Digital India: Move Towards Cashless Economy

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Digitalization of India, A welcome move! The Digital India programme launched by Indian Government is a much needed initiative that will help bridge the digital divide between Urban and Rural India and empower citizens. Digital India is a large umbrella national program that focuses on providing universal digital literacy and universal accessibility of all digital resources for citizens. Cashless economy is when the flow of cash within the economy is negligible and all the financial transaction are through electronic medium. After demonetization center government is pushing for achieving maximum share of cashless transaction in our economy. It also aims to connect Grampanchayat by Broadband internet, promote E-Governance and transform India into a connected knowledge economy. This paper will discuss the extent to which Rural people has been uplifted from this programme. It describes the challenges faced by Rural India while implementation of Digital India Programme.

KEYWORDS: Digital India, Cashless, Uplifted e-Governance.

Introduction

Digital India stands for transforming India into a digitally empowered society and future knowledge economy. Digital India programme is e-revolution which ensures that government services are made available to citizens electronically by improving online infrastructure and internet connectivity.

Digital India is also a programme to prepare India for a knowledge future. The Digital India programme pulls together many existing schemes which would be re-structured and re-focused wherever required.

The Digital India programme is a flagship programme of the government of India launched on 1 July 2015 with a vision to transform India into a digitally empowered society and knowledge economy.

The motto of digital India programme "POWER to EMPOWER" is itself enlightening the vision of the programme that is to take nation forward digitally, economically, and efficiently. It also aims at ensuring the government services are made available to citizens electronically by reducing paperwork. It is one of the biggest steps by government of India to motivate the citizens of the country and connect Indian economy to knowledge savvy world.

Objectives of The Paper

- To study the concept of digital programme.
- To study the challenges faced by digital India programme in its implementation.
- To study the opportunities available for the people of the programme.

Data Collection

The paper is based on the secondary data and the information is retrieved from the internet via journals, newspapers and research papers.

Nine Pillars of Digital India Programme

- **Broadband Highways:** The aim is to cover 25000 village panchayats under National Optical Fiber Network (NOFN) by December 2016. High speed broadband highways will be provided through fiber optics that connects all the remote areas, government departments, universities, R&D etc.

- **Universal access to phones:** Mobile phone is the need of present time. Under this pillar mobile connectivity is provided to uncovered areas. Mobile phone connectivity is being provided to42, 300 villages in next 4 years.

- **Public internet access programme**: Under this programme the post offices becomes multi service centers.

- **E-governance reforming government through technology:** This pillar includes Government business process Re-engineering using IT to improve transaction and Electronic databases in which all data bases and information to be effective not manual.

- **E-kranti - electronic delivery of services**: E-Kranti will include technology for education, technology for health, technology for planning,

technology for farmers, technology for security, technology for financial inclusion and technology for justice.

- **Information for all:** It includes online hosting of information & document for all. Government pro-actively engages through social media and web-based platform to inform citizens about MyGov.in and 2-way communications between citizens and government and online messaging to citizens on special occasions/programmes.

- **Electronic manufacturing target net zero import:** Under this pillar the focus areas are Fabs, Fab-less design, set-top boxes, Vsats, mobiles, consumers and medical, electronics, smart energy meters, smart cards, micro –ATM.

- **IT for jobs:** It will include train people in smaller towns and villages for IT sector jobs, train service delivery agents to run viable business delivery IT services, telecom service providers to train people to cater to their own needs.

Initiatives Under Digital India Programme

Digital Locker

Digital Locker facility helps citizens to store digitally their significant documents like PAN card, passport, mark sheets and degree certificates. It helps in eliminating the use of physical documents.

Attendance.gov.in

It is launched to keep records of the attendance of Government employees on a real-time basis with implementation of a common Biometric Attendance System (BAS).

MyGov.in:

It is launched to share inputs and ideas on matters of policy and governance.

SBM Mobile app

Swachh Bharat Mission (SBM) Mobile app is launched by Government organizations for achieving the goals of Swachh Bharat Mission.

E-Hospital

The e-Hospital application helps in providing various important services like online registration, payment of fees, fixing appointments, online diagnostic reports, enquiring availability of blood online etc.

