

# Impact Of Viksit Bharat on Marginalised People in India A Comprehensive Research Study on Inclusive Development, Social Justice, And Economic Transformation

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**Abstract**—India’s vision of Viksit Bharat @2047 seeks to transform the country into a developed nation by the centenary year of independence while ensuring inclusive economic growth, social justice, digital governance, and infrastructure expansion. This research paper examines the impact of the Viksit Bharat vision on marginalised communities in India, particularly Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs), women, minorities, sanitation workers, rural labourers, migrant workers, and economically weaker sections.

The study is based on secondary data collected from government reports, NITI Aayog publications, policy documents, economic surveys, programme dashboards, and academic literature. The paper analyses the effects of major welfare schemes such as PM Jan Dhan Yojana, PM Awas Yojana, Jal Jeevan Mission, Ayushman Bharat, Digital India, and Direct Benefit Transfer systems on socio-economic inclusion.

The findings reveal that Viksit Bharat initiatives have significantly improved financial inclusion, welfare accessibility, housing security, drinking water access, and digital governance among vulnerable populations. However, structural challenges such as digital illiteracy, unemployment, regional inequality, caste discrimination, and uneven implementation continue to restrict inclusive development.

The study concludes that the success of Viksit Bharat depends not merely on economic growth but on whether development translates into dignity, equal opportunity, sustainable livelihoods, and social justice for all sections of society.

**Index Terms**—Viksit Bharat, Inclusive Development, Marginalised Communities, Social Justice, Digital Governance, Welfare Schemes, Financial Inclusion, Rural Development, Poverty Reduction, India 2047.

## I. INTRODUCTION

India is currently passing through a transformative phase of economic growth, technological advancement, welfare expansion, and infrastructure development. As one of the fastest-growing major economies in the world, India aims to become a developed nation by 2047 under the vision of “Viksit Bharat @2047.” The concept of Viksit Bharat represents more than economic progress. It is a long-term developmental vision focused on inclusive growth, digital governance, infrastructure expansion, human capital development, women empowerment, poverty reduction, and social justice.

Despite rapid economic growth, large sections of India’s population continue to experience poverty, unemployment, illiteracy, social exclusion, and unequal access to opportunities. Marginalised communities such as Scheduled Castes, Scheduled Tribes, women, minorities, sanitation workers, migrant labourers, and economically weaker sections remain vulnerable due to historical inequalities and structural disadvantages. In this context, the central question is whether the developmental model associated with Viksit Bharat is truly inclusive and capable of transforming the lives of marginalised citizens. This study therefore examines the socio-economic impact of Viksit Bharat-related policies and welfare programmes on disadvantaged communities and evaluates whether these initiatives are contributing toward equitable development and social justice.

## II. REVIEW OF LITERATURE

The literature on inclusive development in India highlights a strong and consistent relationship between economic growth, welfare expansion, and social justice. Scholars argue that development cannot be understood only in terms of income growth or GDP expansion, but must also be evaluated through improvements in human well-being, equality, and access to basic capabilities.

### Inclusive Development and Social Justice

Amartya Sen (1999) emphasized that development should be viewed as a process of expanding human capabilities rather than merely increasing economic output. According to him, true development occurs when individuals gain greater access to education, healthcare, freedom, and dignity. Building on this perspective, Dreze and Sen (2013) further argued that economic growth alone is insufficient unless it is accompanied by strong public investment in social welfare. They highlighted that inequality and deprivation cannot be eliminated without addressing structural issues through inclusive policies and equitable distribution of resources.

### Financial Inclusion and Welfare Delivery

Research on financial inclusion suggests that access to formal banking systems significantly enhances economic participation among vulnerable populations. Studies such as Serrao et al. (2021) indicate that financial inclusion improves household savings behavior, increases credit accessibility, strengthens economic security, and promotes women's empowerment. In the Indian context, the Pradhan Mantri Jan Dhan Yojana has emerged as one of the largest financial inclusion initiatives globally, playing a crucial role in integrating marginalized populations into the formal financial system and enabling direct benefit transfers.

