



EDITORIAL

India's transformative journey: A decade and a half of growth, innovation, and inclusive progress

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Abstract

This article delves into the substantial developmental changes across diverse sectors in India over the past 15 years, charting the nation's remarkable journey of growth and transformation. It offers a comprehensive examination of key reforms and their far-reaching impacts in sectors such as finance, economy, technology, infrastructure, defense, internal security, international relations, and social welfare. Drawing upon data from government sources and independent reports, the analysis reflects on both the milestones achieved and the challenges encountered during this period. The article underscores India's ascension as a burgeoning global power, with particular emphasis on inclusive development, technological innovation, and modernization across all domains.

Keywords: India, Bharat, Economic growth and development, Innovation, Sustainable development, Inclusive growth

Introduction

India has faced a multitude of systemic challenges that hindered its developmental trajectory across various sectors. The financial system has been heavily dominated by public sector banks, which accounted for 80% of commercial bank assets, yet struggled with high non-performing assets (NPAs), inefficiencies, and political interventions. Infrastructure development lagged due to inadequate investment, sluggish project approvals, and insufficient connectivity in rural areas. Power generation capacity and transportation networks were limited while digital infrastructure was in its infancy.

Defense and security were hampered by outdated equipment, technological gaps, and inadequate indigenous

manufacturing capabilities, alongside unresolved border disputes and weak cybersecurity frameworks. On the global stage, India's diplomatic engagement and influence in multilateral forums remained limited, with constrained economic cooperation and complex regional relationships.

In rural development, low agricultural productivity, inadequate credit mechanisms, poor infrastructure, and minimal technological intervention left farmers and rural communities vulnerable. Additionally, the broader economic landscape faced slow growth, high inflation, a restricted manufacturing sector, and an overly complex regulatory environment.

These challenges underscored the urgent need for structural reforms to unlock India's potential. This article evaluates and analyzes India's developmental journey since 2014, exploring key changes and their impacts in finance, infrastructure, defense, international relations, rural development, and systemic economic growth. Drawing on data and government sources, it provides a comprehensive account of how India has navigated its challenges to emerge as a growing global power.

Finance and Economy

Financial inclusion has long been a formidable challenge, with only around 35% of adults having access to formal banking services prior to 2014, leaving the majority of the population underserved. Meanwhile, the economy

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remained disproportionately reliant on agriculture and the service sector while the manufacturing industry languished, hindering the country's potential for balanced economic growth and job creation. Moreover, the taxation system was plagued by inefficiencies and convoluted compliance requirements, creating significant obstacles for businesses and impeding economic progress. These issues underscored the urgent need for comprehensive reforms to foster inclusivity, diversify the economic base, and streamline administrative processes.

A transformative shift in financial inclusion occurred with the introduction of the Pradhan Mantri Jan Dhan Yojana (PMJDY), which led to the opening of over 500 million bank accounts. This initiative not only broadened access to formal banking services but also facilitated direct benefit transfers, thereby promoting greater financial empowerment for the underserved population.

A report by Bernstein titled *India's Promise: The Prosaic Path to Sustained Growth* emphasizes the positive impact of recent reforms on the logistics and construction sectors. The implementation of GST has significantly reduced

logistics costs (as a percentage of total value) for trucks while increasing the distance traveled per day. Furthermore, the average turnaround time at major ports has decreased from 4.2 days during FY04-FY14 to 2.9 days from FY14-FY22. The government's strong push for capital expenditure (capex) not only reduced logistics costs but also stimulated growth in the construction industry. Additionally, measures to increase domestic steel production, along with a focus on affordable housing, have contributed to a robust 12 percent annual growth in construction from FY22 to FY24.

The implementation of the Goods and Services Tax (GST) represented a key milestone, consolidating the tax framework into a unified system, enhancing compliance, and boosting revenue generation. Simultaneously, India saw a remarkable rise in foreign direct investment (FDI), with inflows reaching \$81.72 billion in 2020-21, reflecting increasing investor confidence and a strengthened economic structure.

In recent years, bank credit in India has experienced remarkable growth, surpassing deposit growth, fueled by sustained demand and a robust economic recovery post-Covid-19. Non-food bank credit grew by 15% in FY23, marking the highest increase in the last decade. Significant improvements in the health of the banking sector supported this growth. Despite the surge in credit, asset quality across all Scheduled Commercial Banks (SCBs) improved, with Gross Non-Performing Assets (GNPAs) and Net NPAs dropping to a multi-year low in September 2023. This recovery stands in stark contrast to the challenges faced by the banking sector in the early 2000s, when the «twin balance sheet problem» emerged, exacerbated by unsustainable credit and investment booms. According to the Economic Survey 2023, government and RBI reforms were pivotal in cleaning up the balance sheets of both the banking and corporate sectors. From FY11 to FY18, GNPAs for SCBs surged nearly five-fold, from 2.2 to 11.2%, as loans from boom periods

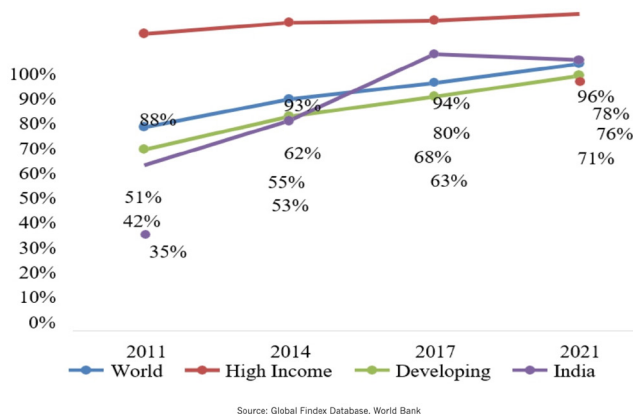


Figure 1: Rate of increase in account opening of India, in comparison to rest of the world

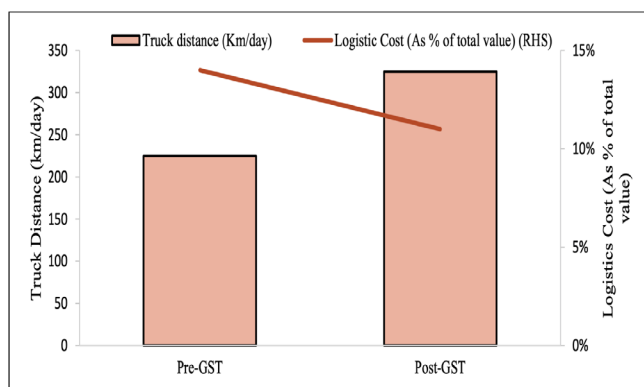


Figure 2: Reduction in logistics cost for trucks after implementation of GST accompanied by a rise in distance travelled per day

