



DIGITAL INDIA PROGRAMME: A LUBRICANT FOR GROWTH IN INDIAN ECONOMY

Ravi Kumar¹, Dr. P. V. Khatri² and Pravesh Kumar Mann³

¹Assistant Professor, S.S.N.College, University of Delhi.

²Associate Professor, S.S.N.College, University of Delhi.

³Assistant Professor, S.S.N.College, University of Delhi.



ABSTRACT

Digital India is an umbrella campaign by the Government of India, under which the whole aim of the government is to focus on digital development of the country by providing the citizens with such facilities and services so that they are all connected to each other and get benefits of government schemes easily, especially in remote areas, by improving online infrastructure and by increasing Internet connectivity. This ambitious program was started on 1st July 2015. Various schemes have been exposed under this program such as digital locker, digital payments, e-education, e-health, e-signature etc. This program will help in creating employment opportunities which will lead to increase in the GDP and per capita income, and the life style of people can be improved. The paper highlights the impact of on growth of Indian economy and its potential for creating employment opportunities.

KEYWORDS: Digital India, Digitalization, Job Creation, Skill Enhancement, E-governance, Information and Communication Technology (ICT)

I. INTRODUCTION

Digitization or Digitalization is simply refers to process of transforming information into a digital format which can be access through Internet. Digitizing data makes it easier to preserve, access, and share useful information. Digitization, the mass adoption of connected digital services by consumers, enterprises, and governments, has emerged in recent years as a key economic driver that accelerates growth and facilitates job creation. In the current environment of a slow-moving global economy, digitization can play an important role in assisting policymakers to outgrowth economic development and employment. Throughout the world, ICTs continue to proliferate at breakneck speed, but their effects are uneven across countries and sectors. Computerized India is an activity of the Government of India, propelled with a point of changing the nation into a carefully enabled society and learning economy. Under this arrangement government offices need to interface with the general population of the nation and will guarantee that all taxpayer supported organizations and data are accessible anyplace, whenever, on any gadget that is anything but difficult to-utilize, very accessible and anchored. Digital India Project eliminates digital gap between the urban and rural society of India. One of the objectives of this scheme is to connect rural and remote areas through High Speed Internet. Digital India project has three core components-

(i) Digital infrastructure as a utility to every citizen

- ❖ Mobile phone and bank account
- ❖ High - speed internet
- ❖ Access to a common service center
- ❖ Private space on cloud • Secure cyberspace

(ii) Governance and services on demand

- ❖ Availability of services on mobile platform
- ❖ Integrated services
- ❖ Portable citizen entitlements on cloud
- ❖ Geospatial information systems as decision support systems

(iii) Digital empowerment of citizens

- ❖ Digital literacy
- ❖ Digital resources
- ❖ Digital resources and services in Indian languages
- ❖ Collaborative digital platform
- ❖ No physical submission of documents

Digital India program got a huge achievement within a short period after its execution. Government of India already launched many schemes and take initiative to ensure the successful implementation of Digital India Project. Such as Digi Locker, MyGov.in, eSign Framework, National scholarship portal etc. Government introduce BHIM (UPI) app to promote e-payments and to convert the economy into cash less economy, to curb the problem of black money. Especially After currency demonization we have experienced a rapid growth in digital payments and it is also play helping hand in growth of Indian economy. The Paytm app & the Government BHIM app these apps make revolution in online fund transfer & payment. To promote digital payment the Government of India has distributed rewards worth around Rs 153.5 crore (US\$ 23.8 million) to 1 million customers for embracing digital payments, under the Lucky GrahakYojana and Digi-DhanVyaparYojana. These programmes will give a strong boost to the digitalization of market as bringing the internet and broadband to remote corners of the country will give rise to an increase in trade.

II. OBJECTIVE OF THE PAPER

- A. To study the concept of digital India programme
- B. To find out the importance and current status of digital India programme.
- C. To find out the challenges in successful implementation of this programme.

III. RESEARCH METHODOLOGY

A number of researches already took place on different aspect Digital India project. This is descriptive research based on the secondary data collected from RBI reports, research articles, magazines, newspapers and various websites on the various aspects of digitalization in India and its Impact on the Indian economy. The main focus of this research paper is to find out the benefits & challenges of Digital India.