### Digital Governance and Public Infrastructure

Recent policy literature highlights the importance of Digital Public Infrastructure (DPI) in transforming governance and improving welfare delivery systems. Digital platforms such as Aadhaar, UPI, DBT, and DigiLocker have enhanced transparency, reduced corruption, and improved administrative efficiency. These systems have enabled faster and more accurate

delivery of government benefits to citizens. However, scholars also point out significant challenges, including digital exclusion, authentication errors, inadequate connectivity in rural areas, and unequal levels of digital literacy, which limit the full effectiveness of digital governance initiatives.

### Women Empowerment and Rural Development

Studies focusing on women-centric welfare schemes and self-help group movements indicate that such initiatives have contributed positively to household income, financial independence, health outcomes, and educational participation among women. Rural development literature further shows that improvements in infrastructure such as roads, water supply, housing, and electricity create strong multiplier effects on local economies. These developments not only improve living standards but also enhance access to employment, education, and healthcare services in rural areas.

### Conceptual Understanding of Viksit Bharat

Viksit Bharat @2047 represents India's long-term vision of transforming itself into a developed, self-reliant, technologically advanced, and socially inclusive nation by the centenary year of independence. The vision emphasizes economic growth, infrastructure development, human capital formation, social inclusion, environmental sustainability, digital transformation, and innovation-driven progress. The underlying principle of this framework is that development must be inclusive and should ensure that the benefits of growth reach all sections of society, particularly the most disadvantaged groups.

### Marginalised Communities in India

Marginalised communities in India refer to groups that face systematic disadvantages in economic, social, educational, and political spheres. These include Scheduled Castes, Scheduled Tribes, Other Backward Classes, women, religious minorities, persons with disabilities, rural labourers, sanitation workers, migrant workers, and landless households. These groups often experience higher levels of poverty, unemployment, social exclusion, limited access to assets, and dependency on public welfare systems. The demographic and socio-economic vulnerabilities of

these communities make them central to any discussion on inclusive development.

### III. NEED FOR THE STUDY

India's developmental indicators often show impressive national progress in economic growth, digital expansion, infrastructure creation, and welfare delivery. However, national averages can conceal deep inequalities based on caste, class, gender, occupation, and geography.

Historically marginalised communities in India continue to face multiple socio-economic challenges, including social discrimination, limited access to quality education, unemployment, weak healthcare infrastructure, insecure livelihoods, and restricted access to financial resources. These structural inequalities have prevented large sections of the population from fully participating in the country's economic and social progress. In response to these challenges, the Viksit Bharat framework emphasizes inclusive growth, women-led development, last-mile delivery of welfare schemes, digital inclusion, and accessible public services. The vision aims to ensure that the benefits of development reach every citizen, particularly vulnerable and disadvantaged groups, through improved governance, infrastructure expansion, financial inclusion, and targeted welfare interventions.

Therefore, it becomes important to evaluate: Whether these developmental benefits are reaching marginalised populations.

The extent to which welfare schemes improve socio-economic conditions.

Existing barriers to inclusive development.

This study contributes to understanding the relationship between economic transformation and social equity in contemporary India.

### IV. OBJECTIVES OF THE STUDY

The major objectives of the study are:

1. To explain the concept and developmental framework of Viksit Bharat.
2. To examine the socio-economic condition of marginalised communities in India.
3. To analyse the impact of welfare and infrastructure schemes on vulnerable populations.

4. To evaluate the role of digital governance in welfare delivery.

5. To identify gaps and limitations in policy implementation.

6. To suggest measures for improving inclusive development and social justice.

### V. HYPOTHESIS

H1: Viksit Bharat initiatives have positively impacted marginalised communities through welfare expansion, infrastructure development, financial inclusion, and digital governance.

