DIGITAL INDIA: WAS INDIA READY FOR SUCH A REFORMED MOVE!

Name of the Author – Riddhi Jain
Designation of Author – Assistant Professor
Name of the department – Commerce
Name of the Organisation – J.D.Birla Institute
Kolkata, India

Abstract: Today our lives are surrounded by technologies and Digital India program is an initiative introduced by our honourable Prime Minister Mr Narendra Modi on 1st July 2015 with the intent of making India a cashless economy. Digital India is no doubt a pioneering project which was launched with very high hopes and vision, which is slowly and progressively turning into a reality, infused with an aim to restructure and reshape our economy into a conscious and connected one. But still there lies enough scope for improvement. A large portion of the Indian population still lacks digital literacy, our cyber security system is still not strong enough which further pushes in the minds of people a sense of distrust towards e-transactions. This paper aims to study the challenges encountered in implementing the Digital India concept and how it has helped in the growth of the economy.

Keywords- challenges, cashless economy, Digital India, pioneering project

I. INTRODUCTION

Technologies have changed our world, our observation & outlook. Today things are not perceived the same way it used to be 100 years back when the Internet was only for educational purposes, making payments online was not even a dream, when teaching was limited to just chalk & board and when summer holidays were all about field cricket. Our lives are loaded with technologies & for most of us it revolves around the same. The project DIGITAL INDIA is an advance form of using technologies in our daily lives. It is an initiative prelude by Government of India to make services both available & accessible digitally in order to make it effortless for the people to avail the benefits of the same. The campaign was launched by our Prime Minister Mr Narendra Modi on 1st July 2015, with the intent to metamorphose the Indian economy to a cashless economy. "Faceless, Paperless, Cashless" is the aim of this project. This initiative covers different schemes like Digital Locker, E-Education, E-Health, E-sign etc. This program is coordinated by the Department of Electronics and Information Technology (DeitY)

Transforming India into a digital economy where there is an increase usage of debit/credit cards, Paytm /G Pay i.e. E transactions will not only stimulate and accelerate the growth of economy but will also open doors and pave way for sound infrastructure, banking facilities, self-sufficiency, improved education and medical services and advanced technologies. Digital Literacy will make an individual more prepared and confident to overcome the hurdles and take full advantage of the opportunities and benefits available. The purpose of this concept was to build a crystal unequivocal cooperative and responsive system where people are fully aware of their rights and duties and government about good governance.

There lies a lot of limitations in our way which might hold us back from moving into a fully digital economy. A large portion of Indian population still lacks digital literacy, our cyber security system is still not strong enough which further pushes in the minds of people a sense of distrust towards e-transactions. Indian economy is one of the economies where Cash transactions still rules the minds of the public and is the foundation of several unorganized sectors.

But as far as the future of digitization is concerned in India, there lies immense potential for both improvements and opportunities. The telecom and the Internet market in India is growing very fast, it is 2nd and 3rd largest in the world respectively. The constant efforts of the government to educate villagers digitally is creating a huge impact. In fact, the government has devised a unique way to increase digital transactions by rolling out incentives in the form of lucky draws to motivate people to go digital. Moreover, AADHAR (world's largest online digital identity platform) & DBT (Direct Benefit Transfer) plays a pivotal role in bringing about transparency & fixing accountability. Digital payments in India have shown a massive growth. According to NITI Aayog, Digital transactions in the year 2016-17 reached to 10.9 billion INR, which is 55% more than what it was in the year 2015-16. India has around 681.11 million broadband subscribers by the end of February 2020.

II. REVIEW OF LITERATURE

1. A study Impact of 'Digital India 'in 'Make in India' Program in It and BPM sector by Ashutosh D. Gaur and Jasmin Pandiya (2016) aims to evaluate different trend & challenges for digital transformation. It also mentions that Digital India will have a massive impact on the Make in India program for it hardware & electronics goods because it will create right ecosystem for its demand.

2. A Review of Digital India Programme & Comparative study of E-Governance Initiatives around world by Dr Amit K. Singh, Sheetal Mauraya (2017). This paper discuss about the conceptual ideas of laudable mission of making India an economy connected through a robust digital network & further presents a comparative analysis of India's standing in E-governance & E-participation indices vis-à-vis world, regional and sub-regional averages over a period of 2003-2016.

