



Research Paper

## Rural India and Digitalization: Ways and Opportunities

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### ABSTRACT:

India is considered as one of the strongest emerging economies of the world. The efforts for making it as one of the most preferred country for business are rapidly being done by the government. Both the urban and rural areas are getting digital due to consistent efforts of the government for boosting the process of digitalization through various schemes, efforts and programmes. One such initiative making India as the most Digitalized economy of the world is Digital India programme. The country aims at reducing the digital divide between urban and rural sector and bringing especially the rural area in the front as a growth driver. The present paper attempts to analyze the various initiatives that have been taken so far for promoting Digitalization in the rural sector and few areas of focus for improvisation have been suggested for achieving full digitalization in the rural India.

**KEY WORDS:** Digitalization, Internet penetration, Villages, Digital literacy

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### I. INTRODUCTION:

With the growing number of mobile phone users, last mile internet penetration and the villages of the country getting smarter, the possibilities of India becoming one of the largest countries of the world having entirely digitalized villages are very high. In 2021-21 the number of internet users in India rose to 624 Million showing an increased percent of 8.5 as compared to the last year. According to IAMAI KantarICUBE 2020 Report, India is likely to have 900 million active Internet users by 2025 as against around 622 million as of 2020, registering a growth of about 45% in the next five years.

India, because of this surge in internet users is becoming a one of the most preferred market for the digital service provider companies and Other Fintech Companies also. The increasing number of internet users includes both the users from urban as well as rural areas of the country. This increased number is the result of the both the need of the hour to go for digital as well as the various initiatives and efforts that have been taken by the government to promote digitalization. Another reason is the increasing number of digital platforms catering to the need of the people with providing ease of doing all the work with just one click.

The rural sector of our country continues to contribute a good percentage in the growth and GDP of our country. With about 64.8 percent of population living in rural areas of the country despite high urbanization for employment and other reasons, the rural India still need improvisation to a large extent in terms of infrastructure and digital connectivity. It can be witnessed from several reports that talk about the digital divide in India. As per the Report of TRAI, 2020, the Total Internet Subscribers per 100 population stood at 57.29, out of which the Urban Internet Subscribers per 100 population was 101.74 and Rural Internet Subscribers per 100 population stood at 33.99. Even though the increasing numbers as per various reports, a lot needs to be done to ensure last mile internet connectivity and making the whole India digitalized.

The present paper is an attempt to analyze the various initiatives for ensuring cent percent digitalization in India and to find out the areas of improvement to pave the way forward.

### Objectives of the study:

- To assess the various initiatives taken by the government in promoting digitalization
- To offer suggestions in the form of areas that needs to be focused upon.

## **II. METHODOLOGY:**

The present study is analytical in nature. The data for the study has been collected from various published sources including the reports, articles and websites. An attempt has been made to analyze the various measures undertaken making use of the available data through these published sources.

### **Various initiatives taken by Government to promote digitalization**

The Government has taken several initiatives for promoting the digitalization in the country in terms of infrastructure improvement, access and governance, digital literacy and many more. A few of the initiatives undertaken particularly for the rural India have been discussed here:

#### **For enhancing Digital literacy**

- **Pradhan Mantri Digital Saksharta Abhiyaan:** It is a scheme focusing on reducing the digital divide in the country with the aim of making 6 crore people digitally literate living in the rural areas of the country. Under the scheme training is provided to digitally empower the registered candidates. So far about 41241397 trainings have been completed under the scheme and 30503455 certified students are there who have attained the training certificate after successful completion of the training. It has a huge network of the training centers across country also to ensure providing of digital literacy to the people of rural India.

#### **For improving Digital Infrastructure**

The government has taken several initiatives to improve the digital infrastructure in the country particularly in the rural areas of the country. One such initiative is the DIGITAL INDIA Programme. It is a programme that aims at empowering rural India by providing high-speed internet networks. Under the scheme the following initiatives have been taken:

- **Bharat Net Project:** It aims at providing broad band access to all 2,50,000 gram panchayats in the country through optical fiber cable and more than 1.35 Lakh gram panchayats have been covered under Bharat Net Programme.
- **Common Service centers:** they are the service centers to provide large variety of e-services through a single delivery platform. It aims at covering all 2,50,000 gram panchayats by having one Common service centre in each Gram Panchayat making it a total of 2,50,000 Common Service centers across the country. It also includes digitization of post offices and converting them in multi service centers.
- **Universal access to mobile connectivity:** It aims at enhancing mobile coverage in all the uncovered villages of the country. This will focus on covering about 55619 villages in the country that do not have good mobile coverage even those villages that are located in farthest areas or hilly areas of the country that were still deprived of the mobile connectivity.

