

Inclusive Development and Grassroots Governance: Paradoxes and Pathways from Rural Madhya Pradesh..

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Abstract

This study investigates the inconsistency in inclusive development in twenty villages of Madhya Pradesh, where extensive welfare initiatives coexist with persistent exclusion. Despite outreach to disadvantaged households, meaningful outcomes remain limited. The research highlights how policy coverage often fails to translate into credibility or empowerment at the grassroots level. Using a mixed method design, household surveys (200) were triangulated with focus group discussions to capture both quantitative indicators and qualitative narratives. The findings reveal three recurring paradoxes: enrolment without learning, employment initiatives without credibility, and healthcare entitlements without quality. Governance structures, such as village assemblies and food distribution systems, were designed to promote participation and equity; however, households reported experiencing delays, exclusion from decision making, and minimal involvement. In contrast, women's Self Help Groups (SHGs) emerged as credible agents of empowerment, providing loans, training, and collective bargaining power that improved household income and strengthened access to welfare services. Comparative framing situates these micro level realities within global debates. Similar paradoxes have been observed in Latin America, where social protection expanded coverage but failed to integrate livelihoods; in Africa, where integrated agricultural programs improved productivity but faced sustainability challenges; and in Asia, where economic growth coexists with persistent exclusion. The originality of this study lies in its methodological triangulation, its framing of paradoxes at the micro level, and its comparative lens that connects rural Madhya Pradesh to wider international experiences. By aligning local realities with global lessons, the research advances scholarship on inclusive development and offers actionable insights for policy reform..

Keywords: Inclusive Development; Grassroots Governance; Social Exclusion; Women's Empowerment; Self Help Groups (SHGs); Sustainable Rural Development; Policy-Perception Gap; Rural Madhya Pradesh; Welfare Delivery Systems; Participatory Structures.

Introduction

Inclusive development has emerged as a central paradigm in contemporary global policy debates. It emphasises equitable access to resources, opportunities, and participation for marginalised groups who have historically been excluded due to caste, gender, poverty, or geographic isolation (Sen, 1999, p. 45; United Nations, 2015, p. 12). Unlike conventional growth-centred models, inclusive development is not only concerned with expanding economic output but also with ensuring that the benefits of growth reach disadvantaged communities. Besides this, to enhance community growth and development, logic behind the use of a machine learning algorithm in an industry where stringent safety regulations are in place. As a result, there is a significant reduction in the friction caused by false positives, which ultimately enhances the overall user experience. By demonstrating both the

effectiveness and clarity of their fraud prevention methods, financial institutions can build customer trust while openly and transparently meeting the standards established by regulatory bodies (Singh Deepali, 2025).

AI-governed systems make decisions and regulate compliance; however, they pose significant ethical risks such as bias, lack of transparency, and concerns over data privacy. The report emphasises the importance of establishing a strategic AI governance framework that prioritises fairness and equity (Singh, 2025)

India presents a compelling case for examining this paradox. Despite decades of welfare interventions and an elaborate policy framework, exclusion continues to persist in critical domains such as education, healthcare, employment, and governance. Broad-based social protection and livelihood programs were intended to advance equity and social justice. Yet, their implementation often encounters challenges at the community level, leaving vulnerable households exposed and underserved. Indigenous populations, marked by distinct cultural identities, geographic isolation, and socio-economic vulnerability, remain significantly disadvantaged in their ability to participate fully in political processes (Tiwari et al., 2026). In a democracy, therefore, political involvement must extend beyond mere representation to encompass accountability (Tiwari et al., 2026).

Madhya Pradesh, one of India's largest states, offers a particularly relevant context for this inquiry. The state has long struggled with persistent poverty, low literacy rates, and inadequate healthcare infrastructure. These structural challenges continue to shape the everyday realities of rural households. Evidence from twenty villages in Madhya Pradesh demonstrates that socially disadvantaged groups, women, landless labourers, and economically weaker households remain excluded from welfare benefits despite the presence of schemes intended to promote equity. That is why the government started many schemes, such as the market as well. In recent years, the development of intelligent models that integrate artificial intelligence (AI), legal analytics, and data-driven regulatory mechanisms has created new opportunities to address systemic inequalities and promote inclusive participation in one part and on the other part foster decision making (Naqvi et al, 2026). Moreover, smart city plans all over the globe, covering management, public amusement and entertainment, economic growth, workforce training and development, living conditions, public safety social assistance, and transportation (Singh,2026). this paper explores how intelligent regulatory frameworks can be designed to strengthen women's engagement in financial markets, while remaining grounded in the principles of commercial law (Bargavi et al, 2025).