H0: Viksit Bharat initiatives have not significantly improved the socio-economic condition of marginalised populations due to structural and implementation barriers.

### VI. RESEARCH METHODOLOGY

The study is descriptive and analytical in nature and is based entirely on secondary data collected from government reports, NITI Aayog publications, Economic Surveys, RBI reports, Census data, ministry dashboards, academic journals, policy papers, and public welfare databases. The research uses qualitative analysis, comparative interpretation, statistical examination, and policy review to evaluate the impact of welfare schemes and development initiatives on marginalised communities in India.

### VII. MAJOR GOVERNMENT INITIATIVES UNDER VIKSIT BHARAT

The Pradhan Mantri Jan Dhan Yojana has significantly expanded financial access by opening over 57 crore bank accounts, many of which belong to women and rural households. This initiative has improved savings habits, strengthened financial inclusion, and enabled direct transfer of welfare benefits, thereby reducing dependency on informal lending systems.

The Pradhan Mantri Awas Yojana-Gramin has addressed rural housing shortages by providing millions of affordable houses to economically weaker sections. This has improved housing security, sanitation conditions, and overall living standards in rural India.

The Jal Jeevan Mission aims to provide safe and adequate tap water connections to rural households.

With coverage reaching over 15 crore households, it has reduced the burden of water collection, particularly for women, and improved hygiene and health outcomes.

Ayushman Bharat has extended healthcare coverage to vulnerable populations by offering insurance protection for medical expenses up to ₹5 lakh per family. This has significantly reduced out-of-pocket healthcare expenditure and improved access to hospital services for poor households.

Digital India and Direct Benefit Transfer systems have transformed governance by enabling Aadhaar-linked welfare delivery, increasing transparency, reducing leakages, and improving efficiency in public service delivery. The expansion of digital payment systems has further strengthened financial inclusion across the country.

#### VIII. STATISTICAL ANALYSIS

The expansion of welfare schemes shows significant progress in coverage and reach. Programs such as PM Jan Dhan Yojana, Jal Jeevan Mission, PMAY-Gramin, Ayushman Bharat, and Ujjwala Yojana have collectively improved access to essential services including banking, housing, healthcare, water supply, and clean energy.

Poverty-related indicators also show a declining trend in multidimensional poverty, reduced dependence on unsafe water sources, increased financial inclusion, and widespread adoption of digital payment systems. These improvements indicate a structural transformation in living conditions, particularly among economically weaker sections of society.

#### IX. IMPACT ON MARGINALISED COMMUNITIES

Financial inclusion has strengthened savings behavior, improved access to credit, and increased participation in formal banking systems, particularly among women and rural populations. This has enhanced economic stability and reduced dependence on informal financial sources.

Women empowerment has improved through targeted welfare schemes that promote financial independence, better health outcomes, and increased participation in household decision-making. Access to LPG

connections and clean water has also reduced unpaid domestic labor, improving quality of life for women.

Rural development initiatives have strengthened infrastructure, including roads, electricity, housing, sanitation, and water supply. These improvements have enhanced mobility, agricultural productivity, healthcare access, and educational participation in rural regions.

Digital inclusion has improved transparency and reduced corruption in welfare delivery systems. However, gaps in digital literacy and connectivity continue to exclude vulnerable groups from fully benefiting from digital governance systems.

Poverty reduction trends suggest that integrated welfare policies and infrastructure development have collectively improved living standards and household resilience among marginalized populations.

#### X. CHALLENGES AND LIMITATIONS

Despite significant progress, several challenges continue to limit inclusive development. The digital divide remains a major barrier, as many rural households still lack access to smartphones, internet connectivity, and digital literacy.

Social discrimination based on caste and gender continues to affect access to education, employment, and institutional support. Employment challenges such as unemployment, informal labour dominance, and skill mismatches also persist, particularly among youth.

