

Failure of AI System in Rural India: When Smart Technology Becomes Useless

Vrushabh Wandhare, Sarang Baskawre

G H Raisoni University, Amravati, Maharashtra, India

Abstract

This study looks at why many AI projects in rural India have not met expectations, even though there has been a lot of investment and promise. It examines the social and technical challenges, infrastructure gaps, and ethical issues that make it hard to use AI successfully in areas such as agriculture, healthcare, education, and local government. Key challenges identified include inadequate digital infrastructure, limited data representativeness of local populations, linguistic and cultural barriers, and low levels of digital literacy among rural users. Additionally, the opacity of AI decision processes has led to mistrust, inappropriate recommendations, and unintended negative consequences for underserved communities. It highlights a significant gap between how AI is designed and the realities of rural communities. The study argues that without inclusive design practices, localized data systems, and policies that tackle economic inequalities, AI initiatives may worsen existing disparities instead of improving them. Finally, the paper offers guidelines for responsible and context-aware AI use in rural India. It stresses the importance of working together with local stakeholders, managing data ethically, and investing in infrastructure. The findings highlight the urgent need for AI systems that are not only technically strong but also socially inclusive and fair, reflecting the experiences of rural populations.

KEYWORDS: *A lack of localized and high-quality datasets, algorithmic bias, AI designs that do not consider context, usability challenges in resource-limited environments, gaps in public policy and governance, regulatory hurdles, ethical concerns surrounding AI, information and communication technology for development.*

1. Introduction

Artificial Intelligence is a big deal these days. It is changing lots of things. Artificial Intelligence is affecting areas of our lives such as farming taking care of people who are sick, schools, money getting from one place to another and the government. In a country like India, where most people live in villages Artificial Intelligence is seen as a way to make life better for people and help them get the things they need. 65 Percent of the people, in India live in rural areas. Artificial Intelligence can help make sure everyone gets the things no matter where they live. The government has started some plans like Digital India and Smart Villages to help people in rural areas. They want to use technology to make life better for them. Digital India and other plans like it use computers and machines to help farmers grow crops in a way. This is called precision farming. It uses data to check how the crops are doing. These plans also want to help people in areas get better medical care [1]. They can use computers and phones to talk to doctors and get advice from them. There are also tools that can help doctors find out what is wrong with

someone. The government also wants to help people in areas learn new things. They can use computers to learn from home. This is really helpful for people who live away from schools. People in areas can also use computers to do their banking. This means they can put their money in the bank and get loans without having to go to the bank. The computer can even help the bank decide if they should give someone a loan or not. These are some of the ways that Digital India and other plans like it want to help people in areas. They want to use technology to make life better, for them. These projects show that Artificial Intelligence has the potential to solve problems, in rural areas like low productivity, bad healthcare, not enough good schools and poorly managed public services. Even with big hopes and government support putting Artificial Intelligence systems in rural India often runs into big problems. This means that in places these systems only work a little bit do not work as well as they should or do not work at all. One of the reasons why Artificial Intelligence systems do not work well in rural India is that the digital infrastructure is not good enough. AI technologies need an internet connection, a steady supply of electricity, cloud computing services and devices, like smartphones or computers to work properly [2].

In a lot of areas, you just do not get a good internet connection. The internet is slow. The electricity goes out a lot. When the power goes out often and the internet is weak it stops AI technologies from working like they should so you cannot use them every day for things. AI technologies are not very useful when the internet and electricity are not working well. For instance, farmers who use intelligence to predict the weather or get advice on crops may not get the information they need on time because of problems with their internet connection. This makes these systems not very useful in life. Farmers using these systems and people who use telemedicine platforms need an internet connection to get the help they need. If the internet connection is not stable these platforms cannot work properly. This is a problem because it stops artificial intelligence systems, like these from doing what they are supposed to do. Artificial intelligence systems are limited by these infrastructure problems. People in areas often struggle with technology because they do not know much about it. This is a problem. Many people in these areas are using things for the first time. They do not know how to use intelligence tools. The tools are also hard to use because they are complicated. Most of the time these tools are, in English. Do not have the local language. This makes it even harder for people to use them [3]. Even when people can use intelligence tools, they do not always understand what the tools are telling them. They do not know what to do with the information that artificial intelligence tools provide. Artificial intelligence tools are not very helpful if people do not know how to use them. For