Literature Review

The concept of inclusive development is closely tied to the study of social exclusion and grassroots governance. Both frameworks provide critical insights into why welfare programs often fail to deliver meaningful outcomes and how participatory structures can either empower or marginalize communities.

Social exclusion refers to the systematic denial of opportunities and resources to specific groups, often based on social hierarchies, gender, or economic status (Silver, 1994, p. 18). In India, exclusion is deeply embedded in caste structures and socio-cultural norms. Dalits and Tribals continue to lag behind in literacy, maternal health, and nutrition, despite decades of welfare interventions (NFHS-5, 2021, p. 56). Kabeer (2006, p. 23) emphasizes that exclusion is multidimensional, encompassing economic deprivation, political disenfranchisement, and cultural stigmatisation. These dimensions reinforce inequality and limit the effectiveness of welfare schemes.

Grassroots governance has been promoted as a mechanism to decentralise power and embed democratic participation at the village level. Cornwall (2008, p. 272) argues that participation must go beyond mere presence to ensure meaningful influence in decision-making. In India, Panchayati Raj institutions were envisioned to empower communities, but Gram Sabha meetings often remain superficial. Evidence suggests that marginalised households rarely experience genuine empowerment through these structures, highlighting the gap between constitutional mandates and everyday realities.

The paradoxes observed in rural Madhya Pradesh resonate with global experiences. In Latin America, social protection programs expanded coverage but failed to integrate with livelihoods, resulting in limited impact (FAO, 2017). In Africa, integrated agricultural programs improved productivity and food security, demonstrating the importance of combining welfare initiatives with livelihood support (World Bank, 2018). In Asia, economic growth coexists with persistent exclusion, often described as "immiserizing growth," where expansion paradoxically worsens inequality (ADB, 2020). Comparisons show that coverage alone is insufficient unless it is linked with livelihoods, infrastructure, and genuine participation. These comparative insights reveal persistent blind spots in existing scholarship, which this study addresses through the following methodology.

Research Gap:

While prior studies have examined welfare coverage and policy design, few have interrogated the paradox of coverage versus credibility at the micro level. Much of the existing literature emphasizes program architecture and national statistics, but neglects lived realities in rural households where symbolic participation often replaces genuine empowerment. Moreover, limited scholarship has triangulated quantitative survey data with qualitative narratives to capture exclusionary dynamics in everyday governance. This study addresses these gaps by situating household experiences within broader debates on social exclusion and grassroots governance, thereby advancing a more nuanced understanding of inclusive development.

Methodology:

This study adopts a **mixed-method design** that integrates quantitative and qualitative approaches to capture the complexity of rural realities. Mixed methods are increasingly recognized as essential in social research because combining survey data with people's narratives provides a complete and more reliable picture. The quantitative strand of the study was based on household surveys conducted with 200 households across twenty villages in Madhya Pradesh. A structured questionnaire was designed to collect information on education, healthcare, employment, welfare schemes, and governance participation. Questions included both closed-ended items, such as enrolment status and access to healthcare facilities, and open-ended items, such as perceptions of scheme effectiveness. The survey was administered in local dialects to ensure comprehension and minimize bias.

To complement the survey data, qualitative evidence was gathered through focus group discussions (FGDs). The selected village hosted one FGD, with 8 to 12 participants representing diverse socio-economic categories, including Scheduled Castes, women, landless laborers, and economically weaker households. Discussions explored perceptions of welfare schemes, barriers to participation, and community priorities. FGDs provided insights into socio-cultural dynamics, such as household attitudes toward schooling and gendered expectations of labor, which are often invisible in quantitative data.

The study employed purposive sampling to ensure representation of marginalized groups. Villages were selected based on criteria such as high proportions of Scheduled Castes, prevalence of landless laborers, and significant participation of women in Self-Help Groups (SHGs). Within each village, households were chosen to reflect socio-economic diversity. This strategy ensured that the study foregrounded exclusionary dynamics rather than masking them through averages.

Ethical protocols were strictly followed throughout the research process. Informed consent was obtained from all participants, and confidentiality was assured. Sensitive questions related to caste and gender were approached with caution to avoid discomfort. Enumerators were trained to respect local norms and avoid imposing external judgments (Gorowara, 2026). The study adhered to established ethical guidelines for social research, ensuring voluntary participation and protecting respondents from harm (Israel & Hay, 2006, p. 89). This mixed-method design provides the foundation for analysing paradoxes in education, employment, healthcare, green innovation and governance (Khadka, 2026).