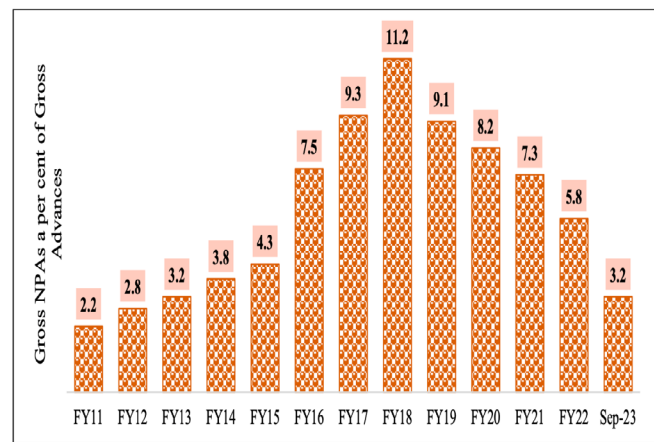


Figure 3: Declining gross non-performing assets of SCBs (as % of Gross Advances)

turned sour, leading to a moderation in credit growth from FY15 to FY18. During this period, a significant negative correlation emerged between rising GNPA and credit supply, constraining bank lending. The deterioration in asset quality became visible after the RBI implemented the 'Asset Quality Review' (AQR) and the prompt corrective action (PCA) framework in FY15, which increased financial sector transparency. This was the first step in building resilience in the financial sector by acknowledging true liabilities. The government then took another crucial step by enacting the Insolvency and Bankruptcy Code (IBC) in 2016 and amending the Banking Regulation Act of 1949. These reforms facilitated quicker resolution of bad debt and helped improve the credit repayment culture. The latest data from the Insolvency and Bankruptcy Board of India (IBBI) shows that the IBC has rescued 808 corporate debtors through resolution plans, with recoveries of 168.5% against liquidation value and 32% against admitted claims. A study by the Indian Institute of Management Ahmedabad highlighted that companies undergoing IBC resolution have shown a remarkable performance boost, with 76% increases in average sales and a 50% rise in total assets post-resolution. M.S. Sahoo's study on IBC performance further indicates that firms post-resolution have witnessed robust balance sheets with prudent leverage and improved corporate governance, evidenced by a decline in related party transactions. India's global ranking in resolving insolvency improved from 136th to 52nd in the first three years of IBC implementation. As a result, public sector banks (PSBs) saw improved profit margins with the resumption of lending, bolstered by various government measures, including recapitalization. Corporate profit margins also improved after 2018 due to the resolution of stressed assets, which saved costs on debt servicing. As resolution efforts progressed, the GNPA ratio began to decline, continuing even during the pandemic due to increasing deleveraging and regulatory intervention. Concurrently, as recapitalization efforts continued, the credit-to-risk-weighted asset ratio (CRAR) improved, helping weak PSBs emerge from the RBI's prompt corrective action framework. These measures allowed banks to extend credit again, particularly with the onset of the pandemic, as the RBI and government kick-started the credit growth cycle. The government launched the emergency credit linked guarantee scheme (ECLGS), enabling large volumes of credit to MSMEs. Bank credit to MSMEs registered a compound annual growth rate (CAGR) of 14.2% from FY19 to FY24 (as of November 17, 2023). The government's recent focus on capital expenditure has further strengthened the credit cycle, evident in the growing bank credit disbursement to the infrastructure sector. Between FY19 and FY24, bank credit to the infrastructure sector recorded a CAGR of 4.2%.

A decade ago, India was ranked as the 10th largest economy globally, with a GDP of USD 1.9 trillion at current

market prices. Fast forward to today, and it has climbed to the 5th position with an estimated GDP of USD 3.7 trillion for FY24, despite navigating through challenges such as the pandemic and an inherited economy marked by macroeconomic imbalances and a struggling financial sector. This remarkable progress over the past ten years has been fueled by a series of substantial and incremental reforms that have not only propelled economic growth but also instilled resilience, allowing the country to better cope with global economic shocks.

Looking ahead, India is on track to become the third-largest economy by 2027, with a projected GDP of USD 5 trillion. In addition, the government has set an ambitious goal to achieve 'developed country' status by 2047. This goal is within reach as the reform journey continues, but the key to its success lies in the active participation of state governments. Ensuring that reforms permeate down to the district, block, and village levels will make them more inclusive and accessible for citizens and small businesses, particularly in crucial areas such as health, education, land, and labor, where state involvement is paramount.

The strength of domestic demand has played a crucial role in driving the economy's impressive growth rate of over 7% in recent years. As highlighted, this robust demand is largely a result of government-led reforms and measures that have stimulated private consumption and investment. On the supply side, strategic investments in both physical and digital infrastructure, combined with policies aimed at boosting manufacturing, have further contributed to the country's economic activity. These combined efforts are expected to ensure real GDP growth stays close to 7% in FY25.

The introduction of the Goods and Services Tax (GST) has been a game-changer, simplifying the tax system, unifying domestic markets, and encouraging larger-scale production while reducing logistics costs. Moreover, the expanded tax base from GST is bolstering the financial strength of both the Union and state governments, enabling them to direct more public expenditure towards growth-enhancing initiatives. From a global perspective, while world economic growth averaged 3.4% between 2012 and 2019 and is projected to slow slightly to 3.1% from 2023 to 2028, India's economy has consistently outpaced the global average. Between 2014 and 2019, India's compounded annual growth rate was an impressive 7.4%, showcasing the country's resilience and ability to maintain growth despite external economic challenges. This growth trajectory is set to continue, with India's economic foundations growing stronger due to ongoing reforms and a more robust financial sector.

The key risks moving forward are geopolitical tensions and external economic shocks, but India's economy remains well-positioned to overcome these hurdles with its growing internal strength. Future reform priorities include boosting

skills development, improving health outcomes, ensuring energy security, reducing regulatory burdens for MSMEs, and advancing gender equality in the workforce. With the right policies in place and reasonable assumptions regarding inflation and exchange rates, India is well on its way to becoming a USD 7 trillion economy by 2030, a milestone that will not only mark the country's economic success but also improve the living standards of its people, fulfilling their aspirations for a better quality of life.