#### **Concept of Digital village:**

It is also an initiative under Digital India programme under which few villages of the country will be identified and the villages will be transformed into digitally active villages where all the routine work will be done digitally by the villagers. It will help in making the villages smarter at par with the developed cities and towns of the country and making them digitally more engaged. Under the initiative the CSC e-governance services India Ltd has become the part of the initiative and is working on making the Villages of our country 'Digital' by providing them services related to the initiative ranging from Solar Power, skill development, awareness campaign, Education and training etc.

#### **Achievements of Digital India Campaign**

The result of the efforts of the government in enhancing the Digitalization can be seen from the below mentioned points:

- About 3.76 lakh common service centers have been established in the villages providing various digital services.
- There is an increase in the number of internet users in the rural areas of the country and is expected to rise continuously.
- PMGDISHA has trained about 2.21 crore beneficiaries with its large network of training centers across the country.
- There is a rapid increase in the number of digital transactions in the past few years that includes a share of rural India also.
- The education sector is also witnessing a continuous improvement because of the delivery of educational matter to the rural children through various on-line platforms thus ensuring a regular learning by the children from various experts of the field.

### **Focus areas of improvement**

The initiative even though has seen success to a great extent but still there are certain areas where, there is a need for improvement so that the aim of making rural India totally digital could be achieved. The following are the areas which need concern of the implementing agencies for making it effective:

#### **Strong network:**

As regular internet connectivity is the base on which the digitalization depends largely. The service providers need to ensure that there is regular network in the rural areas with proper maintenance services

#### **Affordability:**

The data service providers are continuously working on bringing affordable data plans that suits to the need of all type of customers but we know that there is still a lot of income disparity which calls for thinking about bringing those also in the scope of digitalization that are not able to fulfill their basic necessities even. It would require increasing the job opportunities in the rural areas itself for the marginalized section so that they also are brought under it.

#### **Security:**

The digital literacy is the utmost requirement for it as because the rural consumer needs to be digitally aware so that it does not get affected by it. This requires a strong security system from the part of service providers and a strong cyber security system also.

#### **Electrification:**

For using any internet device there is need for proper facility of electricity. Most of the villages of our country despite full electrification still face hurdle in getting proper electricity. This need to be ensured that proper availability of electricity is must for achieving the goals of Digital India Campaign.

#### **Encouragement to more Tech based businesses:**

The government has taken measures for encouraging the tech based startups and businesses and a large number of tech based companies and businesses are operating in India but this needs to be done at massive level so that we are in a position to deliver quality services to people with latest facilities in the field of technology through domestic service providers and reducing our dependence on others.

#### **Encouragement to domestic Fintech companies to come up with user friendly services:**

A large number of Fintech companies are operating but there is a need to encourage Fintech companies to provide range of services that suits to the need of the rural customers and are easy to use for them

#### **Complete Digital literacy:**

The digital literacy drive needs to be taken at massive level so that people in the rural India are in a position to make use of the technology in an easy manner.

### **III. CONCLUSION:**

The country's development largely depends upon the development of the rural sector of the country. The rural sector has immense potential for contributing to the overall growth of the nation and this requires reducing the urban-rural gap by making provision of availability of all amenities in the rural areas also so that they can be contributor to the growth of the nation. The digitalization has emerged as a new driver of growth as it reduces cost and quick in terms of access. India can take advantage of the momentum and can rank as the most digitalized economy of the world. This requires continuous review of the efforts, adoption of lessons from the other digital economies of the world, boost to tech based businesses, Fintech companies delivering services that suits the need of rural consumers, robust regulatory system to ensure data security and above all public-private partnership to ensure a proper coordination amongst the efforts of both the Government as well as Private service providers in it.

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