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MAGAZINE NOTES

Digital Transformation of Rural India

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Digital Transformation of Rural India

 **Kurukshetra** Chapter 1 · 2 min read ·

Published: Kurukshetra, April 2026

The opening chapter's claim: rural India is no longer digital India's periphery but its **majority**. With about **548 million rural internet users, roughly 57 percent of the national total**, the centre of gravity of India's internet has moved to villages and small towns, and policy is racing to convert access into capability.

THE ACCESS LAYER

RAIL	STATUS
BharatNet	2.15 lakh+ Gram Panchayats fibre-connected; 2.18 lakh+ service-ready
Common Service Centres	~6 lakh CSCs delivering e-governance and tele-health at the last mile
UPI	86.7 percent of rural youth use UPI; 55 percent of all UPI transactions originate in rural and semi-urban India

THE DELIVERY LAYER: JAM + DBT

The **JAM Trinity** (Jan Dhan, Aadhaar, Mobile) plus Direct Benefit Transfer has carried **over Rs 34 lakh crore across 370+ schemes** directly into beneficiary accounts, the chapter's case for why digital rails matter: leakage falls, targeting sharpens, and welfare becomes auditable in real time.

WHAT STILL GATES INCLUSION

- Device affordability and data costs at the bottom decile
- Indic-language content and voice interfaces for low-literacy users
- Digital literacy gaps, especially for women and the elderly (PMGDISHA's unfinished agenda)
- Connectivity quality: fibre that is laid but not lit, towers without reliable power

MAINS ANGLE

Critical analysis: rural digitalisation has solved distribution (payments, benefits) faster than production (skills, market access, credit depth); the next phase must make the rural user a creator of economic value, not only a recipient of transfers. **Way forward:** treat CSCs as rural digital enterprises, mandate service-quality

(not just coverage) metrics for BharatNet, and fund panchayat-level digital literacy through the 15th Finance Commission window.

★ FACTS CORNER — KNOWLEDGE PEDIA

ACCESS:

Rural internet users: ~548 million, ~57 percent of India's total (early 2026)

BharatNet: 2.15 lakh+ GPs fibre-connected; 2.18 lakh+ service-ready; ~6 lakh CSCs

PAYMENTS AND DELIVERY:

86.7 percent of rural youth use UPI; 55 percent of UPI transactions are rural/semi-urban

DBT via JAM: Rs 34 lakh crore+ across 370+ schemes

Sources: [Kurukshetra / Publications Division](#), [PIB](#)



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