Technology and Digital Transformation

India's digital infrastructure has historically faced significant challenges, characterized by limited connectivity and underdeveloped technological frameworks. With only 251.59 million internet subscribers and an average download speed of 4.18 Mbps, the country ranked 130th globally in terms of internet speed. Broadband services were defined as connections offering a mere 512 Kbps, and average data consumption per user was a modest 0.26 GB at a high cost of ₹268.97 per GB. Rural teledensity was only 43.96%, highlighting the pronounced urban-rural divide, in stark contrast to urban teledensity, which stood at 145.78%. Digital payment systems and e-governance mechanisms were rudimentary, with minimal integration of financial technology, fragmented banking infrastructure, and disjointed service delivery. These challenges underscored the urgent need for reforms to build a robust digital infrastructure and facilitate a nationwide digital transformation.

The Digital India initiative, launched on July 1, 2015, has redefined India's technological landscape by addressing these critical infrastructure gaps and promoting digital empowerment. The program, designed as a comprehensive strategy, aims to create a digitally empowered society and a knowledge-driven economy. Its core vision encompasses three key pillars: utility-based digital infrastructure, on-demand governance and services, and the empowerment of citizens through digital literacy and accessibility.

Since its launch, Digital India has made remarkable progress in infrastructure development. The BharatNet program has laid over 2.74 lakh kilometers of optical fiber, connecting 1.15 lakh Gram Panchayats and significantly enhancing broadband penetration in rural areas. Internet penetration in urban regions has surged to 64%, and more than 200,000 villages now have broadband connectivity, thereby narrowing the digital divide. This infrastructural advancement has been instrumental in transforming previously underserved regions into digitally enabled communities.

The initiative has also empowered citizens and created employment opportunities on an unprecedented scale. The establishment of 246 BPO and IT-enabled service units across 27 states has directly generated over 51,000 jobs.

Common service centers (CSCs) have become vital access points for e-governance, providing healthcare, education, and telemedicine services while simultaneously fostering financial inclusion and digital literacy. These centers have made government services more accessible, particularly in remote and rural areas.

The strategic impact of digital India is profound. By bridging the gap between citizens and government services, the initiative has improved transparency and accountability in governance. It has facilitated digital economic opportunities, reduced urban-rural disparities, and positioned India as a global leader in leveraging technology for inclusive growth. Digital India is not merely a technological program but a transformative vision that continues to prepare the nation for a knowledge-driven and inclusive future.

The unified payments interface (UPI) has also revolutionized India's digital payment ecosystem, processing billions of transactions annually and positioning India as a global leader in digital payments. This innovation has fostered a seamless, secure, and user-friendly financial environment. Similarly, the Aadhaar system became the cornerstone of numerous welfare schemes, enabling biometric authentication and further advancing financial inclusion. By linking citizens to essential services and facilitating direct benefit transfers, Aadhaar has streamlined government operations and empowered millions, solidifying its role as a pivotal element of India's digital infrastructure.

India's digital transformation in financial inclusion over the past decade is nothing short of extraordinary. In 2009, only 17% of adults had bank accounts, 15% used digital payments, and one in 25 possessed a unique ID document. Fast forward to 2017, and the landscape had completely shifted: teledensity reached 93%, over a billion people had digital IDs, more than 80% owned bank accounts, and monthly digital payment transactions exceeded 2 billion. The Bank of International Settlements (BIS) observed that advancements that typically span half a century were accomplished in India within just eight years.

This remarkable progress is attributed to India's pioneering digital public infrastructure (DPI) for financial inclusion, which includes:

- *Unified Payments Interface (UPI)*
Facilitating over 10 billion instant transactions monthly, interoperable across banks and apps.
- *Aadhaar Payment Bridge*
Enabling ₹3.81 lakh crore in direct cash transfers in 2019–20.
- *Aadhaar & eKYC*
Providing over a billion adults with digital IDs and streamlining processes like opening 44.7 million new bank accounts.

- **Aadhaar Enabled Payment System (AEPS)**
Supporting biometric cash withdrawals and deposits for 150 million people in smaller towns.
- **DigiLocker**
A digital repository for 211 million users to securely store over 6 billion documents.
- **Bharat Bill Payment System**
Simplifying bill payments for over 23 million bills monthly.
- **FASTag**
Revolutionizing toll and parking collections.
- **Account Aggregator**
Facilitating consented data sharing for financial services across 1.9 billion accounts.
- **Public Tech Platform for Frictionless Credit**
Enhancing access to inclusive credit through streamlined protocols.

India's efforts have also significantly reduced disparities: the gap in bank ownership between the richest 60% and the poorest 40% shrank from 14 percentage points in 2011 to just 1 point by 2022. The gender gap in banking access similarly closed from 18 percentage points to nearly zero.

Additionally, the surge in UPI transactions correlates with increased household incomes, greater access to small-ticket loans,

and economic growth, as highlighted by Dubey and Purnanandam (2023). Their evaluation linked cashless transaction intensity to improved household and small business activities. Formal credit opportunities, driven by granular bank statements, have also seen a steady rise, cementing India's journey toward financial inclusion.

Infrastructure Development

India's infrastructure sector faced significant developmental challenges across multiple domains. The road infrastructure sector was plagued by slow project execution and insufficient network expansion. National highway development was fragmented, resulting in limited connectivity and hindering transportation efficiency.

Rural electrification encountered similarly persistent issues. Power generation capacity was constrained, electricity supply remained unreliable, and rural areas experienced alarmingly low electrification rates. The lack of a robust power transmission and distribution network exacerbated these problems, leaving large swathes of the rural population without dependable access to electricity.

Clean water infrastructure was also critically underdeveloped. The absence of adequate water treatment facilities, limited rural water supply networks, and substandard sanitation infrastructure severely restricted access to clean water. Investment in water management systems was minimal, reflecting the broader neglect of this essential sector.

The housing sector faced its own set of constraints, marked by a scarcity of affordable housing, slow-paced urban infrastructure development, and insufficient housing solutions for low-income populations. Government-backed housing initiatives were limited, leaving vulnerable groups underserved.

Compounding these challenges were key systemic issues, including inadequate public and private investment, cumbersome land acquisition processes, and regulatory bottlenecks. The integration of advanced technologies was minimal, and sustainable development strategies were largely absent.