IV. KEY PROJECTS UNDER DIGITAL INDIA PROGRAMME:**A. Digital Locker System**

The service was launched as an important facility to store crucial documents like Voter ID Card, Pan Card, BPL Card, Driving License, education certificates, etc. in the cloud to minimize the usage of physical documents and enable sharing of e-documents across agencies.

B. MyGov.in

MyGov.in service has been implemented as a platform for citizen engagement in governance, through a "Discuss", "Do" and "Disseminate" approach. The mobile App for MyGov would bring these features to users on a mobile phone.

C. Swachh Bharat Mission (SBM) Mobile app

The app service will enable organizations and citizens to access information regarding the cleanliness drive and achieve the goals of the Swachh Bharat Mission.

D. eSign framework

This service would enable users to digitally sign a document online using Aadhaar authentication.

E. eHospital

This app provides important services such as online registration, payment of fees and appointment, online diagnostic reports, enquiring availability of blood online etc.

F. National Scholarships Portal

This initiative aims at making the scholarship process easy. From submitting the application, verification, sanction and disbursement to end beneficiary, everything related to government scholarships can be done on this single portal online.

G. Digitize India Platform (DIP)

This service will involve digitization of data and records on a large scale in the country to make easy and quick access to them possible.

H. Bharat Net

The Government of India has undertaken an initiative namely Bharat Net, a high speed digital highway to connect all 2.5 lakh Gram Panchayats of country. This would be the world's largest rural broadband connectivity project using optical fiber network.

I. Next Generation Network (NGN)

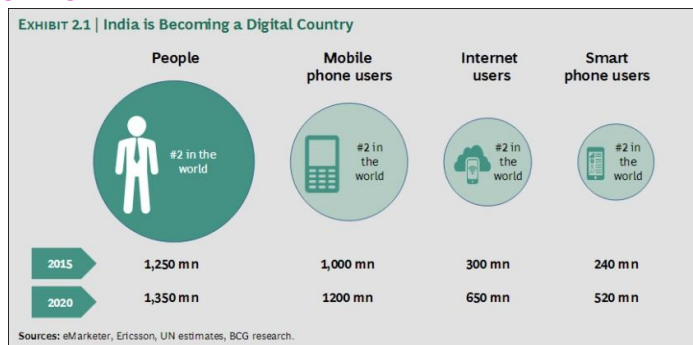
This service is launched by BSNL, it will replace 30-year old telephone exchanges to manage all types of services like voice, data, multimedia and other types of communication services.

J. Wi-Fi hotspots

BSNL has undertaken large scale deployment of Wi-Fi hotspots throughout the country. The user can latch on the BSNL Wi-Fi network through their mobile devices.

K. Broadband Highways

To deliver citizen services electronically and improve the way citizens and authorities transact with each other, it is imperative to have ubiquitous connectivity. The government also realises this need as reflected by including 'broadband highways' as one of the pillars of Digital India

V. PROPOSED IMPACT OF DIGITAL INDIA

A. Impact on Economy

From Last decade India is top growing developing country in the world. And after the launch of digital India program India has achieved a landmark in growth of economy. In FY 2019 the economy is expected to grow with more than 7.0 % growth rate. According to study, the Digital India project could boost GDP of India up to \$1 trillion by 2025. It can assume important job being developed of economy through development in GDP development, work age, work profitability and so on. According to the report of World Bank, increment in the clients of versatile and broadband entrance will builds the per capita GDP by 0.81% and 1.38% separately in the creating nations. India is the second biggest telecom showcase on the planet with 915 million remote endorsers and world's third biggest Internet advertise with very nearly 259 million broadband clients. After launch of digital India mission India has achieved a tele density of 82.93% in Feb 2016. Rural tele density has also increased to 50.63% in Feb 2016. Government is also committed to provide high speed internet.

B. Impact on Social infrastructure

Before computerized India Plan Social segments, for example, instruction, human services, and keeping money are inadequate to contact the general population because of deterrents and restrictions, for example, absence of mindfulness, illiteracy, middleman, absence of assets, neediness, data and speculations. These difficulties have controlled an imbalanced development in the economy with stamped contrasts in the financial and societal position of the general population in these territories. Modern ICT services under digital India mission such as Mygov. in and e-Governancemakes it simpler for individuals to get access to administrations and assets. The entrance of cell phones might be exceedingly helpful as a reciprocal channel to open administration conveyance separated from making of totally new administrations which may enormously affect the personal satisfaction of the clients and lead to social modernization.