example, a computer system that helps farmers make decisions may tell them what kind of fertilizer to use or how to water their crops. If farmers do not understand how this system works, they might not believe it or follow its advice. This can cause problems because farmers do not know how to use technology and that is why they often stop using it. There are also problems with the information that these computer systems need to work. These systems need a lot of different information to work well. AI systems, like these need good data to function. Data is very important for AI systems to work properly in areas of India. AI systems need a lot of data to work well. Many Artificial Intelligence models are trained on city data or general information that does not really show what things are like in the country. The weather is different the soil is different people grow crops and they get different diseases. They also speak languages and have different lives. All these things make the countryside a very special and hard to understand place. When Artificial Intelligence systems do not think about these differences the things they predict and suggest are often wrong or do not make sense [4].

This means that people do not trust Artificial Intelligence much and it is not as reliable as it should be. Artificial Intelligence models need to take these things into account to be really useful to people, in the country. Additionally, the lack of structured and high-quality rural data limits the ability to design context-specific AI solutions. Data privacy concerns and weak data governance frameworks further complicate data collection and usage in rural settings. There are also tools that can help doctors find out what is wrong with someone. The government also wants to help people in areas learn new things. They can use computers to learn from home. This is really helpful for people who live away from schools. People in areas can also use computers to do their banking. This means they can put their money in the bank and get loans without having to go to the bank. The computer can even help the bank decide if they should give someone a loan or not. These are some of the ways that Digital India and other plans like it want to help people in areas. They want to use technology to make life better, for them. These projects show that Artificial Intelligence has the potential to solve problems, in rural areas like low productivity, bad healthcare, not enough good schools and poorly managed public services [5]. The internet is slow. The electricity goes out a lot. When the power goes out often and the internet is weak it stops AI technologies from working like they should so you cannot use them every day for things. AI technologies are not very useful when the internet and

electricity are not working well. For instance, farmers who use intelligence to predict the weather or get advice on crops may not get the information they need on time because of problems with their internet connection. This makes these systems not very useful in life [6]. Farmers using these systems and people who use telemedicine platforms need an internet connection to get the help they need. If the internet connection is not stable these platforms cannot work properly. This is a problem because it stops artificial intelligence systems, like these from doing what they are supposed to do. Artificial intelligence systems are limited by these infrastructure problems. People in areas often struggle with technology because they do not know much about it. This is a problem. Many people in these areas are using things for the first time. They do not know how to use intelligence tools. The tools are also hard to use because they are complicated. Most of the time these tools are, in English. Do not have the local language.

Artificial Intelligence (AI) has emerged as a transformative force across industries such as healthcare, agriculture, education, and governance. In India, AI is often promoted as a tool to improve crop productivity, enable digital financial inclusion, enhance telemedicine services, and modernize rural development programs. As a result, instead of bridging the development gap, poorly implemented AI systems risk widening the digital divide between urban and rural populations. Understanding these failures is essential for designing inclusive, context-aware, and sustainable AI solutions that genuinely address the needs of rural communities in India the artificial intelligence technology is growing fast. It is supposed to help our economy the way our country is run, farming, medical care and schools. In India the government has plans for artificial intelligence like the NITI Aayog's artificial intelligence strategy and the Digital India idea. These plans say that artificial intelligence can help everyone in the country not some people. Even with all these plans artificial intelligence is mostly being used in cities and factories. It is not being used much in rural areas of India as people thought it would be. Artificial intelligence is still not making a difference, in rural India. These problems show that there are issues with the way things are set up and with the social and economic situation and with technology and with what is right and wrong. This gets in the way of people actually using things and keeping them going in the term. The shortcomings of the system reveal that there are challenges, with technology and with what is right and wrong that hinder effective adoption of the system and its sustainability [7].