These multifaceted challenges stymied India's economic growth and social development, highlighting the urgent need for comprehensive reforms and targeted interventions in the years that followed 2014.

Bharatmala Pariyojana: A Pioneering Leap in India's Road Infrastructure

The Bharatmala Pariyojana heralded a new era in India's infrastructure development, marking a pivotal shift in the nation's road-building capabilities. This ambitious program revitalized the country's road network, propelling construction from a modest 11 km per day to an impressive 37 km per day. Spanning an ambitious 34,800 km across 31 states and 550 districts, the project sought to weave together the fabric of India's diverse landscapes into a

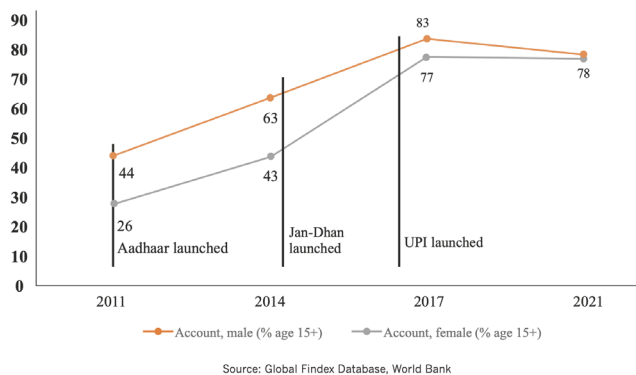


Figure 4: Percentage of men and women with bank accounts in India (2011-21)

More than ₹200 billion worth of ₹10,000 loans were disbursed in 2022-23, more than twice the amount of such small loans disbursed in 2019-20. The number of such loan disbursed nearly tripled in the same period.

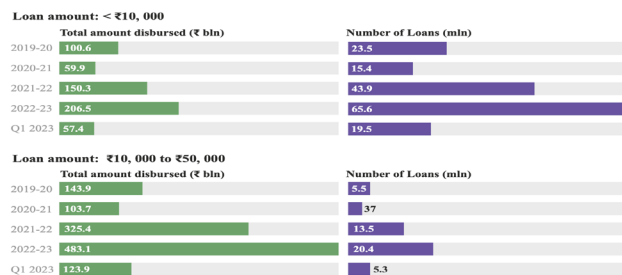


Figure 5: Demand for small loans in India has soared

cohesive and accessible transport system. By March 2024, contracts for 26,425 km of roads had been awarded, with 17,411 km already constructed and a remarkable ₹4.59 lakh crore invested.

One of the most significant outcomes of the initiative was its contribution to employment generation. The project created a staggering 45 crore man-days of direct employment, while its ripple effect spurred indirect and induced employment.

The Bharatmala Pariyojana placed special emphasis on the development of economic corridors, with a target of 26,000 km of such corridors designed to streamline the flow of goods and services. Additionally, 8,000 km of interstate corridors were earmarked to ease the movement of freight across the country. In an effort to enhance strategic connectivity, the program sought to integrate the Golden Quadrilateral with the North-South and East-West corridors, creating a seamless network that would become the backbone of India's freight transportation system.

Yet, despite its ambitious scope and transformative vision, the program has faced its fair share of challenges. Budget overruns and delays in obtaining necessary approvals have hindered its progress. Initially slated for completion by September 2022, the project's timeline has now been extended to 2027-28 as the government continues to review and revise financial proposals to address the growing complexity of the initiative.

Nevertheless, the Bharatmala Pariyojana stands as a resounding testament to India's unwavering commitment to reshaping its infrastructure landscape. By addressing the systemic gaps that persisted before 2014, it has fostered not only physical connectivity but also the promise of a more inclusive and dynamic economic future. This transformative journey continues to unfold, with the nation poised to reap the rewards of its infrastructure renaissance in the years to come.

Defense and Internal Security

India's defense sector has experienced a tremendous transformation since 2014, given impressive efforts in domestic production, exports, and self-reliance. The nation's defense production has surged dramatically, increasing from ₹46,429 crore in 2014-15 to ₹1,27,265 crore in FY 2023-24, a remarkable rise of 174%. This growth reflects a significant shift in India's approach, moving from heavy reliance on imports—once accounting for 65 to 70% of defense equipment—to a remarkable 65% of production now sourced domestically. Such a shift is emblematic of the country's steadfast commitment to Atmanirbharta (self-reliance) in defense. Alongside this, India's defense exports have soared, from a modest ₹686 crore in FY 2013-14 to an extraordinary ₹21,083 crore in FY 2023-24, marking a staggering 30-fold increase over the past decade. The expansion of the defense industrial ecosystem has been

equally impressive, now comprising 16 defence public sector units, over 430 licensed companies, 16,000 micro, small, and medium enterprises, and a growing private sector contribution of 21%. Under the Make in India initiative, the country has developed several state-of-the-art defense platforms, including the Dhanush Artillery Gun System, Advanced Towed Artillery Gun System (ATAGS), the Arjun Main Battle Tank, the Light Combat Aircraft (LCA) Tejas, and the INS Vikrant aircraft carrier. Looking ahead, the government has set ambitious targets, aiming for ₹1.75 lakh crore in defense production in the current fiscal year and ₹3 lakh crore by 2029. These accomplishments underscore India's transformation from a major arms importer to a growing hub of indigenous defense manufacturing, driven by strategic foresight and a firm commitment to national self-reliance.

Fighter Jet Modernization

India made significant strides in bolstering its air power with the acquisition of 36 Rafale fighter jets from France in 2016. These Rafale jets, renowned for their advanced multirole combat capabilities, represent 4.5-generation technology, setting a new benchmark for India's aerial prowess. With a maximum speed of Mach 1.8, a combat radius exceeding 1,000 km, and unparalleled situational awareness, the Rafale aircraft provides India with a decisive edge in both defensive and offensive operations. In addition, India is in the process of acquiring 26 Rafale-M naval fighter jets, further enhancing its naval aviation capabilities and extending its strategic reach.

Looking ahead, India has set ambitious long-term modernization goals for its air force. The Indian Air Force plans to increase its squadron strength to 42 by 2035, ensuring a more formidable and versatile aerial fleet. Central to this vision is the indigenization of its entire fleet of fighter jets by 2042, underpinned by a ₹60,000 crore modernization program. This initiative seeks to replace Soviet-era equipment with state-of-the-art, domestically produced technologies, positioning India as a self-reliant force in the global defense arena while enhancing its operational readiness.

