------------------------------------------|
| Rural roads  | Lower travel time and transport cost | Greater mobility, market integration, school/health access, commuting | Maintenance, transport services, last-mile access |

|                                 |                                              |                                                                           |                                                             |
|---------------------------------|----------------------------------------------|---------------------------------------------------------------------------|-------------------------------------------------------------|
| <b>Employment guarantee</b>     | Income floor and local work                  | Stronger bargaining power, reduced distress migration, women's paid work  | Timely work and wages; useful assets                        |
| <b>Women's SHGs</b>             | Savings, credit, peer networks               | Financial agency, public participation, enterprise, social mobilisation   | Market links, decision-making power, institutional maturity |
| <b>Rural housing</b>            | Secure durable dwelling                      | Dignity, safety, asset ownership, improved health environment             | Basic services, appropriate design, secure tenure           |
| <b>Tap water and sanitation</b> | Reduced disease exposure and collection time | Women's time autonomy, dignity, school participation, cleaner settlements | Reliable quality service and O&M                            |
| <b>Digital connectivity</b>     | Information and transaction access           | New markets, digital finance, e-services, new forms of participation      | Affordable quality networks, skills, assisted access        |
| <b>Education and skills</b>     | Human capital                                | Occupational mobility, higher aspirations, intergenerational change       | Learning quality and labour-market relevance                |
| <b>Decentralisation</b>         | Local representation and planning            | Voice, accountability, redistribution of public resources                 | Fiscal devolution, capacity, inclusion                      |
| <b>Climate-resilient works</b>  | Reduced ecological vulnerability             | More stable livelihoods and lower shock-driven poverty                    | Scientific planning, maintenance, community ownership       |

## Conclusion

Rural development is not only linked with social transformation but it is also a precondition for it. Economic growth, infrastructure and welfare schemes have a transformative effect when they change the real opportunities people have, and redistribute capabilities, time, assets and voice. India's recent experience shows significant gains in several dimensions: multidimensional poverty has been reduced; women's collective institutions have grown to a greater extent than ever before; employment guarantees in rural areas continue to sustain livelihoods; roads, housing, water and sanitation have all been expanded; and digital technologies have enabled rural people to access finance and public services in new ways.

These achievements, however, should not be taken to mean that rural transformation is finished. The agriculture sector employs a large share of the population, but it does not generate a commensurate share of income; employment

quality is not uniform; access to digital services is not equal; the quality of services is not equal; women continue to be faced with constraints on assets, time and labor; and climate risks are increasing. The next step of policy should therefore be transitioned from access to quality, from schemes to systems, from beneficiaries to citizens and producers, and from short-term delivery to resilient local institutions.

The key take-home message is that transformation is not achieved through a magic bullet programme. It is born out of productive livelihoods, public services, physical connectivity, social protection, collective institutions, local democracy, technology and ecological security. Their combination around the needs and agency of rural people can lead to more than just increased income generation, but to deepened transformation in the social relations and life chances of the rural population. It is this that should be the rule by which rural development is to be measured.

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