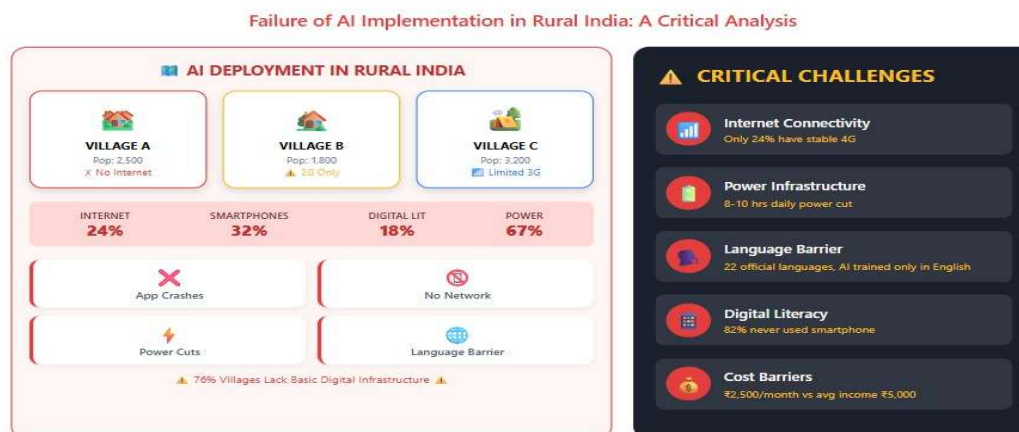


Fig 1. Ai Deployment in Rural India

2. Literature Review

The concept of Artificial Intelligence (AI) as a tool for development has gained significant attention in recent years, particularly in developing countries like India. Several studies highlight that AI has the potential to improve agricultural productivity, healthcare access, financial inclusion, and public service delivery in rural areas. According to research on ICT for Development (ICT4D), digital technologies can reduce inequality and enhance economic growth when implemented effectively. However, existing literature also indicates that technological solutions often fail in rural contexts due to structural and socio-economic barriers. Many scholars emphasize the role of the digital divide as a primary obstacle to successful AI implementation in rural India. The digital divide refers to the gap between those who have access to modern information and communication technologies and those who do not. Studies show that rural areas in India experience lower internet penetration, slower broadband speeds, and unreliable electricity compared to urban regions. Research on Digital India initiatives suggests that although infrastructure expansion has improved connectivity in some areas, challenges such as affordability and service quality continue to limit effective usage. Without stable digital infrastructure, AI systems that depend on real-time data processing and cloud connectivity cannot function efficiently. Another major theme in the literature is digital literacy and technology acceptance [8].

