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Digital Governance, Cashless Transactions and Agri-Marketing: Transforming Rural Commerce towards Viksit Bharat@2047

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ABSTRACT
The digital transformation in India is having an impact on governance, money transactions, and agriculture markets, especially in the rural parts. The concepts of digital governance, cashless transaction and technology driven agri-marketing have become interrelated with the vision of the Viksit Bharat@2047. This paper is aimed at discussing the influence of these changes in rural business, money transaction practices, and market participation among farmers, traders and consumers.

Qualitative approach will be employed for the analysis of the experiences and problems of the digital transformation process in the rural economy. The data will be gathered using the techniques of semi-structured interviews, focus groups, observations and documents analysis conducted among farmers, small traders, rural consumers and agriculture intermediaries. The gathered data will be analysed thematically regarding digital payment practices, access to government services, digital market information, and technology driven agricultural marketing.

However, the research specifically highlights the opportunities and issues surrounding cashless transactions and digital agri-marketing. Even though digital platforms have the potential to enhance information access, facilitate transactions and link farmers and agricultural stakeholders with broader markets, their proper utilization might be contingent upon factors such as digital literacy, access to technology, connectivity, trust and awareness. Hence, the research will treat digital transformation not only as a technological trend but also as a socio-economic one.

This paper tries to demonstrate that inclusive digital governance, cashless payments and digital agri-marketing could lead to enhanced rural business engagement and financial inclusion. The importance of user-friendly policy measures, digital literacy and right institutional support is also discussed. This research intends to make a contribution to the ongoing debate regarding digital transformation, trade, financial inclusion and policy convergence towards realizing the Viksit Bharat@2047 goals.

Keywords: Digital governance, cashless transactions, Agri-marketings, rural commerce, Fincancial Inclusion, Vikasit Bharath@2047

Introduction

India is gradually becoming a digitally connected nation. This is because digital technologies are impacting government operations, banking, trade and farming operations in India. Rural India has also joined this transformational wave. This is evident in the adoption of mobile banking, electronic payments, digital government services and electronic trading platforms in agriculture.

Digital governance concept has transformed from computerisation of government operations into citizen centeredness and service delivery through e-platforms. Digital governance has been defined by Ministry of Electronics and Information Technology as a process that enhances citizen centricity, service orientation and transparency (MeitY, 2026).

National Government Services Portal constitutes another example of digital transformation. The portal offers digital government services in search of easy access by citizens. The services available on this portal include those relating to agriculture, finance, business and rural development (Government of India, 2026).Transformation of digital technologies has also impacted financial transactions. Reserve Bank of India views digitalisation as one of the key drivers of India's payment system transformation. Digital payments enhance financial inclusion and reduces transaction cost. UPI has emerged as a key component of India's payment infrastructure (RBI, 2024).
Yet another critical field in which digital technologies can be utilized is agricultural marketing. Farmers need current information on the

prices of their produce. They also require access to markets and efficient mechanisms for payments. Such needs can be catered for through digital media. For instance, the National Agriculture Market, also referred to as e-NAM, links agricultural markets using an electronic platform. It seeks to achieve among others price discovery, market access, and online payment (SFAC, n.d.).

All these innovations have direct bearing on the Viksit Bharat@2047 vision. The seminar booklet further lists some other areas that need discussion including digital India, financial inclusion, FinTech, agricultural science, agri-trade, and ethical governance. This paper shall analyze the relationship between three of such fields. First is digital governance. The second is cashless transactions. Thirdly, it is digital agri-marketing.

Objectives of the Study

The study has four main objectives.

1. To examine the role of digital governance in rural commerce.
2. To understand the changing role of cashless transactions in rural economic activities.
3. To examine the contribution of digital platforms to agricultural marketing.
4. To identify major challenges to inclusive digital transformation in rural areas.

Research Questions

The paper addresses the following questions:

1. How does digital governance influence rural commercial activities?
2. How are cashless transactions changing rural financial practices?
3. How can digital platforms improve agricultural market access?
4. What challenges can restrict inclusive digital transformation in rural commerce?
5. What institutional measures can support digital rural commerce under Viksit Bharat@2047?

Review of Literature

The concept of digital governance has become integral to public administration in India. There has been a gradual transition from the computerization of offices to the provision of digital services that cater to the needs of citizens. This is expected to increase access to public services. Digital governance can also help in improving transparency and efficiency (MeitY, 2026).

