



Digitalization of Rural India: Digital Village

Nilambari Sanjekar¹ Shruti Kayal² K. Anupama³

^{1,2} Asst Professor of Commerce, Badruka College of Commerce and Arts

³ Associate Professor of English, Badruka College of Commerce and Arts

Corresponding Author: Nilambari Sanjekar

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Abstract:

In India, the digital revolution has opened up a lot of options. India has a relatively high rate of internet connection, which has led to the demand for making India digitally engaged. The Indian government is focusing on important initiatives including Made in India, Digital India, and Smart Cities. Although rural areas' internet penetration rate is rising, this rise is slower than that of urban areas. The goal of this essay is to explain the measures put forth by the Indian government to raise the degree of online self-efficacy among those living in rural areas. The study examines the Digital Village campaign and scheme, as well as its effects on locals after being implemented in a few communities. The statistical methods are utilized to interpret the data in this study, which is based on secondary data. To achieve balance between urban and rural India, there is a critical need to educate rural India about digitalization, and its success inspires the government to take the next step in advancing digitalization in rural India. In India, the digital revolution has opened up a lot of options. India has a relatively high rate of internet connection, which has led to the demand for making India digitally engaged. The Indian government is focusing on important initiatives including Made in India, Digital India, and Smart Cities. Although rural areas' internet penetration rate is rising, this rise is slower than that of urban areas. The goal of this essay is to explain the measures put forth by the Indian government to raise the degree of online self-efficacy among those living in rural areas. The study examines the Digital Village campaign and scheme, as well as its effects on locals after being implemented in a few communities. The statistical methods are utilized to interpret the data in this study, which is based on primary and secondary data. To achieve balance between urban and rural India, there is a critical need to educate rural India about digitalization, and its success inspires the government to take the next step in advancing digitalization in rural India.

Keywords: Digital village; Digital India; Internet; Smart City ; Online payment.

Introduction:

India's economy is booming. It used to be all about farming, but things have changed a lot. India has seen lots of new ideas and big changes in technology over the last ten years. The number of people in India went up by 18% every year in 2018 and should go up by 11% in 2019. Smartphones are really taking off in India.

India is one of the biggest and fastest-growing places for folks who shop online, with over 600 million internet users in 2019. Most of these came from big cities. But now, the government is trying to make sure rural areas also join the online. A study found that by March 2020, over 38% of internet users in India were from rural areas, up from around 32% in March 2017.

With the "Digital India" plan, the government kicked off "Pradhan Mantri Gramin Digital Saksharta Abhiyan" to help six crore people living in rural areas get better at using tech tools. These moves should help digital change grow all across rural India, especially in business and farming.

People use smartphones every day for different jobs. Using phones to log online has been a big help for

M-commerce growth in India, where people live all kinds of places.

Most people live out in the country. Since technology has changed, city life and country life are more different than before. Now there's this thing called digitalization that uses technology to make storing, sharing, and working with information cheaper. Lots of new tech helps businesses work better now too.

City life and country life are super different when it comes to how people live, learn, use tech tools, try new things, and make money grow. City folks know a lot about modern stuff and can do many things on the web without any trouble. People feel safe doing business online or moving money with internet banking. But it's not that easy for folks out in rural spots where using the internet isn't as common.

To help get everyone into doing stuff online together, the Indian government started big programs for rural areas too, like "Digital India Project." Prime Minister Narendra Modi launched this program on July 1st, 2015.

This plan wants to bring fast internet access to places without it yet, like small towns, by

connecting different programs like Made in India or Startup India.

A bunch of parts will get special help from "Digital India," like faster internet or making sure everyone knows how to do stuff online.

And there are these nine main areas for growth that Digital India wants to give a boost:

The plan includes various components like broadband highways, universal access to mobile connectivity, the public internet access program, e-government, e-Kranti, information for all, electronics manufacturing, IT for jobs, and early harvest programs. Each component focuses on different aspects to enhance digital infrastructure and accessibility in India. From improving broadband connectivity in rural and urban areas to promoting electronics manufacturing and providing IT training for job opportunities, the government aims to modernize government services and deliver efficient solutions across different sectors.