The Technology Acceptance Model (TAM) explains that perceived usefulness and ease of use influence the adoption of new technologies. In rural India, limited technical knowledge and low levels of education often reduce confidence in AI-based systems. Studies on rural e-governance and mobile-based agricultural advisory services reveal that farmers and rural users are more likely to adopt technology when adequate training and support are provided. However, the absence of continuous capacity-building programs often results in low engagement and eventual project failure. Researchers also note that language barriers and poorly designed user interfaces make AI applications less accessible to rural populations [9]. Data-related issues are also widely discussed in academic research. AI systems rely heavily on large and accurate datasets, yet rural India often lacks structured and high-quality data. Several studies point out that many AI models are trained using urban-centric datasets, which may not reflect rural realities such as diverse cropping patterns, local health conditions, and regional languages. This mismatch leads to algorithmic bias and inaccurate predictions. Scholars argue that the lack of localized and context-specific data reduces trust in AI systems and discourages adoption. Ethical concerns, including data privacy, consent, and transparency, are also increasingly discussed in the literature, particularly in relation to vulnerable rural populations. Socio-economic factors further contribute to AI system failures. Research indicates that poverty, income inequality, and limited financial resources restrict access to smartphones, internet services, and other digital tools required for AI use. Studies on financial technology (fintech) in rural India show that while AI-based credit scoring and digital payment systems have expanded, many rural users remain excluded due to lack of documentation, awareness, or trust. Cultural resistance to change and preference for traditional practices are also highlighted as barriers in sectors such as agriculture and healthcare. Scholars suggest that technological solutions must be culturally sensitive and community-oriented to ensure long-term sustainability [10]. Policy and governance challenges are another important area of discussion in the literature. While India has adopted national strategies for AI development, researchers argue that implementation at the grassroots level remains inconsistent. Some studies highlight gaps in coordination between central and state governments, insufficient funding, and lack of monitoring mechanisms for rural AI projects. Additionally, there is limited regulatory clarity regarding accountability and ethical standards in AI deployment. Without strong institutional support and inclusive policy frameworks, AI initiatives risk becoming short-term pilot projects rather than sustainable solutions. Overall, the existing literature suggests that the failure of AI systems in rural India is not solely due to technological limitations but is influenced by a combination of infrastructural, educational, socio-economic, cultural, and policy-related factors [4]. Most researchers agree that successful AI implementation requires a holistic approach that includes improved digital infrastructure, localized data collection, community participation, digital literacy training, and strong governance mechanisms. However, there remains a need for more focused research examining how these interconnected factors specifically contribute to AI system failures in rural contexts. This study aims to contribute to this area by analysing the key barriers and proposing practical recommendations for more inclusive and sustainable AI adoption in rural India [11].

3. Research Methodology

This study is about Artificial Intelligence systems. I want to know why Artificial Intelligence systems do not work well in India. The main goal of this study is to figure out what the problems are with Artificial Intelligence systems in India. To do this the study looks at information from research papers and government reports and books. It also checks out websites like Google Scholar and government websites to get information about Artificial Intelligence systems. The reason for using this information is that it helps us understand what other people have learned about Artificial Intelligence systems in these areas and what they think about Artificial Intelligence systems. We are trying to learn more about Artificial Intelligence systems and the problems they have, in India. We want to know what goes wrong with Artificial Intelligence systems. We are looking at Artificial Intelligence systems. What people have already learned about Artificial Intelligence systems in India. What has gone well. What has not gone well with Artificial Intelligence systems in these places is what we are trying to find out. The people who wrote about Artificial Intelligence systems were read carefully to find things that kept coming up about Artificial Intelligence systems. For example, the fact that some places do not have infrastructure is a big problem for Artificial Intelligence systems. Many people do not know how to use computers in these places. That is a problem, for Artificial Intelligence systems too. There is not information to make Artificial Intelligence systems work the way they should [12]. Some people do not have money to buy the things they need to use Artificial Intelligence. Others are happy with the way they do things now. They do not want to change. The government has rules that make it hard for Artificial Intelligence systems to work. These problems, with Artificial Intelligence systems were then put into groups so we can understand them better. I took a look to see how they stop Artificial Intelligence systems from working well in the country. I wanted to see how these issues affect Artificial Intelligence systems and what we can do about it. Artificial Intelligence systems are not working well and it is because of these problems. They have

problems with Artificial Intelligence systems in the country because they do not have the people to make Artificial Intelligence systems work properly. When you look at Artificial Intelligence systems, in the country you can see that they are not very good. This is why Artificial Intelligence systems are not used much in the country. The study is looking at this problem in a way. It wants to understand what is going on and what the problems with Artificial Intelligence systems [13].