C. Impact on Environment

The key changes in the innovation space won't just conveyed changes to the monetary framework however will likewise add to the natural changes. The cutting edge advances will help in bringing down the carbon impression by diminishing fuel utilization, squander the board, greener work environments and therefore prompting a greener biological community. The ICT sectors helps in efficient management of scare resources and ensure the optimum utilization of non-renewable resources. Distributed computing innovation limits carbon emanations by enhancing portability and adaptability.

VI. BENEFITS OF DIGITAL INDIA PROGRAM

Digital India program is started to convert India into a digitally empowered society and knowledge economy. It is an ambitious program of Government of India projected Rs. 113000 crores. This project is delivering good governance to people and coordinated with both State and Central Government. This program will be implemented with the help of electronics and information technology department (DeitY). Digital India infrastructure will provide high speed secure internet, Governance and services on demand. All the services are available through online, so it increases the speed of work and reduces the time. It will provide digital literacy to all people in India and availability of resources and services in Indian languages. Digital India kicks new success every day, the whole country is witness to this fact. This campaign has been highly appreciated in both the villages and the cities. There are many successful stories of Digital India.

- ❖ This will make digital locker arrangements possible, which will result in reduction of paperwork by reducing the physical documents, as well as empowering e-sharing through registered archive.
- ❖ It is an effective online platform that can involve people in the governance system through various approaches such as "discussion, working, and distribution".

- ❖ This will ensure the achievement of various online goals by the government. Depositing your documents and certificates from anywhere will make it possible for people to reduce physical activity.
- ❖ The citizen can sign their documents online through e-signature structure.
- ❖ Through e-hospital, important healthcare services can be made easier, such as online registration, taking time to meet doctor, depositing fees, checking online, checking blood, etc.
- ❖ This benefit is available to the beneficiary through the National Scholarship Portal, through the submission of certificates, certification process, approval and disbursement of the earnings.
- ❖ This is a big platform that makes it easy for its citizens to effectively and efficient delivery of government and private services across the country.
- ❖ India Net Program (High Speed Digital Highway) will connect approximately 250,000 Gram Panchayats in the country. Also it will help in reducing the digital divide across socio-economic strata and increase learning & employment opportunities for rural youth.
- ❖ Broadband highway is used to handle all related issues related to connectivity. Broadband highway access to all cities, towns and villages will make available the availability of world-class service at one click of the mouse.



VII. CURRENT STATUS OF DIGITAL INDIA PROJECT

A. BharatNet: Aims to provide broadband access to 250,000 Gram Panchayats (GPs) to connect them with the state government through a network of Optical Fiber Cable.

- ❖ 144430 km of optic fiber has been laid till 2017.
- ❖ OFC connectivity to 62,943 Gram Panchayats (GPs) has been made.
- ❖ Initial target: Broadband to 150,000 GPs by Dec 2015. But revised the target: broadband to 100,000 Gram Panchayats (GPs) by March 2017.

B. Smart Cities: Government has planning to develop 109 smart cities (target revised from 100) by 2022. INR 5 billion allocated to every city over 5 years for this purpose.

- ❖ 60 cities have been chosen to be covered under the Smart Cities mission.
- ❖ Allocation of INR 32 billion is made in union budget 2016-17. Budget allocation of INR 70 billion done at the time of launch, but revised to INR 1.4 billion in the 2015-16 union budget due to non-deployment of funds.

C. Common Service Centres (CSCs): Developed CSCs centers through which e-governance and related services will be made available to villages.

- ❖ Over 170,000 CSCs are operational across India.
- ❖ 250000 Gram Panchayats to have one CSC each (at least).
- ❖ Village Level Entrepreneur (VLE) model being followed to empower locals; nearly 240,000 VLEs have been appointed.