With a focus on transparency and citizen-centricity, the initiatives aim to simplify processes and make reliable data accessible to the people of India. The goal is to transform governance through technology by leveraging IT tools to streamline operations and enhance service delivery. This includes utilizing common service centers, post offices, and online platforms for a seamless user experience.

Overall, the plan emphasizes the importance of digital transformation in driving economic growth and creating job opportunities in the IT sector. By implementing short-term projects like mass messaging platforms and biometric attendance systems in government offices, the plan seeks to make immediate improvements in the digital ecosystem. Through strategic investments in technology and infrastructure, India aims to become a global leader in digital innovation and accessibility.

The Indian government's top project right now is the "Digital Village." This initiative aims to make several villages go digital and rely less on cash. The main aim is to make villages active online. All rural folks will learn to use digital, and local services will move online.

The Digital Village plan focuses on boosting digital technology's economic and technological feasibility in rural areas. CSC e-Governance Service India Ltd. is running these initiatives in rural India. They offer various services like solar power, education, healthcare, awareness programs, training, and skill development to make rural areas digitally active.

Review of Literatures:

1. Goswami, S (2016) in her article titled "**Digital Villages: The Future of Rural India,**" examines how digital technology may affect rural Indians' quality of life. According to the author, high-speed internet access, digital infrastructure, and a variety

of digital services are provided in digital villages, which have the potential to close the digital gap and spark a digital revolution in rural India.

2. ASSOCHAM-Deloitte (2016) wrote an article titled "**The Promise of Digital Village**" that explores the potential advantages of digital technology for rural communities in India. Mehta contends that by expanding access to information, healthcare, education, and financial services, the digital revolution has the ability to revolutionize rural India. Mehta opens the essay by describing the difficulties that rural India faces, such as its inadequate infrastructure, its constrained access to healthcare and education, and its low levels of economic development. The idea of the "digital village" is then introduced. According to him, this is "a town that is fully connected to the internet, has access to digital services and material, and is prepared with the requisite digital skills to use them."

3. H. Arakali (2019) in her article mentioned "**Digital villages to bridge India's rural-urban divide**" was authored by. In that, the idea of digital villages is discussed along with how they might help close the gap between rural and urban India. The article discusses the difficulties rural areas in India have in gaining access to technology and digital infrastructure, and it looks at how digital villages might be able to help. The article describes digital villages as fundamentally rural communities that have undergone a technological and digital infrastructure transformation. This includes setting up high-speed internet connectivity, utilizing digital payment methods, and putting e-governance initiatives into action. With the help of these digital villages, rural people would have access to the same possibilities and resources as urban ones.

Research gap for the study:- The available literature is limited to discuss the idea of an Indian digital village. Here, we focused on the initiatives taken by the Indian government to close the digital gap in the nation and ignite a digital revolution in rural areas. The government of India initiated the Digital India programme with the goal of transforming India into a knowledge-based society and economy.

Objective:

1. To study the comparison of digitalization of rural India.
2. To study the performance of digitalization of rural India.

Research Methodology

Secondary Data: - This paper has a conceptual nature for identifying the facts related to the subject under study. This paper utilized secondary data for understanding the facts, implementation and result of the Digital village scheme. Secondary data was taken from different journals and government websites for the study.

Proposed statistical Techniques: - Frequency secondary sources.
tables were used to collect and assess data from

Data Analysis and Interpretation:

Representation of the range of services offered to Rural India by CSC e-Governance Service India Ltd.