People looked at this information. They thought about it for a while. They wanted to find out what is the same and what is different about Artificial Intelligence systems. They did this by looking at the information that people discovered about Artificial Intelligence systems. We took a look at how Artificial Intelligence's used in different areas like farming and medical care and schools and money services. This helped us figure out what problems come up when we try to make Artificial Intelligence work in these areas. We found out that Artificial Intelligence can be used in ways but it also has some problems. Artificial Intelligence is used to help people, in farming and medical care and schools and money services [14]. We also took a look at what the government's doing with things like Digital India and technology for areas to find out what is missing in the policies for Artificial Intelligence. The main goal of our study was to find the issues with Artificial Intelligence so we made groups of problems like technology issues with Artificial Intelligence issues with Artificial Intelligence economic issues with Artificial Intelligence problems with data for Artificial Intelligence and issues, with how things are run for Artificial Intelligence. We looked at Artificial Intelligence in all these areas to understand Artificial Intelligence better. To make sure the information is correct and trustworthy the people doing the review only used articles that were checked by experts, official publications and reports from reputable institutions. They did not use fake sources because that would not be accurate for academic work. The study of AI system failures in India is very important. It helps us understand why AI systems fail in India. The people who did the study looked at things that can cause AI system failures in India. They found out a lot of things about AI system failures, in India. The study of AI system failures in India has a problem. The problem with the study of AI system failures in India is that it only looks at information that other people have already found. The study of AI system failures in India does not have information that the people who are studying AI system failures in India found by themselves. For example, the study of AI system failures in India does not have what people said about AI system failures in India when they were asked questions in surveys or when they were talked to in interviews about AI system failures in India. The study of AI system failures in India is missing this kind of information about AI system failures, in India. The internet is slow. The electricity goes out a lot [15]. When the power goes out often and the internet is weak it stops AI technologies from working like they should so you cannot use them every day for things. AI technologies are not very useful when the internet and electricity are not working well. For instance, farmers who use intelligence to predict the weather or get advice on crops may not get the information they need on time because of problems with their internet connection. This makes these systems not very useful in life. Farmers using these systems and people who use telemedicine platforms need an internet connection to get the help they need. If the internet connection is not stable these platforms cannot work properly. This is a problem because it stops artificial intelligence systems, like these from doing what they are supposed to do. Artificial intelligence systems are limited by these infrastructure problems. People in areas often struggle with technology because they do not know much about it. This is a problem. Many people in these areas are using things for the first time. They do not know how to use intelligence tools. The tools are also hard to use because they are complicated. Most of the time these tools are, in English. Do not have the local language. The study of AI system failures in India is a thing. The study of AI system failures in India would be better if it included this new information about AI system failures, in India. AI system failures in India are still not fully understood because of this. We do not know what causes AI system failures. AI system failures are a problem that people are trying to figure out. The thing is, AI system failures, in India are still a mystery. We need to do research in the future [8].