3. A study on Growth & Prospect of Digital India campaign by Dr. Giridhari Mohanta, Dr Sathya Swaroop Debasish, Dr Sudipta Kishore Nanda .This paper aims to study the impact and problems faced in implementing Digital India, government services and how can it benefit the people.

4. Digital India: Barriers & Remedies by Rahul Midha (2018). This paper aims to find out how citizens can avail the benefits of government services by connecting digitally.

III. RESEARCH METHODOLOGY

Secondary research has been used to complete this paper. This paper is descriptive in nature and the information has been collected from Internet, journals, research paper and different articles on the same topic.

IV. OBJECTIVES

1. To understand the notion of Digital India.

2. To understand the nine Pillars of Digital India and the challenges encountered in implementing the Digital India concept.

3. To study how Digital India has affected and will affect the growth of the economy.

V. NINE PILLARS OF DIGITAL INDIA

5.1 Broadband Highways – This aims at providing broadband services across the country. It includes - Broadband for All - Rural, Broadband for All - Urban and National Information Infrastructure (NII).

5.2 Public Internet Access Programme – There are two sub components of this programme.
a) Common Service Centres (CSCs) - CSCs should be made strong with the goal of connecting every Gram Panchayat with CSC. CSCs should be made feasible so that it is capable of providing necessary services.

b) Post Offices as multi-service centres – There is a target of converting 150,000 post offices into multi service centres which will offer a wide range of services like telephone, Internet etc.
5.3 Universal Access to Mobile Connectivity
This aims at ensuring that there is proper network connectivity in the villages and digital gap can be bridged.

5.4 Electronics Manufacturing
Here government intends to become self-sufficient & self-reliant by aiming at zero imports.

5.5 Information for All

It aims at ensuring that information is available at all levels. Government will make an effort to actively interact with its citizens and provide them with necessary information and services through digital platforms. MyGov.in is one such platform where citizens can communicate with government officials and put forward their problems, suggest improvement measures etc.

5.6 IT for Jobs

This aims at training and providing technical knowledge to individuals in rustic areas of our country so that they could be made efficient in using the digital services and can avail maximum benefits from this project.

5.7 e-governance – Reforming Government through Technology
This aims at making government services and processes more efficient and effective with the help of IT so that it could be accessed and used by public in simpler and easier way.

5.8 e-kranti - Electronic delivery of services
This aims at delivering services online. The National e-Governance Plan (NeGP) was formulated at the national level with an aim to "Make all Government services accessible to the common man in his locality, through common service delivery outlets and ensure efficiency, transparency, and reliability of such services at affordable costs to realize the basic needs of the common man".

5.9 Early harvest Programmes
Early Harvest Programme aims at such projects which could be carried out or brought into application within a short span of time basically like Wi-Fi in all universities, Biometric attendance, School books to be e-books etc.

VI. PROBLEMS AND CHALLENGES

The project Digital India is no doubt an ambitious one and was rolled out with great zeal and

Enthusiasm. But it required a lot of pre incidental preparation and set up in order to ensure a

Full-fledged implementation. Some of the problems are discussed below-

6.1 Lack of infrastructure – India lacks the infrastructural set up which is required for an

efficient implementation of Digital India project. There are still lot of villages which does not

have electricity and a proper mobile connectivity which makes the execution further difficult.

6.2 Digital Illiteracy – Digital Literacy is one of crux requirement for the overall growth and development of any economy. According to data, just 6.5% of people in India has the skills and knowledge of computers and Internet penetration in our country is still very less. Most of villages are so remote and isolated that they barely can avail the benefits of advancement in technologies and country's economic progress. According to ASSOCHAM- Deloitte report on Digital India November 2016, around 950 million Indians are not on Internet.

6.3 Cash Transactions – No country is a fully cashless economy yet. Before demonetization of 500 and 1000 rupees notes, cash transactions constituted 85% of all financial transactions in India. Even after demonetisation cash transactions still rules the economy.

6.4 Cyber Security – There is no denial of the fact that cyber-crimes are increasing at a much faster rate. India is among top 10 countries facing cyber-attacks. The facility of Digital locker which can store forms, paper, major documents digitally. In such situations online availability of database will be quite risky and dangerous from the view point of security.

6.5 Lack of awareness – People in India are quite ignorant about the government schemes and benefits because of lack or slow mediums of information penetration. In such case, making people aware about the Digital India campaign is an uphill battle which will take its own time to improve.

