

E-GOVERNANCE INITIATIVES FOR RURAL DEVELOPMENT AND INCLUSIVE ECONOMIC GROWTH IN INDIA

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ABSTRACT

While economic growth and rising productivity are the major expected outcomes of digitalization, digital divides and related forms of exclusion and inequalities are commonly observed too. With a significant portion of its citizens residing in rural areas, the country recognizes the imperative to bridge the developmental gap between urban and rural landscapes. India, one of the largest economies in the world, with a remarkable pace of ICT diffusion, represents a relevant case to investigate the impacts of digitalization on economic development. National policies should therefore not only promote digitalization as such but also ensure its co-evolution and complementarity with a variety of other country-specific factors. The present study collects a series of novel contributions on this theme, studying the Indian experience in an international cross-country perspective. The paper presents background information on the Indian case, introduces the main themes on the relationships between ICTs, socio-economic development and digital divides and provides a summary and road map to the inclusive economic growth with E-Governance strategies. On the whole, the main message of the study is that the impact of ICTs is contingent upon other assets, capabilities and institutional conditions. Information and communication technologies (ICTs) provide new opportunities and new challenges for developing economies. ICT adoption, digitalization and automation provide formidable new opportunities in terms of increased efficiency and productivity, the creation of new services and occupations and increased connectivity among agents. However, the extent to which developing economies are able to reap these potential benefits is contingent on a set of other social, economic and institutional dimensions.

Keywords: Digital India, E-Governance, Inclusive Growth, Indian Economy.

INTRODUCTION

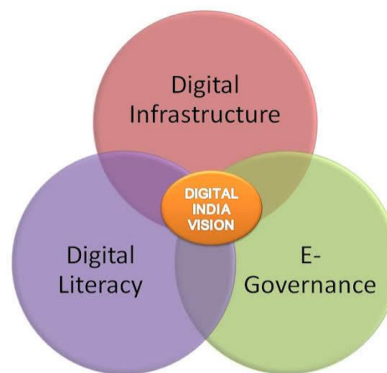
Rural development and e-governance stand as two pillars crucial for addressing the multifaceted challenges faced by the predominantly agrarian and geographically dispersed population of India. In this context, the integration of e-governance initiatives into rural development strategies emerges as a transformative force capable of fostering inclusive growth and ensuring that the benefits of technological advancements reach every corner of the nation. The Indian government has continuously rolled out schemes and programmes with a vision to address this aspect. However, the rapidly changing expectations have broadened the scope of digitisation. Although we have covered a lot of ground thus far, there is much more scope to explore and transform. The launch of the National E-Governance Plan in 2006 with 31 mission mode projects was one of the first few structured initiatives focused on making the government citizen centric. Since then, the programmes have transitioned from being focused on not only on service delivery but also the creation of a knowledge economy and a sustainable business ecosystem. The target group has widened and so have their expectations.

DIGITAL ECONOMY IN THE WORLD

The digital economy continues to evolve at breakneck speed, driven by the ability to collect, use and analyse massive amounts of machine-readable information (digital data) about practically everything. These digital data arise from the digital footprints of personal, social and business activities taking place on various digital platforms. Global Internet Protocol (IP) traffic, a proxy for data flows, grew from about 100 gigabytes (GB) per day in 1992 to more than 45,000 GB per second in 2017. And yet the world is only in the early days of the data-driven economy by 2024 global IP traffic is projected to reach 190,700 GB per second, fuelled by more and more people coming online for the first time and by the expansion of the Internet of Things (IOT).

DIGITAL ECONOMY IN INDIAN CONTEXT

The Digital India programme is a formalised initiative by the Government of India launched on 2 July 2015. The campaign envisages a complete digital transformation of society and the development of a knowledge economy. The programme has been structured into three vision areas and nine pillars. After restructuring and re-focussing, existing schemes and initiatives have been brought under each of these pillars.



METHODOLOGY OF THE STUDY

The present study is based on secondary data. Secondary data were collected from United Nation E-Government Survey 2018 and various reports of government of India and various magazines, newspapers, journals and so on. The relevant data from various departments of government of India portals have been compiled.

OBJECTIVES OF THE STUDY

1. To identify the initiatives of the Digital India.
2. To explore the strategies of E-Governance in the process of rural economic development.
3. To examine the performance of E-Governance towards inclusive economic growth.