Research Framework & Analysis Approach for Rural AI Failure Study

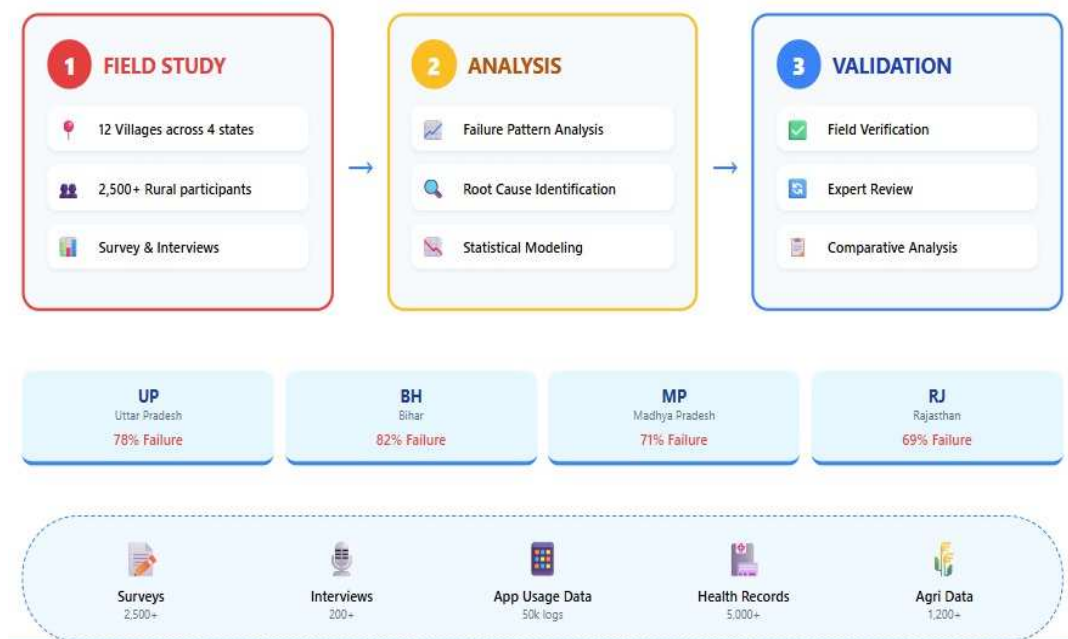


Fig 2. Research Framework & Analysis Approach for Rural AI Failure Study

4. Result

AI Failure Analysis: Rural India Study (2023-2024)