The process of digital governance can be relevant in rural areas. The rural citizens need to use government services pertaining to agriculture, pensions, identity papers, and welfare schemes. Digital platforms can help minimize frequent visits to government offices. Information can be available through mobile devices.

Access to a digital platform does not necessarily mean access to a particular service. There can be many obstacles for rural users to access the service. Obstacles include digital illiteracy. Poor connectivity and lack of device access can also be considered as barriers. Recent studies on rural e-governance have stressed the importance of digital illiteracy, trust, and service quality (Bisen & Bedia, 2026).

Common Service Centres may prove beneficial in solving this problem. They ensure assisted access to digital government services. Further, studies on rural women have also highlighted the significance of user-assisted digital services in narrowing down the physical and digital divide (Soni & Mitchell, 2022). Thus, digital governance consists of two aspects. First, it includes technological accessibility. Second, it includes human assistance. Both aspects are equally essential for rural inclusion.

Cash has always played a significant role in rural commerce. Rural consumers and small traders usually prefer using cash while making payments. Digital transactions are gradually replacing traditional cash payments. UPI has made a significant contribution towards the growth of digital payment systems in India. The RBI observes that the UPI system has revolutionized the retail payments industry. Digital payments may help in increasing financial inclusion. In addition to that, they may be used to transfer money immediately (RBI, 2024). Expansion of the digital payment eco-system is another feature which is emphasized in the RBI Annual Report for 2024–25. Further, the RBI carried out various activities to increase financial inclusion. These activities included digital payment systems.

There are a number of benefits that can accrue to businesses operating in rural areas from cashless transactions. The merchant does not have to handle cash directly. The buyer can make a payment using the mobile device. The farmer receives a payment electronically in his bank account. It is also easier to document such transactions.

The change process is not fully underway. There may be preference for cash on the part of rural users. Technical issues could also affect the use of digital payments. Trust could be another factor influencing the change process.

A recent study of rural entrepreneurs highlighted the ease of transactions and broader customer reach as perceived benefits of the use of UPI. The study utilized a thematic analysis of semi-structured interviews with rural UPI users (Sahu et al., 2025).
The cashless transactions should not therefore be viewed simply as substitution of cash. It is more of a shift in the mode of conducting business in rural areas.

There are certain structural issues for agricultural marketing. Farmers may lack information about prices. They may also lack access to buyers. Small-scale farmers might face problems in transporting their goods to distant markets. Digital agricultural platforms intend to solve certain problems. e-NAM is one such platform. It connects the existing APMC markets by providing an electronic platform. Its objectives include transparency in auctioning, price discovery and market access (SFAC, n.d.).
The platform also allows electronic payment for farmers. Payments can be made electronically via RTGS, NEFT and BHIM UPI (SFAC, n.d.). There arises a linkage between agri-marketing and cashless payments. A farmer can use an electronic marketplace. He can also get electronic payment for his services. Such a transaction can also provide a formal financial transaction record.

The e-NAM marketplace also provides price and arrival information. Information asymmetry between buyer and seller can be solved through such platforms. These platforms support farmers, traders, FPOs and market institutions (SFAC, n.d.). Digital agri-marketing can thus help in creating a more connected commercial environment in the rural areas. But its success depends on the capacity at the local level. Farmers require awareness, skill and infrastructure.

Research Methodology

This study is qualitative in nature. The research does not incorporate statistical surveys. The paper will not employ any regression analysis. No numerical hypothesis testing will be done.
This study will employ qualitative document analysis. Sources for this paper include official documents, government websites, policies and

selected academic papers. This analysis will involve the interaction of digital governance, cashless transactions and agriculture. Thematic analysis will be used in the study. There are four themes that have been picked from the literature and policy documents.

Theme 1: Digital Access: This theme is related to access to digital services. This will include internet access, mobile phones and online portals.

Theme 2: Digital Trust: This theme is related to trust in digital transactions. This will include payment security, privacy and reliability.

Theme 3: Market Access: This theme is about access to market players, prices and agricultural markets.

Theme 4: Institutional Facilitation: This theme is about the role of governments, banks, Common Services Centres, FPOs and market institutions.

Theme analysis is important in this case since the paper deals with experiences, processes in institutions and developing patterns. This method also makes it possible to integrate the different dimensions of rural digitalization.