Internal Security

India's internal security policies are also noticeable through significant reforms aimed at enhancing stability and addressing regional challenges.

Left-Wing Extremism Reduction

Left-wing extremism (LWE) has long been a significant internal security challenge for India, threatening the nation's peace and stability. Targeting underdeveloped regions, LWE seeks to exploit vulnerable communities, undermining democratic principles and creating chaos. However, under the leadership of Prime Minister Narendra Modi, India has

made substantial progress in combating this menace. Security forces and local police have carried out consistent and effective operations, leading to a remarkable reduction in extremist violence. By 2022, incidents related to LWE had decreased by 77%, with a dramatic 85% drop in fatalities. This success is largely due to a robust national policy, which combines security, development, and community engagement aimed at addressing the root causes of extremism.

The government's vision of a «New India» is evident in the transformative changes seen in the country's conflict zones. Regions such as the Northeast and Jammu & Kashmir have witnessed significant declines in militancy, with the latter seeing a 168% drop in terrorism-related incidents. In the past decade, over 6,000 militants have surrendered, and terror financing has been effectively curtailed. The decline in LWE is a testament to India's zero-tolerance policy against violence, exemplified by high-profile operations like surgical strikes and the successful eviction of Maoists from their strongholds.

The National Policy and Action Plan of 2015 has played a pivotal role in providing comprehensive support to states affected by LWE. This plan encompasses measures for modernizing the police, enhancing infrastructure, and ensuring the welfare of local communities through schemes like Security Related Expenditure (SRE) and Special Central Assistance (SCA). Moreover, road and telecom connectivity, skill development, and educational initiatives have been prioritized to strengthen the socio-economic fabric of affected regions. The establishment of fortified police stations and the deployment of Central Armed Police Forces (CAPFs) have further strengthened security operations.

With the continuous decline in LWE-related violence and the successful dismantling of insurgent networks, India is moving closer to realizing the vision of a Left Wing Extremism-free nation. The government's decisive action, combined with the dedication of security forces and the support of local communities, has created a new era of peace and development. The ultimate goal remains clear: to eliminate extremism, empower citizens, and build a stronger, self-reliant India.

Jammu and Kashmir Integration

A landmark development in India's internal security reforms occurred with the revocation of Article 370 in 2019, which granted special autonomy to Jammu and Kashmir. This move led to the integration of the region with the rest of India and ushered in enhanced governance and security mechanisms. The subsequent changes aimed at improving regional stability, fostering development, and integrating Jammu and Kashmir more closely into the national fabric.

India's defense modernization and internal security reforms underscore the country's commitment to strengthening national security through technological

innovation and strategic policy shifts. These measures are crucial for maintaining security and stability both within India and on its borders, reflecting a long-term vision for the country's defense preparedness and security architecture.

International Relations

India's global positioning underwent a remarkable transformation between 2014 and 2024, transitioning from a period of constrained international engagement to a prominent global leader. Before 2014, India's economic and diplomatic influence was limited by various structural challenges. The country's share of world income had dramatically declined from 22.6% in 1700 to just 3.8% in 1952, reflecting centuries of economic stagnation. Despite efforts to modernize, India's growth slowed significantly, with GDP growth dipping below 5% in the early 2010s.

Diplomatic engagement was similarly restricted, marked by limited participation in multilateral forums and minimal strategic influence in global decision-making. Regional diplomacy faced difficulties as well, with strained relationships in South Asia and minimal constructive engagement with neighboring countries. Institutional inefficiencies and slow decision-making hindered India's ability to act swiftly on the global stage.

However, since 2014, India has embarked on a path of bold diplomatic reforms that reshaped its global stature. One of the most significant milestones was India's successful hosting of the G20 Summit in 2023, marking its emergence as a key player in global governance. The event highlighted India's enhanced diplomatic capabilities, culminating in the unanimous adoption of the New Delhi Declaration, which emphasized the concerns of the Global South. This period saw India take on a leadership role, chairing the G20 from December 2022 to November 2023 and inviting additional African nations to the group, reinforcing its commitment to inclusive global governance. India also pushed for reforms in the United Nations Security Council, advocating for a more representative system that aligns with current geopolitical realities.

India's international relations since have undergone a significant transformation, marked by a shift toward strategic autonomy, pragmatic diplomacy, and an enhanced global presence. Under the leadership of Prime Minister Narendra Modi, India adopted an «India First» approach to foreign policy, which signaled a departure from the country's previous role as a passive diplomatic player. Rather than adhering to traditional diplomatic constraints, India transitioned into a more proactive global contributor. This shift not only emphasized national interests but also worked to integrate domestic and foreign policy objectives, ensuring that India's international engagements aligned closely with its internal development goals. Modi's leadership helped shape a more confident and assertive India on the global stage, moving away from being a «perpetual naysayer» and

becoming an active participant in shaping global norms and discourse.

A careful balancing act characterized India's geopolitical approach during this period. The country skillfully navigated the complexities of global politics, maintaining strategic autonomy without committing to formal military alliances. This allowed India to foster robust partnerships with multiple global powers, each of whom brought different strategic advantages. India managed to cultivate close ties with the United States while simultaneously maintaining a strategic relationship with Russia, reflecting its commitment to multi-alignment. India also ensured its neutrality on contentious global issues, such as the Belt and Road Initiative, where it voiced concerns about the Chinese project but avoided alienating itself from key global players. This strategic independence enabled India to assert its position without being bound by ideological commitments.

India's diplomatic outreach was unprecedented in scope and ambition as the country sought to expand its influence across regions. The «Neighbourhood First» policy underscored India's focus on strengthening ties with its immediate neighbors, ensuring regional stability and enhancing economic cooperation. This initiative also represented India's effort to counterbalance the growing influence of China in South Asia. India not only engaged with its neighbors but also took a more prominent role in international forums, participating actively in global debates from climate change to trade. By challenging China's Belt and Road Initiative, India reaffirmed its commitment to upholding its sovereignty and regional interests. At the same time, India managed to strike a balance in its relationships with Western powers and Russia, further cementing its diplomatic flexibility.

On the global stage, India's rise as a strategic partner was reinforced by its growing economic strength and strategic geographical positioning. The country's influence in multilateral negotiations grew, particularly in organizations like the United Nations and the World Trade Organization, where it has become a key voice advocating for the interests of the Global South. India also played a pivotal role in addressing global challenges, from climate change to counterterrorism, while leveraging its economic growth as a tool for strengthening its global standing.