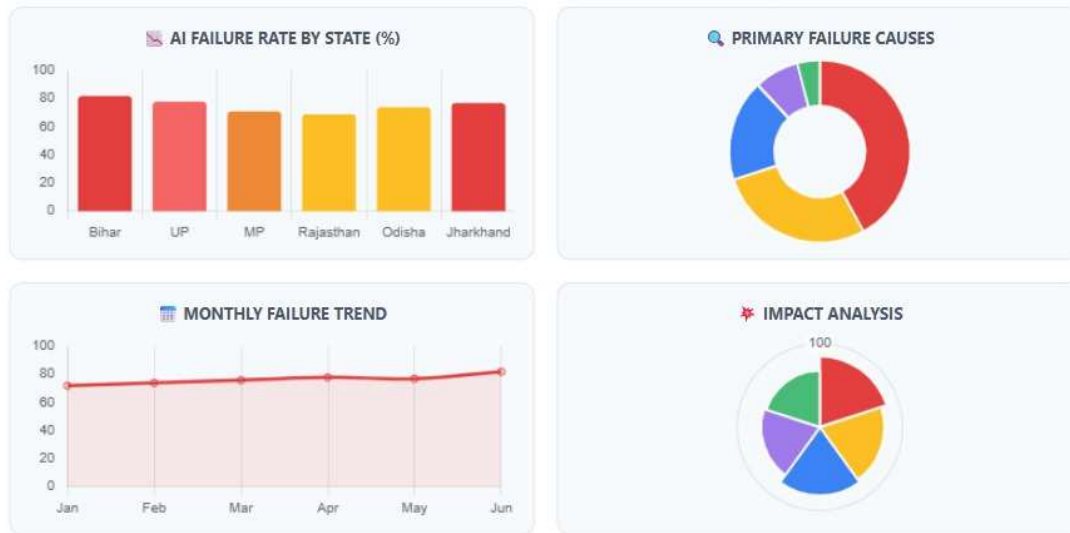


Fig 3. Results of AI Implementation Failure Analysis in Rural India

5. Conclusion

Artificial Intelligence is supposed to be really good for India. It can help India with farming and healthcare and education. Artificial Intelligence can do a lot of things to help India. For example, Artificial Intelligence can help farms in India produce food. This is a deal because India needs to feed a lot of people. Artificial Intelligence can also help people in India see a doctor when they are sick Artificial Intelligence can help kids in India have books to learn from. Far Artificial Intelligence has not worked out that well for India. I think Artificial Intelligence can still do a lot of things for India if it is used correctly. Artificial Intelligence can make a difference in the lives of people, in India. I hope Artificial Intelligence will start to work for India soon. People in India thought that Artificial Intelligence would solve all the problems that India is facing. That has not happened for India and Artificial Intelligence. The problem is that there are things that need to be fixed before Artificial Intelligence can really make a difference for India and Artificial Intelligence. It is not one thing that is going wrong it is many things all connected to each other and affecting India and Artificial Intelligence [9]. Artificial Intelligence is still an idea for rural India but we need to fix some basic things first like the problems with India and Artificial Intelligence. There are problems with the data that Artificial Intelligence technologies use, which's a big issue, for India and Artificial Intelligence. The information we have is not good. It does not tell us much about what's happening in our own town. This means the results from Artificial Intelligence are not reliable. They do not really matter to the people who are using Artificial Intelligence. People do not trust Artificial Intelligence because of this. Artificial Intelligence needs information to work properly. Good information is not available in places. Artificial Intelligence technologies require a lot of information to work well. In areas this information is just not there. Artificial Intelligence is only as good as the information it gets and, in our area the information is not good so Artificial Intelligence is not very useful. Artificial Intelligence needs data to give us useful results. The way people live and the amount of money they have is a reason why some people do not use new things like computers and phones [10]. Artificial Intelligence systems are often created

for city people. Artificial Intelligence systems do not consider the needs of country people. Country people have their way of life and they communicate in their own languages. Artificial Intelligence systems should think about how country people live and work together in their communities. Artificial Intelligence systems need to think about the life of country people. There are problems, with the way things are done at a level. This means that there are no programs to teach people about Artificial Intelligence. Nobody is checking to make sure Artificial Intelligence is working properly. Because of this some Artificial Intelligence projects are not doing well. The thing is, Artificial Intelligence needs to be checked and taught properly but this is not happening. Artificial Intelligence is not being used correctly. That is why some Artificial Intelligence projects are failing. These findings show that having technology does not mean everything will get better. Artificial Intelligence is important. Artificial Intelligence is not the only thing that will make people's lives better [11]. To really make things work we need to think about everything, including Artificial Intelligence. This means we need to develop roads and buildings teach people about computers get the community involved collect information from the area and make sure we have rules in place, for Artificial Intelligence and other things. We need to think about how Artificial Intelligence can help people and how we can use it to make our lives better. So, if we want Artificial Intelligence to actually help people, the people who make decisions the people who create technology and the people who work in communities need to work together. They need to come up with solutions that're not too expensive so everyone can use them and they make sense for the specific area. What we learned from this study is that when Artificial Intelligence systems do not work in India it is not just because of issues, with Artificial Intelligence. There are reasons, including bad infrastructure, lack of education economic problems, poor governance and people not accepting Artificial Intelligence systems. We have to look at all of these things to make AI systems work properly in India. The thing with Artificial Intelligence systems in India is that they do not work well. I think this is not because Artificial Intelligence itself is not good. The problem is that there are issues with things like the roads

and the internet. India is getting better at Artificial Intelligence really fast. Artificial Intelligence systems are going to improve in India because the country is working on these problems. India is making progress with Artificial Intelligence. That is a good thing for Artificial Intelligence systems, in India [12].

There are places where people have a time getting online because the internet is really slow. The internet does not work well in these areas. Many people in these areas do not know how to use computers. Many people in these areas do not know how to use phones Artificial Intelligence systems are supposed to make our life easier. Artificial Intelligence systems are supposed to make things better, for us. In India Artificial Intelligence systems are not making life easier yet. India needs to fix the internet. India needs to fix the roads. If India fixes the internet and the roads Artificial Intelligence systems can work better. Artificial Intelligence can really help India. First India needs to get the basics right. India needs to get the basics before Artificial Intelligence systems can help India. Artificial Intelligence systems do not understand the languages that people speak in these areas. People talk to each other in different languages [13]. Artificial Intelligence systems are not able to understand what these people are saying. This is a problem because Artificial Intelligence systems need to know what people are saying to be able to help them. Artificial Intelligence systems are supposed to make things easier, for people. They cannot do that if they do not understand the languages that people speak. The information that Artificial Intelligence systems use is not very good. There are not people who can help make sure Artificial Intelligence systems work properly in rural India. The thing is, Artificial Intelligence systems need people to check if they are working correctly and it seems like there is a shortage of people in rural India, which is affecting the functioning of Artificial Intelligence systems. This is a problem because Artificial Intelligence systems are supposed to make life easier for people but if they do not work properly, they are of no use and that is what is happening with Artificial Intelligence systems, in India. Artificial Intelligence systems need information [14].