Regional inequalities remain visible, with backward and tribal areas often receiving lower levels of effective policy implementation. Administrative challenges such as delays, lack of awareness, and bureaucratic inefficiencies further reduce the impact of welfare programmes.

#### XI. ANALYTICAL DISCUSSION ON INCLUSIVE DEVELOPMENT UNDER VIKSIT BHARAT

Inclusive development in the Indian context refers to a growth model that ensures equitable distribution of economic benefits across all sections of society. In a country with deep-rooted inequalities, inclusive development is both a developmental necessity and a social obligation. The Viksit Bharat vision emphasizes poverty reduction, social justice, women-led

development, rural transformation, and citizen-centric governance as core pillars of national progress.

Marginalised populations often experience multidimensional deprivation, including low education levels, poor health conditions, insecure employment, lack of institutional credit, inadequate infrastructure, and social discrimination. Therefore, development strategies under Viksit Bharat integrate welfare schemes with long-term structural reforms supported by digital governance and infrastructure expansion.

## XII. ECONOMIC TRANSFORMATION AND POVERTY REDUCTION

India has witnessed a significant decline in multidimensional poverty, indicating improvements in living standards across health, education, sanitation, and housing dimensions. This reduction reflects the combined impact of welfare schemes, infrastructure development, and direct benefit transfers. Access to essential services such as housing, electricity, clean water, and sanitation has contributed to long-term improvements in quality of life for vulnerable populations.

## XIII. FINANCIAL INCLUSION AS A TOOL OF EMPOWERMENT

Financial inclusion has played a crucial role in empowering marginalized communities by integrating them into formal banking systems. The rapid expansion of Jan Dhan accounts has enabled direct access to government subsidies and financial services. This has improved household savings, increased economic participation, and strengthened women's financial independence. For many rural households, access to banking services has also reduced reliance on informal and often exploitative credit systems.

## XIV. DIGITAL GOVERNANCE AND WELFARE TRANSFORMATION

Digital governance has become a central pillar of India's welfare delivery system. Platforms such as Aadhaar, UPI, and Direct Benefit Transfer have improved transparency and efficiency while reducing corruption and delays. These systems ensure that welfare benefits directly reach intended beneficiaries.

However, challenges such as connectivity gaps, authentication failures, and digital illiteracy continue to limit full inclusion, especially among elderly, rural, and tribal populations.

## XV. WOMEN EMPOWERMENT AND GENDER INCLUSION

Women empowerment has emerged as a key outcome of development policies under Viksit Bharat. Schemes such as Ujjwala Yojana, Self-Help Groups, and financial inclusion programs have improved women's economic participation and social status. Access to clean cooking fuel and water supply has reduced domestic burdens, while financial inclusion has increased women's control over household resources and decision-making.

## XVI. RURAL DEVELOPMENT AND INFRASTRUCTURE EXPANSION

Rural development initiatives have significantly improved infrastructure across India. Expansion of roads, housing, electricity, sanitation, and water supply has enhanced connectivity and living standards in rural areas. These improvements have also supported agricultural productivity and increased access to education and healthcare services, particularly in underserved regions.

## XVII. EMPLOYMENT, SKILLS, AND LIVELIHOODS

Despite welfare improvements, employment generation remains a major challenge. While schemes such as MGNREGA, Skill India, and Mudra Yojana have supported livelihoods, issues such as informal employment, unemployment among youth, and skill mismatches continue to persist. Sustainable economic empowerment requires stronger integration between education, skill development, and labour market opportunities.

## XVIII. EDUCATION AND HUMAN CAPITAL DEVELOPMENT

Education plays a vital role in breaking cycles of poverty and social inequality. Although literacy rates have improved, disparities remain between urban and

rural regions as well as among different social groups. Government initiatives have improved enrolment and access, but challenges such as dropout rates, infrastructure gaps, and digital learning inequality continue to affect educational outcomes.