India's efforts led to the strengthening of key partnerships with countries and regional organizations around the world. Ties with the United States were solidified through defense agreements, trade partnerships, and mutual support in multilateral forums. The Gulf Cooperation Council (GCC) countries became increasingly important for India, both economically and strategically, as they are major sources of energy and crucial partners in trade. India also deepened its relationship with ASEAN countries, enhancing regional connectivity and trade agreements. Furthermore, India's

relationship with Israel, particularly in the areas of defense and technology, grew significantly, positioning India as a key player in Middle Eastern geopolitics. Despite this increasing engagement with global powers, India's commitment to strategic autonomy remained firm, particularly in its relationship with Russia, which continues to be an important partner in defense and energy.

India's diplomatic strategy prioritized climate action, with initiatives like the International Solar Alliance and the LiFE (Lifestyle for Environment) movement aimed at promoting sustainable development and green technology. These efforts demonstrated India's commitment to addressing global challenges through multilateral cooperation and sustainable growth. By advancing these diplomatic priorities and strengthening relationships with global powers, India positioned itself as a leader in fostering collective action for global development.

Social Welfare

The social welfare landscape has historically been constrained by profound structural limitations, with policies largely focusing on formal employment and offering limited support for the vast majority working in the informal sector. Approximately 90% of the population lacked access to comprehensive welfare programs, and the existing social policies were fragmented and inefficient. These policies predominantly catered to urban areas, often neglecting the rural populations where a large portion of the workforce resided. The absence of a robust social protection system for informal sector workers, along with minimal provisions for old-age pensions, left many vulnerable groups underserved. Poverty was narrowly defined based on minimum calorie intake requirements, and the country's welfare framework was largely centered on food security, which failed to address the broader socio-economic needs of the population. Additionally, old-age pension schemes were limited, and targeted welfare programs, though present, were plagued by inefficiencies and significant leakage, reducing their impact.

India began a major overhaul of its social welfare system, initiating a series of reforms aimed at inclusivity, efficiency, and transparency. One of the key milestones in this transformation was the introduction of the direct benefit transfer (DBT) system. This initiative leveraged technology to streamline the disbursement of subsidies and welfare transfers, linking them to the Aadhaar platform. By doing so, the government was able to eliminate corruption and ensure that benefits reached the intended recipients more efficiently. The DBT system represented a significant shift towards a more transparent and accountable welfare delivery mechanism.

Another landmark initiative was the Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in 2014. This financial

inclusion scheme aimed to provide banking access to millions of previously unbanked individuals, particularly those from economically disadvantaged backgrounds. The scheme allowed citizens to open bank accounts without a minimum balance requirement and provided them with RuPay Debit cards, further promoting financial inclusion and economic participation.

In 2018, India expanded its social welfare net with the introduction of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), a scheme designed to provide unconditional cash transfers to farmers. This initiative targeted one of the most vulnerable sectors of the population and ensured that farmers received financial support directly. By addressing the needs of the agricultural community, PM-KISAN played a vital role in reducing rural poverty and enhancing social security for farmers.

Additionally, the government revamped the Rashtriya Swasthya Bima Yojana (RSBY) in 2018, renaming it the Pradhan Mantri Jan Arogya Yojana (PMJAY). This health insurance program was expanded to provide greater coverage for low-income families, ensuring more equitable access to healthcare services. By broadening the scope of health insurance coverage, PMJAY significantly improved healthcare access for vulnerable populations, particularly in rural areas. The Atal Mission for Rejuvenation and Urban Transformation (AMRUT), launched in 2015, aims to improve urban infrastructure, focusing on water supply, sewerage, green spaces, and non-motorized transport. Its 2021 expansion, AMRUT 2.0, seeks universal access to water, enhanced sewage management, and sustainable water use in 500 cities.

Ayushman Bharat, introduced in 2018, provides health insurance of ₹5 lakh per family to vulnerable groups and aims to establish 1.5 lakh Health and Wellness Centres. The initiative also supports digital healthcare connectivity to improve services.

The National Food Security Act (NFSA), launched in 2013, guarantees affordable food access for two-thirds of India's population, with provisions like the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) ensuring food security, especially during the pandemic. The 'One Nation, One Ration Card' initiative enables nationwide access to food.

The Jal Jeevan Mission (JJM), launched in 2019, aims to provide tap water to every rural household by 2024, ensuring reliable water access for rural India.

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) offers 100 days of wage employment annually to rural households, helping alleviate poverty and enhance livelihoods.

Mission Vatsalya, launched in 2021, focuses on the welfare of vulnerable children, promoting family-based care. Mission Shakti, another key initiative, works for the safety and empowerment of women through various welfare schemes, including Beti Bachao Beti Padhao.

The National Health Mission (NHM), a comprehensive healthcare initiative, combines the National Rural and Urban Health Missions to provide accessible and affordable healthcare services. During the COVID-19 crisis, it strengthened the health system through emergency packages.

Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) aims to provide pucca homes for rural families, with a target of ensuring housing for all by 2024.

Lastly, Saksham Anganwadi and Poshan 2.0 revamp the Integrated Child Development Scheme (ICDS) and POSHAN Abhiyaan, focusing on reducing malnutrition and improving the health and development of children and mothers.

These reforms represented a paradigm shift in India's approach to social welfare, with an emphasis on inclusive development, technology-driven welfare delivery, and expanding coverage to previously marginalized sectors. The changes not only reduced inefficiencies and leakages in welfare programs but also increased financial inclusion and significantly improved the social security framework. By targeting vulnerable populations, such as farmers, the elderly, and the underprivileged, these reforms created a more comprehensive and effective social welfare system. The evolution from a fragmented and limited social protection system to one that is more inclusive and technologically advanced marks a significant step forward in India's journey towards achieving social equity and development.

Agriculture and Rural Development

India's agricultural and rural development landscape encountered numerous challenges that hindered sectoral growth and efficiency. Agricultural productivity was low, with an average growth rate of just 3.2% between 2005 and 2012, far behind global standards. Crop yields were suboptimal, and mechanization was limited, which led to inefficiencies in production. One of the primary barriers to growth was the fragmentation of land holdings, with the average size being a mere 1.16 hectares, which made large-scale production difficult. Furthermore, the sector was heavily dependent on monsoon rains, and technological interventions were minimal, further increasing the vulnerability of farmers to erratic weather patterns.