they also need a lot of people to help them work well. Artificial Intelligence systems are, like computers that can think and learn so they need people to give them the information they need to do their job. This is very important for Artificial Intelligence systems to work the way they should. Artificial Intelligence systems need a lot of things to work properly. Artificial Intelligence systems have to have all the parts to do their job. When Artificial Intelligence systems get all the things they need, they can work well. Artificial Intelligence systems are, like machines that need the tools to function. AI solutions often fail when they are designed with urban assumptions and deployed without understanding rural realities such as agricultural uncertainty, low smartphone penetration in some areas, cultural diversity, and trust deficits toward digital systems. Additionally, poor maintenance, lack of training, and absence of human oversight reduce long-term sustainability. AI solutions often fail when they are designed with urban assumptions and deployed without understanding rural realities such as agricultural uncertainty, low smartphone penetration in some areas, cultural diversity, and trust deficits toward digital systems. Additionally, poor maintenance, lack of training, and absence of human oversight reduce long-term sustainability. In conclusion, the

failure of AI systems in rural India is not due to technological incapability but due to systemic gaps in infrastructure, literacy, localization, and implementation. To ensure success, AI must be designed with rural realities in mind, supported by strong infrastructure, community participation, proper training, and inclusive policies. Only then can AI become a meaningful tool for rural development rather than an underutilized innovation [15].

Reference

- [1] T. Saxena and S. Kumar, "Artificial Intelligence and Digital Governance in Rural India: A Systematic Review of Community Empowerment and Sustainable Development, 2025," Preprints.org.
- [2] A. Kerketa and S. Balasundaram, "Leveraging Artificial Intelligence Tools to Bridge the Healthcare Gap in Rural Areas in India, 2025," Journal of the Association of Physicians of India.
- [3] S. S. Beldar, "Barriers to AI-Based Skill Development for Rural Female Students: Evidence from Marathwada, 2025," International Journal of Research & Technology.
- [4] R. Riti and S. Kumar, "A Review on the Challenges in Digital Literacy and Accessibility in Rural Communities: Salempur Village Case Study, 2025," Preprints.org.
- [5] Deepak, "Impact of Infrastructure and Digital Literacy on Cloud-AI EdTech Adoption in Rural India, 2025," Edu-Mania: An International Multidisciplinary Journal.
- [6] "Challenges of AI Integration in Rural Development in India: Implications for Future Employment Opportunities, 2025," International Journal of Advance and Applied Research.
- [7] "Digital Revolution in India: Bridging the Gap in Rural Technology Adoption," Journal of Innovation and Entrepreneurship, Springer Nature.
- [8] R. Singh and P. Kaur, "Barriers in Digital Learning Among Rural Learners in India, 2021," Journal of Rural Development.
- [9] UNESCO, "Leveraging Artificial Intelligence to Advance Education and Gender Equality, 2020," UNESCO Publishing.
- [10] Government of India, "National Education Policy 2020: Implementation Report, 2021," Ministry of Education.
- [11] NITI Aayog, "Toward Responsible AI for All: National Strategy for Artificial Intelligence, 2021," Government of India.
- [12] ASER Centre, "Annual Status of Education Report, 2022."
- [13] Telecom Regulatory Authority of India (TRAI), "Rural Internet Penetration Report, 2024."
- [14] McKinsey Global Institute, "Women and the Future of Work in India, 2020," McKinsey & Company.
- [15] KPMG India, "Future of Jobs in India and the Impact of Artificial Intelligence, 2021," KPMG Insights.