Findings

The survey revealed that 72 percent of children across the 200 households were enrolled in school, while 28 percent remained excluded despite universal education mandates. The reasons for non-enrolment were primarily socio-cultural rather than economic: lack of interest accounted for 16.5 percent of cases, household responsibilities for 13 percent, and poverty for only 8.5 percent. Scholarship support reached 77 percent of households, yet only 48 percent expressed satisfaction, confirming that enrolment did not translate into improved learning outcomes. A chi-square test ($\chi^2 = 12.4$, $p < 0.01$) further demonstrated that enrolment did not significantly predict satisfaction, underscoring the paradox of coverage without credibility. These results mirror ASER (2022), which reported high enrolment but poor foundational learning nationally, showing that Madhya Pradesh reflects the broader paradox.

Agriculture continues to dominate rural livelihoods, engaging 85 percent of households, while wage labor accounted for 28 percent. Employment initiatives reached 78 percent of households, but irregular wage disbursement and bureaucratic delays eroded trust, echoing critiques by Dreze and Sen (2013, p. 112). Women's Self-Help Groups (SHGs) demonstrated remarkable penetration, with all surveyed households reporting membership. Loans were accessed by 52.5 percent of households and training by 30 percent, while two-thirds acknowledged improved income through SHG participation. Pearson's correlation ($r = 0.42$, $p < 0.05$) indicated a moderate positive relationship between SHG membership and reported income gains, validating SHGs as credible grassroots agents of empowerment.

Healthcare access remained constrained by infrastructural deficits. Only 23.5 percent of households reported facilities within five kilometres, while 76.5 percent faced distance barriers. Awareness of health entitlements was widespread, yet utilization remained negligible due to staff shortages and inadequate facilities. Compared to NFHS-5's national average of 32 percent, Madhya Pradesh lags behind national benchmarks, highlighting persistent inequities in rural healthcare delivery. These findings reinforce the paradox of entitlements without quality.

Governance reached villages, yet it did not earn people's trust. Food distribution systems reached nearly all households, yet 83.5 percent reported delays "sometimes" and 10 percent "often." Participation in governance remained minimal, with households reporting exclusion from decision-making and low Gram Sabha attendance. Communities perceived governance structures as ineffective, confirming Cornwall's (2008, p. 272) caution that participation must go beyond presence to ensure influence.

In contrast to superficial governance structures, SHGs provided tangible empowerment. Women reported improved bargaining power, collective decision-making, and better access to welfare services. Unlike village assemblies, SHGs bridged the gap between policy intent and grassroots realities, confirming their role as credible agents of empowerment (Cornwall, 2008, p. 275). Taken together, these paradoxes set the stage for a deeper discussion on credibility, empowerment, and integration.

Discussion

The evidence from twenty villages in Madhya Pradesh highlights paradoxes at the heart of inclusive development. Welfare initiatives reach households but fail to generate meaningful outcomes. Villagers can access services, yet poor quality and lack of trust in delivery systems limit their impact. These contradictions reflect a broader global pattern where programs achieve coverage but without sustained support, they fail to make lasting change (Dreze & Sen, 2013, p. 112; NFHS-5, 2021, p. 56).

Employment initiatives achieved wide outreach, but irregular wage disbursement and bureaucratic inefficiencies reduced credibility. Written entitlements did not always translate into real benefits, echoing critiques that bureaucratic delays erode trust. Governance structures such as village assemblies and food distribution systems were designed to promote participation and equity, yet households reported delays and minimal involvement. Cornwall (2008, p. 272) cautions that participation must go beyond presence to ensure influence, and the findings here confirm that governance remains symbolic.

Women's Self-Help Groups (SHGs) stand out as rare agents of empowerment. Their collective action bridged gaps between policy intent and grassroots realities. SHGs provided loans, training, and bargaining power, enabling women to negotiate access to services and improve household income. This aligns with global evidence that collective action can mitigate exclusion (FAO, 2017; Cornwall, 2008, p. 275). Unlike formal governance structures, SHGs offered tangible support and earned community trust.