In addition to these production-related challenges, infrastructure in rural areas was also inadequate. Irrigation systems were underdeveloped, rural connectivity was poor, and storage facilities were lacking, including minimal cold chain infrastructure, which made it difficult for farmers to access markets and efficiently store their produce. The agricultural marketing system was inefficient, hindering the value realization of crops, while farmers faced high input costs and a lack of effective risk mitigation strategies. Despite agriculture employing 54.6% of India's workforce, it contributed only 13.7% to the country's GDP, underscoring the sector's underperformance. Farmers also had limited

access to credit and insurance, contributing to their financial insecurity. Crop diversification was limited, and skill development programs for farmers were inadequate, which only exacerbated the sector's inefficiencies.

However, India GOI took a series of initiatives aimed at addressing these systemic challenges and transforming agriculture and rural development. One of the most significant reforms was the launch of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme in 2019. This initiative aimed to provide financial support directly to farmers, offering ₹6,000 annually to approximately 120 million farmers across the country. The scheme sought to reduce farmers' dependency on middlemen and ensure timely financial assistance to meet their basic needs. By transferring funds directly into Aadhaar-linked bank accounts in three equal installments, the government ensured transparency and minimized corruption. As of now, ₹2.81 lakh crores have been disbursed, benefiting millions of farmers and providing them with a more reliable source of income.

Another transformative initiative was the Saubhagya scheme, which sought to electrify rural households. By providing electricity connections to previously unconnected areas, the scheme improved the quality of life in rural regions and opened up new economic opportunities. Access to electricity has had a profound impact on rural development, enabling businesses to thrive and improving living conditions, which, in turn, boosts agricultural productivity and rural economies.

Together, these initiatives reflect a significant shift from inefficient agricultural systems to a more inclusive, technology-driven approach that directly benefits farmers and rural communities.

Education and Skill Development

One of the most notable achievements in India's education sector has been the increase in school enrollment rates. From 2014 to 2022, the national enrollment rate rose from 96.7 to 98.4%, which signifies an important milestone in the country's efforts to achieve universal education. This growth was particularly remarkable among marginalized groups, with scheduled caste (SC) student enrollment increasing by 44%, scheduled tribe (ST) students by 65%, and Muslim girls by 45%. Overall, female enrollment saw a significant 31% increase, highlighting the success of policies aimed at ensuring gender parity and inclusivity in education.

In terms of financial commitment, India has made substantial investments in the education sector. The education budget expanded significantly, from ₹68,728 crore in 2014 to ₹1,12,898.97 crore in 2024, reflecting the government's dedication to improving the infrastructure and quality of education. Key infrastructure upgrades have been implemented to strengthen the higher education sector, such as the establishment of six new Indian Institutes

of Technology (IITs) and the elevation of the Indian School of Mines to IIT status. Additionally, the expansion of National Institutes of Technology (NITs) has contributed to improving technical education across the country. These infrastructure improvements have created a more robust foundation for higher education, making it more accessible and competitive.

The Skill India initiative has also been a crucial part of the country's educational reforms, addressing the critical skill development gap. The initiative has made significant strides in providing vocational education and training, with the number of vocational education institutions rising dramatically from just 960 in 2014 to 29,342 in 2024. This surge in vocational education opportunities has not only catered to the growing demand for skilled labor but has also enhanced the employability of youth across various sectors. By focusing on practical skills and industry-recognized certifications, Skill India has played a pivotal role in equipping India's workforce with the tools necessary to thrive in a rapidly evolving economy.

The introduction of the National Education Policy (NEP) 2020 further bolstered these efforts by promoting a comprehensive and inclusive educational framework. The NEP advocates for a more holistic approach to education, emphasizing multidisciplinary learning, critical thinking, and skill-based education. It aims to transform the education system from one that prioritizes rote learning to one that encourages creativity, problem-solving, and life skills. The policy also sets ambitious targets, such as achieving a 100% Gross Enrollment Ratio (GER) by 2030 and raising the GER in higher education by 2035, ensuring that education is both accessible and of high quality for all segments of society.

Technological integration has been another key area of focus in India's educational reforms. During the COVID-19 pandemic, the government launched the PM eVidya channel to expand access to digital learning. This initiative has played a vital role in ensuring that education continues despite the challenges posed by the pandemic. The government also prioritized the improvement of digital infrastructure across schools and universities to bridge the digital divide, particularly in remote and underserved areas. As a result, technology has become an integral part of the educational experience, facilitating personalized learning and making education more accessible to a broader audience.

Looking ahead, India has set ambitious goals for the future of its education system. The country aims to universalize education from preschool to secondary school, ensuring that every child has access to quality education. In addition, India is focused on positioning itself as a global knowledge superpower by enhancing the quality and accessibility of its educational institutions. The emphasis will continue to be on promoting interdisciplinary learning, skill-based education, and digital literacy,

equipping students with the necessary skills to succeed in an increasingly competitive and technology-driven world. These comprehensive reforms reflect a strategic shift toward creating a more equitable, skill-oriented, and future-ready education system. As a result, India is well on its way to building an education system that will not only meet the demands of the future but also contribute to global competitiveness and sustainable development.

In conclusion, India's education and skill development landscape has witnessed significant transformation since 2014, with a focus on increasing access to education, improving quality, and bridging the skill gap. Through targeted investments in infrastructure, the promotion of vocational education, and the adoption of new policies such as the NEP 2020, the country is well-positioned to create a more inclusive and globally competitive education system that empowers individuals and strengthens the nation's economy.

Energy and Environment

A heavy reliance on fossil fuels, insufficient renewable energy infrastructure, and limited investments in clean energy initiatives characterized India's environmental landscape. Rural areas were particularly underserved, facing challenges such as restricted access to clean water and sanitation, which contributed to poor health outcomes and a lack of essential infrastructure. These issues highlighted the urgent need for reforms to address sustainability, water scarcity, and energy inefficiency, setting the stage for transformative changes in the years that followed.

One of the most significant transformations in India's environmental and energy sectors has been the launch of the Jal Jeevan Mission, (Figure 6) which aimed to improve water access for rural households. This initiative has had a profound impact, as it has provided over 15 crore rural households, approximately 78.58% of rural homes, with access to tap water by October 2024, a dramatic increase from just 17% in 2014. The mission has positively affected the lives of 19 crore rural families, resulting in considerable socio-economic benefits. The World Health Organization (WHO) reported that the initiative has saved approximately 5.5 crore hours daily, with women, who traditionally bore the burden of water collection, benefiting the most. Furthermore, the mission's impact on public health is profound, with estimates suggesting that it could prevent 400,000 deaths annually from waterborne diseases. Nobel laureate Michael Kremer has predicted that improved water access could lead to a 30% reduction in child mortality, potentially saving 136,000 lives every year, a testament to the transformative nature of the initiative.