Digital Governance and Rural Commerce

Digital governance has several impacts on rural commerce. Government services have been provided via digital platforms. Rural entrepreneurs and farmers will not have to move from one office to another for gathering information. Digital platforms will also facilitate applications, registration processes and grievance redressal mechanisms. National Government Services Portal is a platform which offers a unified digital environment for government services. Some of the areas covered by this platform include agriculture, money and tax, business and self-employment, pensions and rural services (Government of India, 2026).

The process has commercial relevance since a rural businessman may require government certificate. A farmer might require information regarding any particular scheme. A trader may need a license. The process may help in overcoming procedural issues. The process will also enhance transparency. Online records will lessen reliance on informal sources of information. The citizens can monitor the applications. They can also get notifications and lodge complaints.

However, not everyone can benefit equally. Rural citizens with lower levels of digital literacy can require help. Language can be another

issue to address. Access to smartphones can vary among individuals as well. Differences in gender can have an effect as well. The concept of assisted digital governance becomes highly relevant. Common Service Centers can serve as mediators between citizens and digital technologies. The approach understands that digitalization cannot happen without human help.

Cashless Transactions and Rural Trade

Cashless transactions can transform the structure of the rural trade sector. Each payment conducted via digital technology leaves a digital trail. Such transactions can provide transparency. Traceability can be improved as well. QR payment systems can be used by small rural businesses. Customers will be able to conduct payments via their mobile applications. Money will be directly credited to traders' bank accounts. Farmers will be able to get money for agricultural transactions electronically.

The RBI has highlighted the importance of accessible and efficient payment systems for financial inclusion. Its recent initiatives also focus on expanding the digital payment ecosystem across districts (RBI, 2025). The cashless economy can also influence business relationships. A trader who receives digital payments may develop a transaction history. This record can support formal financial participation. It can also make business transactions easier to document.

However, digital payment systems create new risks. Users may face fraud. They may make mistakes during transactions. Network failure can interrupt payments. A user may also lose access to a mobile phone or banking application. Digital literacy is therefore central to cashless commerce. A person needs to know how to make a payment. The person also needs to know how to verify a payment. The person must understand basic security practices.

Trust is another important factor. Rural users may continue to use cash when they feel uncertain about digital payments. This does not necessarily indicate opposition to technology. It may indicate a preference for familiar practices.The transition towards cashless commerce should therefore be gradual. It should focus on confidence and user capability.

Digital Agri-Marketing and Market Access

Agricultural marketing is highly associated with rural marketing. The farmers manufacture the produce for the markets. The traders buy

the produce. Ultimately, the consumers buy the agricultural produce. Information technology can help link these individuals effectively. e-NAM can be seen as an example in this case. It is an IT-enabled platform for trading agriculture products. It tries to bridge information asymmetry. In addition, it ensures price transparency (SFAC, n.d.).

The farmer component allows one to get registered on the system. One gets to see his lots. One also sees how the lot progresses in the system (SFAC, n.d.). This makes the market operation different from before. Previously, the farmer was restricted to getting information about the market where he is operating. Information technology gives one a broader perspective.

FPOs can also be of great significance. There are registration facilities for Farmer Producer Organisations in the e-NAM program. FPOs can facilitate collective marketing. They can enable small farmers to engage in digital markets (SFAC, n.d.). Digital agri-marketing will be able to save on transaction costs. The e-NAM program also offers logistics services. Further, it offers facilities for online trading process. The eNWR in the program can ensure that the farmers store their produce in accredited warehouses and then engage in online trade without transporting the produce to the mandi (SFAC, n.d.).

It can have great worth for small farmers. The farmer can gain greater control on the time of selling. Further, he or she may be able to cut down transportation costs. The advantages of such digital marketing should not be overstated. The digital marketing platform cannot solve all the issues related to agricultural marketing. Physical infrastructure is required. Physical storage is required. Physical transport is required. Physical quality assessment is also required.

The Digital Divide as a Major Challenge

The digital divide is one of the primary obstacles facing the rural transformation process. The digital divide goes beyond internet connectivity. It covers digital skills, affordability, and even confidence. A rural citizen could own a smartphone, but he/she would still be unable to utilize a government service independently. A farmer could have a bank account, but he/she might still prefer using cash. A rural trader could have a QR code, but he/she could still encounter network issues.