National Scholarship Portal

National Scholarship Portal helps to keep transactions more transparent for all the scholarships provided by the Government of India.

E-Sign framework

E-Sign framework allows citizens to sign digitally documents online by using Aadhaar card authentication.

Opportunities of Digital India Programme

Public Accountability- It would bring in public accountability through mandated delivery of Government services electronically.

End of Corruption - Digital India programme will put an end to corruption system which becomes the main feature of the country.

Reduction of Paper Work- Digital India programme aims to reduce paper work which will help to save trees & protect environment.

Transparency - National scholarship portal, a project under Digital India, will put an end to scholarship process right from submission of student's application, verification, sanction and disbursal of all scholarships provided by The Government of India.

Beneficial For Villagers- It benefits people of India in every village in terms of knowledge improve by 5 using internet in day to day life.

Bank Account- Each person will be having bank account.

Challenges of Digital India

The Digital India Initiative is an ambitious project of the government. Still there is so many challenges for the completion of the project. Some are as follows-

Diversified Culture - India is a diversified country in terms of culture. Each state has different language, customs, food habits, laws and traditions. Digital India programme aims to integrate the whole country digitally. Complete integration of technology and

language of each state is one of the main challenges the mission would face in its implementation.

Different Internet Protocols - There are different internet protocols in different states depending on what kind of hardware and software they implement, and chances are that might lead to connectivity glitches. Hence there must be some sort of a directive to standardize all the software protocols.

Lack of Coordination Among Departments - Digital India aims to transform the country into a digitally empowered knowledge economy. It is not an easy task. It needs coordination and cooperation of all the government Departments. Without the smooth teamwork between the departments the mission would never be implemented to its full strength.

Poverty and Illiteracy - Public internet access is one of the pillars of Digital India programme. But poverty and illiteracy act as main obstacles in internet access. It is a major road block in expanding the reach of internet.

Lack of Cyber Security- We lives in a world where internet and cyber-crime are inseparable enemies. So, it is also act as obstacles in digital India programme.

Infrastructure- National Optical fiber network ensures broadband reaches in every nook and corner of the country. But still that is not an easy task.

Time Overrun- Project has been delayed several times and suffering two years. So, it also delayed other projects. Timely completion of the projects is most important for the success of any project.

Suggestions : Digital India programme can't be successful on its own. Some policies are needed to implement. Few of the suggestions are –

➢ **Digital literacy** is first and most important step in empowering citizens. People should know how to secure their own online data.

➢ To make this programme more successful, a **massive awareness programme** has to be conducted. There is pressing need to educate and inform the citizens, especially in rural and remote areas, about the benefits of internet services to increase the growth of internet usage.

➢ Digital divide needs to be addressed.

➢ Manufacturing content is not government's strength. This mission **needs content and service partnerships with telecom companies** and other firms.

➢ **Private sector should be encouraged for development of last mile infrastructure** in rural and remote areas. To encourage private sector, there must be favorable taxation policies, quicker clearance of projects.

➢ The success of digital India project depends upon maximum internet connectivity with minimum cyber security risks. For this we **need a strong anti- cyber-crime team** which maintains the database and protects it round the clock.

➢ To improve skill in cyber security, we **need to introduce cyber security course** at graduate level and encourage international certification bodies to introduce various skill based cyber security courses.

➢ There is need for **effective participation of various government departments** and demanding commitment and efforts.

➢ For successful implementation, there must be amendments in various legislations that have for long hindered the growth of technology in India.

Conclusion

Digital India is ambitious programme of the government having the objective of taking nation forward digitally and economically. But online connections will be effective if there are other infrastructure development as well as in rural side including electricity and buildings which will not go under the water during floods. Interestingly, a patient in a village avail the services of a medical specialist from anywhere in India. But whether prescribed medicines will be available or not, yet a holistic approach can be overemphasized. Because Digital India cannot takeoff without high speed internet connection using mobile phones and bank accounts to make services available. The entire phenomenon of smart phones and e-commerce is still a largely urban a fire. Thus far villages acquainting with gadgets and facilities will certainly take place sometime. But it is good that a beginning has been made.

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