DIGITAL PAYMENTS MODES IN INDIA

Digital payments are witnessing a massive upswing. India's digital economy has come a long way, and today multichannel delivery has become imperative for every business. The shift from a cash-based economy to a card-based and mobile transaction economy has been dramatic. According to NITI Aayog, the volume of digital transactions in 2016-17 touched 10.9 billion INR, registering a growth of about 55% over 2015-16. The corresponding growth rate in 2015-16 was 49.4%. There was an increase of 74% increase in digital payments acceptance infrastructure, with the number of point of sales (POS) devices jumping from 1.51 million in October 2016 to 2.62 million in April 2017. The payment protection insurance

(PPI) segment registered a spectacular growth of 162.5% in volume of transactions during 2016-17 as compared to 137.8% in 2015-16. In value terms, total digital payments touched 21,41,071 billion INR, registering a growth of 24.2% in 2016-17. The Immediate Payment Service (IMPS) segment has exhibited robust growth of 153.5% in 2016-17 in value terms. All modes of transfer like Real Time Gross Settlement (RTGS), National Electronics Funds Transfer (NEFT), debit cards, digital wallets and Unified Payments Interface (UPI) have shown positive growth from October 2016 to April 2017. RBI has granted 11 payment bank licences, 10 small finance bank licences (in 2015) and licences to 71 scheduled commercial banks (SCBs) to operate as payment banks. Payment banks are meant to provide basic banking benefits to the financially excluded citizens of India.

AADHAAR AND DBT

DBT Government of India website: <https://dbtbharat.gov.in/> (last accessed on 6 October 2018) the Jan Dhan, Aadhaar, Mobile (JAM) trinity encapsulates the government's strategy for inclusive economic growth. Aadhaar plays a pivotal role in this endeavour. Aadhaar's potential in benefit and service delivery is one such area, where it can be used effectively as a tool to foster inclusive economic growth. Aadhaar-enabled Direct Benefit Transfer (DBT) is a major E-Governance reform initiative to bring greater transparency and accountability in public service delivery. DBT, with Aadhaar at its core, encompasses subsidies and benefits that may be either in cash or kind as well as services. Through its authentication services (demographic/OTP based/biometric), Aadhaar provides for accurate and targeted beneficiary identification. Consequent benefits accrue both to citizens and government. A citizen, who is at the receiving end benefits from inclusion, reduced rent-seeking, ease of availing services and a robust ecosystem that serves to empower. From a governance perspective, beyond the obvious gains of transparency, accountability, reduced leakages and fraud, Aadhaar-enabled DBT allows for efficiency gains in scheme delivery and Realtime governance through connected systems. Beyond effective targeting, authentication and deduplication, Aadhaar-enabled DBT also seeks to transform the Indian financial landscape from one that is cash reliant to one that nurtures financial inclusion. With individuals seeding their Aadhaar numbers with their bank accounts, Aadhaar has emerged as a financial address by allowing for transfer of 'cash benefits' directly to beneficiaries' bank accounts without requiring their bank account numbers and IFS Codes. Further, it has paved the way for Aadhaar Enabled Payment Systems (AEPS) that seek to provide doorstep cash-in/cash-out services and electronic transfers using individual Aadhaar numbers. It facilitates inclusive growth by improving last mile delivery. DBT-GIS is an initiative of the Department of Financial Services that seeks to map and provide real-time information on this ecosystem of last mile delivery enablers and identify un-serviced areas. Further, DBT has provided impetus to the private sector to develop financial products and services by leveraging this ecosystem. In its present form, DBT has laid the foundation for creating an ecosystem which is not only technology-enabled but also collaborative. Under the aegis of the DBT Mission, DBT cells have been set up in all Central Ministries and state governments. This had led to the identification of over 500 schemes and services across over 60 Central Ministries and efforts are ongoing at the state and union territory (UT) level. The number of schemes monitored under DBT was initially 27, which has increased up to 160 in March 2024. Till March 2024, 2,12,671.36 crore INR has been disbursed to 55.7 crore beneficiaries. As per latest government figures, savings due to Direct Benefit Transfer (DBT) over the last three years have touched 80,000 crore INR as on 31 December 2023.

E-EDUCATION (SWAYAM AND MOOCS)

The Study of Webs of Active -Learning for Young Aspiring Minds (SWAYAM) project is aimed at providing learning opportunities to students anytime, anywhere and at any place, but within a structured curriculum. Thus, SWAYAM is unique because it consists of massive open online courses (MOOCs) in a controlled environment. Free of cost courses are available for all students from 9th standard to PhD. SWAYAM has been conceptualised as a comprehensive, multipronged, transformational project. Key aspects of this project include: The multilingual MOOC platform and its associated apps will enable students/learners to access the portal and discover their courses of choice, sign up (one-time), enroll in courses, learn through self-paced pedagogy, complete their course and finally go through the assessment cycle to achieve their credits. On completing a course, the portal will also allow the students to pay for the examination and generate a hall ticket. The portal will allow educators to sign up, create and manage courses, and upload course credits which can subsequently be either downloaded or printed by the student.