Sr.no	State	Solar Scheme	Education Schemes	Digital Health services	Skill Services	Financial awareness
1	Andaman Nicobar	8	140	17	2	1
2	Andhra Pradesh	112	3770	15600	115	31
3	Arunachal Pradesh	168	2905	24585	61	21
4	Assam	262	5005	39600	94	33
5	Bihar	304	5563	45600	81	39
6	Chhattisgarh	213	6363	32400	149	45
7	Dadar Nagar Haveli	8	140	261	3	1
8	Daman & Diu	16	280	1467	6	2
9	Delhi	0	0	0	0	0
10	Goa	16	224	2400	8	2
11	Gujarat	263	4950	39600	93	34
12	Haryana	184	3635	26282	61	23
13	Himachal Pradesh	96	1681	14057	39	13
14	Jammu & Kashmir	176	3620	24453	54	24
15	Jharkhand	196	3332	28761	74	27
16	Karnataka	232	4453	36000	80	32
17	Kerala	112	1961	16800	36	14
18	Lakshadweep	8	140	67	2	1
19	Madhya Pradesh	408	7175	61186	146	55
20	Maharashtra	294	5885	39598	121	45
21	Manipur	128	2800	18752	35	17
22	Meghalaya	88	1540	13111	24	11
23	Mizoram	64	1122	9600	18	8
24	Nagaland	88	1680	13113	23	11
25	Odisha	238	4580	35988	64	30
26	Puducherry	25	840	280	10	6
27	Punjab	192	2925	26392	71	26

28	Rajasthan	264	4702	39600	100	33
29	Sikkim	32	420	4799	10	4
30	Tamil Nadu	241	5117	38400	155	41
31	Telangana	238	3464	36000	73	32
32	Tripura	64	1075	9579	23	8
33	Uttar Pradesh	599	13226	90000	307	103
34	Uttarakhand	112	2101	15233	45	17
35	West Bengal	176	3526	26400	58	23

Interpretation:

The above table shows that Uttar Pradesh boast the highest numbers across the board! With 599 solar schemes, 13226 education schemes, a whopping 90000 digital health, 307 skill services, and 103 financial awareness instances, it's leading the pack. Madhya Pradesh is right on its tail with 408 solar schemes, 7175 education schemes, 61186 digital health services, 146 skill services, and 55

financial awareness efforts. Now, let's check out Rajasthan in third place with 264 solar schemes, 4702 education schemes, 39600 digital health services, 100 skill services, and 33 financial awareness programs. Coming in fourth is Gujarat with 263 solar schemes, 4950 education schemes, 39600 digital health services, 93 skill services, and 34 financial awareness projects. And last is Delhi with a charming zero in all categories.

Pradhan Mantri Jan - Dhan Yojana

(All figures in Crore)

Beneficiaries as on 22/02/2023

Bank Name / Type	Number of Beneficiaries at rural/semiurban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	No Of Rural-Urban Female Beneficiaries	Number of Total Beneficiaries	Deposits in Accounts(In Crore)	Number of Rupay Debit Cards issued to beneficiaries
Public Sector Banks	23.74	14.14	20.88	37.89	147593.14	28.12
Regional Rural Banks	7.71	1.25	5.17	8.95	36948.11	3.44
Private Sector Banks	0.69	0.67	0.73	1.36	5296.62	1.12
Grand Total	32.14	16.06	26.77	48.20	189837.87	32.68

The Pradhan Mantri Jan-Dhan Yojana (PMJDY) data shows beneficiaries in different bank types and locations. Public sector banks serve 23.74 crore beneficiaries in rural and semi urban areas, 14.14 crore in urban and metro areas, 7.71 crore in regional rural areas, and 0.69 crore in the private sector. The total beneficiaries are 48.20 crore. Public sector banks hold the highest deposits, followed by regional rural banks and private sector banks.

Findings and Conclusion:

It was discovered that Uttar Pradesh had embraced digitalization very strongly. Hence, in order to make the other states digitally literate and

achieve a balance between rural and urban India, the government should take initiatives to raise awareness of digitalization in other states. As rural areas in India are where most people live, it is necessary to provide rural areas with digital infrastructure. The ability to use the internet to process various services online will be very helpful to the locals. The digitalization of a village can boost the economy, raise living standards, make job easier, and enhance internet literacy. India's rural areas may communicate with the world's cities via the internet. For the farmers, the digitalization of the hamlet will be quite advantageous. Farmers may only access information on the internet regarding

their various difficulties relating to farming, cattle, crops, etc.

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