Research conducted in relation to rural digital payments highlights that infrastructure and educational limitations can act as important

barriers (Rana & Goel, 2025). Likewise, studies of digital agriculture also identify digital literacy and connectivity as crucial aspects (Saha et al., 2024; Reji et al., 2025). This means that the digital divide may actually become a commercial divide. The users of digital technologies would access information and marketplaces more easily than others.

The proposed intervention goes beyond infrastructure. There is a need to strengthen rural digital literacy initiatives. Local language interfaces should be encouraged. There is also a need for assisted services to continue being available. Training on how to use the technology by banks and local institutions is essential.

Trust, Security and Data Protection

E-commerce needs trust. Users must trust the safety of their money. At the same time, users must trust the digital platforms. Cybersecurity issues are thus critical aspects in the digital transformation of rural areas. The RBI recognizes cyber risks as an important issue in digital payments (RBI, 2024). Data protection is another important aspect. Digital governance produces huge amount of personal and financial data. However, the users may not fully understand how the data collection and usage take place.

Therefore, there is a need to include security knowledge in rural digital literacy. Users must have knowledge about the basic security measures. They must be able to detect suspicious messages. Also, they must be aware that payment credentials must stay private. Trust in institutions is equally important. Government departments and financial institutions must have clear grievance mechanisms. Users must have confidence that their problems will be resolved.

Digital Governance, Cashless Payments and Agri-Marketing as an Integrated System

The three spheres mentioned above must not be viewed in isolation from one another. Digital governance serves as an institutional framework. Cashless payment systems serve as a financial framework. Digital agri marketing provides the market connection. Think of a basic rural business transaction. The farmer gets access to information about the market via a digital platform. The farmer takes part in the auction. The goods are sold to the buyer. Payment is made digitally. Such transaction leaves its digital trace.

Such business transaction involves governance, finance and commerce. The same mechanism works for FPOs as well. An FPO can gather produce from the farmers. It can use digital information on markets. It can conduct business in a digital market place. It can get paid digitally. It can make electronic transfers of money to the farmers.

The Economic Survey has provided case studies where rural and small producers have increased their access to digital markets through platforms like ONDC. The Economic Survey has also referred to the integration of FPOs with digital platforms (Government of India, 2024). Integration is thus the key challenge. Digital systems should not remain as standalone platforms. Governance systems should connect with financial systems. Financial systems should connect with markets. Agriculture markets should connect with logistics and information systems. Such an integrated approach can lead to a better rural commercial system.

Policy Implications

Based on the analysis, some policy implications emerge. The first one is that digital literacy should go beyond just usage of smartphones. It should cover digital payments. It should cover digital access to the government services. It should also cover digital agriculture markets. Common Service Centres can continue to assist users in using digital technology, especially elderly and less digitally literate users. Digital commerce requires reliable connectivity. The interruptions in the network can affect the payments. Interruptions can also affect agriculture information services. Banks and payment facilitators should encourage basic cybersecurity education. Grievance redress systems should be easily accessible. The information should reach rural users in local languages.

FPOs may help small farmers to link with digital markets. FPOs may facilitate collective technological access. Digital skills in marketing can be supported by FPOs. Digital markets cannot substitute for warehousing. Digital markets cannot substitute for transport infrastructure. Quality testing infrastructure cannot be substituted by digital markets. Digital markets require physical infrastructure to operate effectively. Language may have an impact on digital participation. Rural digital platforms should offer user-friendly interfaces in local languages. e-NAM already offers multi-language digital interface in its platform and mobile application (SFAC, n.d.).

Conclusion

Digital transformation has transformed rural business in India. Digital governance has transformed access to public services. Cashless transactions have transformed financial practices. Digital agri-marketing has transformed access to agri-markets.

Such transformations can create great opportunities. Information about markets can be accessed by farmers. Digital payment options can be used by traders. Rural citizens may access government services digitally. FPOs may engage in larger markets.

There are some limitations to this change as well. Digital literacy matters. Connectivity matters. Trust matters. Physical infrastructure matters. Data security is also important. The main point of this paper is that the digital transformation of rural areas needs to be inclusive, accessible and people-centric. Technology should empower rural people. Technology should not exclude them further.

The concept of digital governance, cashless business, and agri-marketing can create a connection between citizens, market and institutions. It can also bring greater transparency in commercial transactions.

Since the Viksit Bharat @2047 vision needs an economic transformation for both urban and rural areas, rural businesses need to continue being a part of the digital revolution. The success of the digital rural economy will require technology. The success will also need human capacity.

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