- (a) The Collaborative multi-stakeholder platform including students, educational institutions, universities, content developers, project Invigilators and national coordinators and other certification partners.
- (b) The Self-assisted pedagogy and learning methodologies.
- (c) National framework for education credit exchange based on certified curricula.
- (d) Industry demand driven availability of courses.

E-HEALTH: TRANSFORMATION IN THE HEALTH INDUSTRY

Technology can play a vital role in improving the way health services are delivered and how policy-related decisions are made. Globally, the healthcare sector is going through a fundamental shift with regard to how information is stored, shared and accessed, and in turn, how all these can change the way health services are rendered.

DIGITAL DEMOCRACY WITH 'MYGOV'

Citizens wanted to be a part of governance and share their inputs on matters related to policymaking. However, there was no medium for them to contribute to decision making as well as be a partner in governance. In the year 2014, MyGov, a unique citizen engagement and crowd sourcing platform, was launched to involve people in policy formulation and programme implementation. MyGov is an innovative platform to foster citizen and government partnership for driving inclusive growth of India. It leverages various engagement methodologies for soliciting citizens' opinion and deliberation on policy matters. The platform's engagement methodologies include tasks, discussions, quizzes, polls, surveys and blogs. MyGov enables ministries and departments to harness the knowledge and talent of citizens to not just refine policy documents but also seek creative inputs such as logos, mascots, videos and songs for upcoming projects or policies.

ADVANTAGES OF RURAL E-GOVERNANCE IN INDIA

Rural e-governance in India offers several advantages, contributing to the overall development and well-being of rural communities. Here are key advantages of implementing e-governance in rural areas:

1. **Transparency and Accountability:** E-governance enhances transparency by making information about government programs, policies, and expenditures readily accessible to the public. This transparency fosters accountability and reduces corruption.

2. **Skill Development and Employment Opportunities:** E-governance initiatives contribute to rural skill development and employment opportunities. Online job portals, skill training programs, and information on government employment schemes are made accessible to rural youth.
3. **Telemedicine and Healthcare Access:** Rural e-governance facilitates telemedicine services, bringing healthcare consultations and diagnostic services to remote areas. This improves healthcare access and enables timely medical consultations.
4. **Digital Literacy and Education:** E-governance promotes digital literacy in rural areas, providing access to educational resources, online learning platforms, and digital classrooms. This contributes to enhancing the quality of education in rural schools.
5. **Community Participation and Feedback:** Digital platforms encourage community participation through online forums, feedback mechanisms, and citizen engagement platforms. This allows rural residents to voice their opinions, provide feedback on government services, and participate in decision-making processes.
6. **Decentralized Governance (Panchayati Raj):** E-governance is integrated into Panchayati Raj Institutions (PRIs), enhancing local governance. This includes the digitization of land records, online grievance redressal systems, and transparent financial management at the grassroots level.
7. **Empowerment of Marginalized Groups:** E-governance can contribute to the empowerment of marginalized groups in rural areas by ensuring that they have equal access to government services and opportunities.
8. **Access to Services:** Rural e-governance provides easy and convenient access to government services for residents in remote and rural areas. This includes services related to healthcare, education, agriculture, social welfare, and public utilities.
9. **Efficiency and Reduced Bureaucratic Delays:** Digital platforms streamline government processes, reducing bureaucratic delays and inefficiencies. This leads to quicker service delivery and a more responsive e-governance system.

CONCLUSION

The success of Digital India will be a major factor in enhancing the country's economic growth by improving social and financial inclusiveness, citizen engagement, as well as efficiency and accountability in governance and delivery of services. The focus must be on bridging the divide between citizens and fostering connections by way of providing tailor-made services in an efficient manner. To realize the full potential of rural e-governance, concerted efforts are needed from policymakers, government agencies, local communities, and private sector stakeholders. Ongoing investments in digital infrastructure, comprehensive digital literacy programs, and region-specific customization of e-governance solutions will be critical. Additionally, a focus on participatory governance, community involvement, and the use of emerging technologies can further amplify the positive impact of e-governance in rural areas. The government must strive to fully embrace technology and re-invent the way it delivers services. Moreover, it is imperative for the government to bolster its capabilities and institutional capacities to optimise its return from ICT investments. The government has recognised the potential of data, the cloud and social technologies for bringing about a transformation in governance.

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