#### XIX. HEALTHCARE ACCESS AND SOCIAL PROTECTION

Healthcare access has improved significantly through schemes such as Ayushman Bharat, which provides financial protection against high medical expenses. Increased hospital coverage has reduced out-of-pocket expenditure for poor families. However, rural healthcare systems still face challenges such as inadequate infrastructure, shortage of medical staff, and uneven service quality.

#### XX. SOCIAL JUSTICE AND STRUCTURAL INEQUALITY

Despite economic progress, social inequality continues to persist in India. Issues such as caste discrimination, gender-based violence, occupational stigma, and landlessness remain deeply rooted. While welfare policies address material deprivation, long-term social empowerment requires institutional reforms, legal enforcement, and greater social awareness.

#### XXI. ENVIRONMENTAL SUSTAINABILITY AND MARGINALISED COMMUNITIES

Marginalised populations are disproportionately affected by environmental challenges such as climate change, floods, droughts, and heatwaves. Sustainable development strategies focusing on renewable energy, water conservation, and climate-resilient agriculture are essential to protect vulnerable communities while creating new livelihood opportunities.

#### XXII. COMPARATIVE ANALYSIS OF PAST AND PRESENT CONDITIONS

A comparison of past and present conditions shows significant improvements in banking access, welfare delivery, housing availability, water supply, digital payments, and financial participation. These transformations reflect the success of integrated policy

interventions aimed at improving living standards and reducing inequality.

#### XXIII. CRITICAL EVALUATION OF VIKSIT BHARAT

While the achievements under Viksit Bharat are significant, challenges such as jobless growth, regional inequality, digital exclusion, and uneven service quality continue to persist. Therefore, Viksit Bharat should be understood as an ongoing developmental process rather than a completed outcome.

#### XXIV. FUTURE PROSPECTS

The success of India's development vision for 2047 will depend on its ability to generate employment, improve education and healthcare systems, ensure environmental sustainability, and reduce social inequalities. Inclusive and sustainable growth must remain the central focus to ensure that development benefits reach all sections of society.

#### XXV. FINDINGS OF THE STUDY

The study finds that welfare schemes have significantly improved financial inclusion, rural infrastructure, healthcare access, and digital governance outcomes. Women and rural populations have particularly benefited from these initiatives. However, challenges such as social inequality, digital exclusion, unemployment, and regional disparities continue to limit the full realization of inclusive development goals.

#### XXVI. POLICY RECOMMENDATIONS

To strengthen inclusive development under Viksit Bharat, the following measures are recommended:

1. Expand digital literacy programmes in rural and tribal regions.
2. Improve internet infrastructure in remote areas.
3. Strengthen local grievance redress systems.
4. Improve employment-oriented skill development.
5. Promote women-led entrepreneurship.
6. Strengthen social audits and accountability systems.
7. Improve quality of healthcare and education services.

8. Reduce regional inequalities through targeted development.
9. Increase community participation in implementation processes.
10. Focus on sustainable livelihood creation.

## XXVII. CONCLUSION

The vision of Viksit Bharat represents India's aspiration to become a developed, inclusive, and socially just nation by 2047. The evidence examined in this study shows that welfare expansion, digital governance, financial inclusion, and infrastructure development have positively affected the lives of marginalised communities. Schemes such as PM Jan Dhan Yojana, Jal Jeevan Mission, PM Awas Yojana, Ayushman Bharat, and DBT systems have expanded access to banking, housing, healthcare, water supply, and welfare benefits among vulnerable populations. At the same time, important structural challenges remain unresolved. Digital inequality, unemployment, caste discrimination, regional disparities, and administrative weaknesses continue to limit inclusive development. The study therefore concludes that Viksit Bharat cannot be measured only through GDP growth or infrastructure expansion. Its true success depends upon whether development reaches the poorest and most marginalised citizens with dignity, equality, opportunity, and long-term empowerment. If India succeeds in combining economic transformation with social justice, Viksit Bharat can become a genuinely transformative national project capable of reshaping the lives of millions by 2047.

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