6.6 Connectivity – Connecting 2, 50,000 Gram Panchayat through National Optical Fibre (NOFN) is quite big a piece of work. There are around 42,500 villages that are not even having the basic telephonic services.

6.7 Data speed – Adequate and efficient implementation of Digital India program requires a steady and speedy internet connection. According to 3rd quarter 2016, Akamai report on Internet speed, India is at 105th position

in the world average Internet speed, which is rank lowest in entire Asia Pacific region. Moreover India's Internet speed is falling since Jan 2020. It is globally ranked at 130th position for mobile speed.

6.8 Digital Divide – There are several factors which contribute to the digital divide like differences in income, literacy level, location etc.

VII. FUTURE PROSPECTS

Digital India aims at bridging the gap between government and citizens by providing a digital platform for their interaction, making services and information available readily, connecting every single village with internet network and reshape and restructure our economy in such a way that it is not only digitally sound and well equipped i.e. there remains no digital gap, but it becomes a hub of opportunities, skilled and knowledgeable manpower and a well-connected digital economy.

Long before digitalisation was formally introduced, mobile phones have successfully managed to replace diaries and letters. Digital locker has emerged as a substitute of manual documentation, Mobile Banking has reduced human errors and circulation of fake currency. Taxes paid online has to a huge extent reduce corruption, E-Education and SWAYAM has helped a lot of aspiring and talented young minds by providing them a platform to learn from home or any place convenient for them.

There are multiple evidences which supports the fact that Indian economy is progressing very fast digitally. There was around 627 million Internet subscribers in 2019 An Indian adult having at least one digital financial account has shown a magnificent rise, around 80% since 2011 and credit for this goes to Governments constant efforts and Jan-Dhan-Yojana program.

Government's plan to provide a unique identification number to all its citizens i.e. Aadhaar has acted as a stimulant for India's rapid advancement in digitization campaign. As per records, today around 90% of Indians have Aadhaar as on July 2018.

Coming up of private players has also aided in the growth of digital services. Reliance Jio's s plan of providing smartphones practically free of charge with extremely affordable data charges has further benefitted the underline mission and objective of Digital India project. As per records Internet users in India has shown a massive increment. There are 627 million people using Internet services in 2019, with around 251 million users from rural India. The figures might not be very impressive, but at least there is a change and revolution coming in. People are realising the need and urgency of becoming digitally equipped and educated for an overall development. State governments are putting in equal parallel effort to set up digital infrastructure and fasten the penetration of internet services among its people.

According to analysts, the Digital India project is expected to push GDP up to $1 trillion by 2025. It will lead to generation of employment, increase productivity, open up ample business opportunities and sources of revenues, and improve the digital infrastructure and quality of services.

VIII. SUGGESTIONS

Digital Literacy is the foremost requirement to make the Digital India project achieve its true meaning and complete implementation. People must be educated to understand the benefits and rights which are there for them and for that awareness needs to be created. People besides being educated if are ignorant won't be of much use. Governments should take necessary measures to make people aware about its schemes. Provision of having training centres should be there in every village so that people could comfortably learn how to use internet. Helpline numbers and redressal teams must be formed so that people could resort to help in case of confusion or doubts. Digital Divide is another area where there lies ample room for improvement. The Digital Divide gap can be bridged by removing learning barriers and providing digital learning opportunities. At the same time we must strengthen our cyber security system so that people feel secure in keeping their important documents digitally. A strong and well protected cyber system not only protects information, but also protects the business and employees productivity.

IX.CONCLUSION

Digital India is no doubt a pioneering project which was launched with very high hopes and vision, which is slowly and progressively turning into a reality, infused with an aim to restructure and reshape our economy into a conscious and connected one where public is aware of their rights and government about good governance, so that there is maximum utilisation of Information Technology. But just having or making provisions for all necessary requirements is not enough. We need to provide an equal supporting hand to our unrelenting government who is putting in incessant efforts to become digitally empowered. If we look at the journey or the entire process of becoming digitally sound, one can say that though our country initially lacked the infrastructure, cyber-security, digital literacy which are some foremost requirement to make this project a success, but gradually we have covered a lot and is still to go a long way. Being unaware or ignorant is no more an option. It's high time we should prepare ourselves to face the challenges that come across our way of becoming self-sufficient. Technologies and facilities alone won't be able to bring about a change unless and until we have the capability to interpret them.

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