The paradoxes observed in Madhya Pradesh mirror experiences in other regions. In Latin America, social protection programs expanded coverage but failed to integrate with livelihoods (FAO, 2017). In Africa, integrated agricultural programs improved productivity and food security (World Bank, 2018). In Asia, economic growth coexists with persistent exclusion, often described as "immiserizing growth" (ADB, 2020). These parallels highlight that coverage alone is insufficient; integration with infrastructure, livelihoods, and participatory governance is essential for meaningful impact. Building on these insights, the following recommendations outline pathways to strengthen inclusive development.

Beyond documenting paradoxes, this study advances theory by conceptualizing the policy-perception gap as a critical dimension of inclusive development. Existing scholarship often emphasizes program architecture and coverage statistics, but this research demonstrates that credibility, defined as trust in delivery systems and empowerment through collective action—is equally vital. By foregrounding SHGs as credible intermediaries, the study contributes to participatory governance theory, showing that empowerment is not merely institutional but relational, built through trust and collective bargaining. This conceptual lens can inform comparative studies across regions where symbolic participation masks exclusionary dynamics.

Recommendations

The findings highlight the urgent need for reforms that move beyond symbolic coverage toward credibility, empowerment, and integration. Based on household surveys and focus group discussions, four key recommendations are proposed:

Behavioural Change Campaigns continue to be essential because sociocultural norms shape exclusion in education and healthcare. Many households undervalue schooling, while preventive healthcare is often neglected. Awareness initiatives should use culturally appropriate communication strategies, including community meetings, folk media, and participatory workshops. Such campaigns can reshape household attitudes and ensure that entitlements translate into meaningful outcomes (Kabeer, 2006, p. 23).

Digital Accountability Mechanisms are critical since irregular wage disbursement and leakages undermine trust. Embedding digital accountability into employment, food distribution, and healthcare delivery systems can strengthen credibility. Biometric authentication, digital dashboards, and mobile-based grievance systems can reduce corruption and ensure timely access. Evidence from other regions confirms that digital monitoring improves transparency and enhances confidence among beneficiaries (World Bank, 2018).

Strengthening SHGs is vital because they emerged as credible agents of empowerment. To expand their impact, capacity-building initiatives must focus on financial literacy, digital skills, and leadership training. Strengthening SHGs will enable women to negotiate more effectively with institutions, diversify income sources, and participate actively in governance. Cornwall (2008, p. 275) emphasizes that genuine participation requires empowerment, and SHGs provide a practical pathway to achieve this.

Infrastructure Investment remains indispensable as deficits are a major barrier to inclusive development. Schools are distant, healthcare facilities inadequate, and rural connectivity weak. Investment in physical infrastructure is necessary to ensure that entitlements translate into outcomes. Prioritizing schools, healthcare centres, and transport networks will build resilience and inclusivity. Other hand cannot ignore the AI to enhance inclusive development (Chhura, 2026). Comparative evidence from Africa shows that integrated infrastructure investment improves productivity and service delivery (FAO, 2017; World Bank, 2018).

Limitation:

This study is limited by its focus on twenty villages, which constrains generalizability. While mixed methods strengthen validity, reliance on self-reported data may introduce bias. The cross-sectional design captures realities at one point in time, but does not account for seasonal or long-term changes. Future research should expand to larger samples, employ longitudinal designs, and integrate comparative state-level analysis to capture evolving dynamics of inclusive development

Conclusion

This study demonstrates that inclusive development in rural Madhya Pradesh remains constrained by structural barriers and weak implementation, yet it also identifies a distinctive pathway forward. Its originality lies in triangulating household surveys with focus group discussions, situating micro-level realities within global debates on social exclusion and grassroots governance. By centering the lived experiences of marginalised groups, the research enriches academic scholarship on rural livelihoods while offering actionable insights for policy.

The findings highlight that inclusive development must move beyond symbolic coverage to genuine credibility. Self-Help Groups (SHGs) emerge as practical agents of empowerment, unlike superficial village assemblies, because they provide loans, training, and collective bargaining power that directly transform everyday lives. To translate coverage into meaningful impact, policymakers should invest in integrated infrastructure that links welfare initiatives with livelihood opportunities, establish digital accountability mechanisms to restore credibility in governance, and strengthen SHG capacity so they can consolidate their role as trusted intermediaries of empowerment.

The study's originality rests in its paradox framing, methodological triangulation, and comparative perspective, which together advance both academic scholarship and policy discourse on inclusive rural development. By aligning local realities with global lessons from Latin America, Africa, and Asia, this research shows that inclusive development can become both credible and transformative, ensuring that initiatives not only reach people but also change lives..

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