D. Digitization of Post Offices: Under this project government plan to centralized data centers, networking of all post offices and enabling digital payments

- ❖ All 25,297 departmental post offices have been computerized.
- ❖ 238 million postal bank accounts have been digitized.
- ❖ 155,000 post offices (130,000 in rural areas) to be digitized by March 2017

E. Public Wi-Fi Hotspots: Aims to established public Wi-Fi hotspots in India to enable citizens to access government services without depending on mobile data

- ❖ India currently has over 31,000 Wi-Fi hotspots.
- ❖ Over 100 hotspots to be made operational at various railway stations by March 2017
- ❖ According to study India should have 8 million Wi-Fi hotspots to meet the global average of one hotspot for every 150 people.

F. DigiLocker

- ❖ With 3960083 registered users DigiLocker this service is available for all the citizens in India
- ❖ This App available to free download from playstore of android smartphone

G. Swachh Bharat Abhiyaan app

- ❖ 500,000 citizens already installed this app to promote cleanness and users are increasing very fast.

H. National Scholarships Portal: It is a one-stop-solution for the students to get benefits of all the scholarships provided by the Government of India

- ❖ Developed and deployed successfully for the benefits of students
- ❖ 12296926 registered students till 2017
- ❖ 1617084 universities/institutes registered on this portal.

I. **MyGov app:** This app is a platform to empower people to connect with the government & contribute toward good governance

- ❖ Service has been rolled out with more than 1000000 users are getting the benefits through this app

VIII. CHALLENGES IN GROWTH OF DIGITALISATION

Due to ambiguity and structural constraints in the policies, there are many challenges before the successful implementation of the Center's ambitious Digital India project. The biggest challenge facing the Digital India program is delay in structural development. It has been estimated in the report that India will need more than 8 million Wi-Fi hotspots for better internet connectivity, while till Jan. 2017 its availability is about 31000. Even today, most of the people of the country are illiterate, which is also an obstacle in the rise of Digital India. But despite such success, even today, digital India has many challenges.

A. Internet Speed

India's Internet Speed became a major obstacle for Digital India. There is a huge problem of internet speed in many parts of the country which is not allowing digital India to grow in those areas.

B. Lack number of Smartphone Users

Even today, the number of people using smartphones in the country is quite small. Mobile companies design smartphones with a variety of features, and the price is also based on the features, so buying a smartphone is still a dream for many people.

C. Cyber security

India's current information technology law is not so effective in curbing cyber-crime. In addition to the cloning of ATM cards, hacking of bank account, your data and confidential information often get complaints about access to hackers. So long as the Government will not be tough on cyber-crime, people will be able to get the same tricks from online transactions.

D. Network connectivity

21st Century India still lags behind in internet service. According to the latest data from the State of the Internet, India's position in the global ranking of the average Internet speed is 113th. The average Internet speed in India is 3.5MBPS, which is much less compared to other countries. In such a situation, due to repeated network connectivity failures or the use of the card, the server stagnation creates problems for the user.

E. Not having a bank account

Despite all the efforts of the government, even today a large population of the country has no bank account. There is only one person's account in a family. At the same time, there are four people in the family; even then online payment is done through a bank account.

F. Technical ignorance

There are also many people in this round of technology, who are not tech-friendly, Such people use mobile only for chat. Those people who have basic mobiles also do not understand the features of the smartphone. It is also very difficult for the elderly to pay through mobile or internet.

G. Problem of Electricity

The problem of electricity in the country is also a blockage in the success of Digital India. Without electricity internet, smartphone, POS machine, computers cannot be operated for a long time.

IX. CONCLUSION

A carefully associated India can help in enhancing social and monetary state of individuals through advancement of different stages which gives access to instruction, wellbeing and money related administrations offered by the legislature. It brings transparency and efficiency in the working system of government. The digitalization brings innovation, ease of working, new job opportunities and growth in the economy. Nonetheless, it is critical to take note of that ICT alone can't specifically prompt generally advancement of the country. The overall growth and development of economy can be achieved through supporting and improving factors such as literacy, basic infrastructure, overall business environment, regulatory environment, etc. Today, due to the Digital India campaign, the country has got a lot of benefits, such as the work of digitization due to digitization in many government offices has taken hold of the speed, the work is showing the wave of silence. However, there are some challenges for Digitalization in India. Factors such as slow internet service, lack of trust on digital transaction, poor infrastructure, increase cyber-crime, lack of knowledge & awareness in rural areas, dependency on cash transaction, are still hindering the way for growth in digitalization in India.

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**Ravi Kumar****Assistant Professor, S.S.N. College, University of Delhi.**