India has achieved a significant milestone in its renewable energy journey, with the country's total renewable energy capacity surpassing 200 GW (gigawatt) as of October 10, 2024. According to the Central Electricity Authority, the total

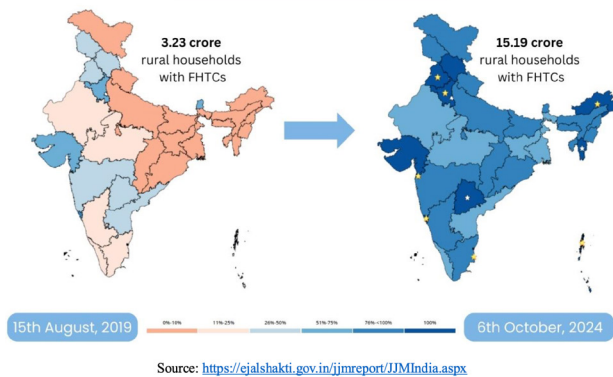


Figure 6: 5 Years of Jal Jeevan Mission

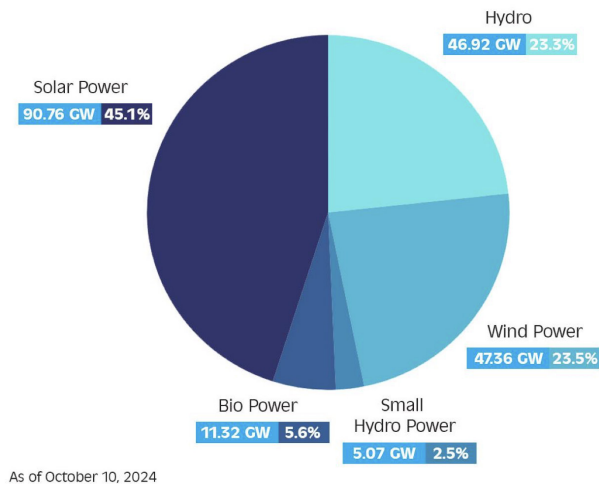
renewable energy-based electricity generation capacity now stands at 201.45 GW. This milestone is a clear reflection of India's growing commitment to clean energy and its progress towards building a more sustainable future.

This achievement is the result of years of dedicated efforts to harness the country's abundant natural resources. India has steadily built a diverse renewable energy base, ranging from expansive solar parks to wind farms and hydroelectric projects. These initiatives have not only reduced reliance on fossil fuels but also bolstered the nation's energy security. When including the 8,180 MW (megawatt) of nuclear capacity, non-fossil fuel-based power now accounts for almost half of the country's installed electricity generation capacity, signaling India's growing leadership in clean energy globally. As of October 2024, India's total electricity generation capacity has reached 452.69 GW, with renewable energy contributing a substantial portion. The renewable energy-based electricity generation capacity, at 201.45 GW, makes up 46.3% of the country's total installed capacity, marking a pivotal shift towards cleaner energy sources.

A variety of renewable energy sources contribute to this remarkable figure. Solar power leads the way with 90.76 GW, playing a key role in harnessing India's abundant sunlight. Wind power follows closely with 47.36 GW, benefiting from the vast potential of the country's coastal and inland wind corridors. Hydroelectric power also plays an important role, with large hydro projects generating 46.92 GW and small hydro contributing an additional 5.07 GW, providing a reliable and sustainable energy source from the nation's rivers and water systems.

Biopower, which includes biomass and biogas energy, adds 11.32 GW to the renewable energy mix. These bioenergy projects are crucial for utilizing agricultural waste and organic materials to generate power, further diversifying India's clean energy sources.

Together, these renewable resources are helping the country reduce its dependence on fossil fuels while driving progress toward a more sustainable and resilient energy future.



Source: <https://npp.gov.in/dashBoard/cp-map-dash-board>

Figure 7: Renewable energy capacity in India

India's renewable energy journey has reached a key milestone with over 200 GW of installed capacity (Figure 7). This achievement underscores the nation's commitment to a sustainable energy future, fueled by a diverse range of renewable sources such as solar, wind, hydro, and bioenergy. Government initiatives, including the National Green Hydrogen Mission, PM-KUSUM, PM Surya Ghar, and PLI schemes for solar PV modules, reflect a strategic focus on expanding energy generation capacity while decreasing reliance on fossil fuels. With ambitious targets for the future, including a goal of 500 GW from non-fossil sources by 2030, India is well on its way to becoming a global leader in renewable energy, contributing to environmental sustainability and enhanced energy security. These ongoing efforts illustrate a comprehensive approach to building a greener economy, ensuring that India not only meets its energy needs but also tackles the pressing challenges of climate change and resource conservation.

The positive impacts of these efforts extend beyond environmental sustainability. The renewable energy sector and the Jal Jeevan Mission together have generated substantial employment opportunities. These initiatives have provided direct employment for 59.9 lakh, while the capital expenditure phase of these projects created an additional 2.2 crore of indirect employment. This shift toward clean energy and infrastructure development not only addresses the immediate needs of rural populations but also fosters long-term economic growth and sustainability.

Conclusion

In the last 15 years, India has experienced a profound transformation marked by significant strides in economic growth, technological advancement, and social development. The country has navigated through challenges with resilience, charting a path toward a brighter future.

Reforms like the introduction of GST have streamlined the economy, while initiatives like Aadhaar, Jan Dhan accounts, and Ayushman Bharat have ensured that millions of citizens are not left behind in the pursuit of progress.

The nation's commitment to renewable energy and skill development has not only addressed environmental concerns but also laid the groundwork for long-term economic sustainability. India's growth in these sectors highlights its ambition to become a global leader in the coming decades. From expanding renewable energy infrastructure to creating millions of job opportunities through skill development, India has set itself on a path of inclusive progress.

While obstacles remain, the progress made in areas such as energy, education, and infrastructure, technology, demonstrates India's ability to adapt and grow in the face of change. With a continued focus on innovation and inclusivity, the country is well-positioned to maintain its growth trajectory. The future holds immense promise as India continues to rise on the global stage, driven by the collective aspirations of its people and a commitment to balanced, sustainable development.

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