ISSN No. 0976 2701
UGC Approved Journal
Journal No. 64282

Vol. 18- No. 2
July - December, 2018

SOUTH ASIAN JOURNAL OF PARTICIPATIVE DEVELOPMENT

A Special Issue on 'Digital Empowerment For Inclusive Growth And Sustainable Development'

Centre for Social Research
& Development, Pune

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A Special Issue on

Digital Empowerment For Inclusive Growth And Sustainable Development

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Keshava,
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TU:VCPS:2017-18-203 14.03.2018

MESSAGE

Digital literacy is a tool for social inclusion. It pays special attention not only to technology skills training but also the opportunities offered by information and communication technologies (ICT) for improving people's standard of life, and generating scenarios and synergies that help to create social networks. Application of digital technology leads to digital literacy. To achieve this collectives have been identified that are either at risk or already in a situation of social exclusion, and different training programmes in the use of ICT for these people analysed. The internet and digital technologies can boost economic, social and political development, including by vastly expanding the capacity of individuals to enjoy their fundamental rights which is key to empowering human beings.

I am happy to note that the Department of Studies and Research in Social Work; Department of Studies and Research in Library and Information Science; Department of Studies and Research in Economics and Department of Studies and Research in Political Science are organising a two day national conference on 'Digital Empowerment for Inclusive Growth and Sustainable Development'. I wish the events a grand success and complement the Departments for its efforts in organizing this august event.

(Prof. Jayasheela)

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MESSAGE

Our day-to-day lives are becoming more and more dependent on digital technologies. Life without a computer, a tablet or a mobile phone has become unimaginable to many, and more people than ever have access to the internet. Today, the web has 2.4 billion users worldwide. The web has transformed almost every aspect of public, private and work life. It has underpinned our new economy; from changing the way every workplace communicates to creating entire new industries. It is reshaping government through improved public services and improving transparency through open data through e-governance for sustainable development. Information communication technology laid the pave for digital India and inclusive growth.

The emergence of digital world is creating vast and new opportunities for exchange and cooperation. Digital technologies now underpin effective participation in key areas of life and work. In addition to technology access the skills and competencies needed to make use of digital technology and benefit from its growing power and functionality have never been more essential.

It is heartening to know that, the Department of Studies and Research in Social Work; Department of Studies and Research in Library and Information Science; Department of Studies and Research in Economics and Department of Studies and Research in Political Science are organizing a two day national conference on 'Digital Empowerment for Inclusive Growth and Sustainable Development'. I wish the events a grand success and complement the Departments for its efforts in organizing this august event.

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PARTICIPATIVE DEVELOPMENT

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Editorial

In India, the urban-rural divide is in terms of levels of income, expenditure, literacy, standard of living, access to basic facilities, technology and infrastructure. The existing infrastructure in India is inadequate to connect rural areas, and therefore, the country worries about the rapid advances being made in Information and Communication Technology (ICT) that is widening the gap between the privileged urban population and the under privileged rural populace.The existing infrastructure in the country results in an unequal flow of communication between people.

In India, ICT penetration fails to reach the most vulnerable and disadvantaged across the nation. Taking these factors into consideration, in recent years, the Indian Government has launched the 'Digital India' programme to address the digital divide existing in the country and to make digitalization affordable and multilingual, to bring about digital empowerment and inclusive development.

Increased Internet penetration in urban as well as rural areas across the country is an imperative. It will help India to connect to its vast population, bringing even those in the hinterlands to the mainstream and work towards effective governance and help in areas like agriculture, education, health, banking and insurance.

Realizing the significance of Digital Empowerment for inclusive growth, the present conference is being organised on the theme "Digital Empowerment for Inclusive Growth and Sustainable Development". The subthemes of the conference are sustainable development goals, e-governance, digital empowerment for rural community, digital literacy, ICT for sustainable development, digital learning etc. It is hoped that the articles published in this volume will be more helpful to the students, research scholars, faculty members.

Ramesh B
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Guest Editors

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ISSN No. 0976 2701
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Digital Empowerment for Inclusive Growth & Sustainable Development

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Abstract

Making one person in every family digitally literate is one of the integral components of the prime minister's vision of "digital india" for which the indian government has formulated to impart digital literacy training to citizens across india……! Digital literacy is one of the parameters of socio-economic development of a nation. The initiatives of the Government of India to make the country digitally literate is highly commendable. The National Digital Literacy Mission and there after the Prime Minister's Rural Digital Saksharata Abhiyan are the two important constructive efforts to make India digitally literate. No doubt there are few impediments in attaining this goal, but this is a need of the day.

The present paper makes an attempt to elaborate the digital literacy programs in India and to focus on the reality of the Indian digital literacy. Further it is also attempted to explain the concepts of inclusive growth and sustainable development through the digital literacy. The paper concludes that the country should be ready to accept the challenges that are there on the road map of digital literacy.

Key words: *Digital literacy, Inclusive growth, Sustainable Development, Govt Initiatives, Empowerment.*

Introduction

The need for digital literacy in a country as populous and diverse as India is critical. If it is used for education, health care, citizen services, financial services, or any other basic need, technology and connectivity, it can make a huge difference to the socio-economic levels of a community, and ultimately to the country, since true progress comes from inclusive growth. Digital Literacy plays a vital role in e-services like e-commerce, e-governance e-panchayat, e-learning, etc. In current scenario, technology is becoming an inevitable part of our daily life, be it using mobile phones, drawing cash from ATM machines, booking a railway ticket etc. Hence, there is a need that every individual in the country must be equipped with necessary skills so as to use the technology with responsibility. The definition of who is considered a literate or educated has evolved over time and it is not complete without Digital Literacy. Digital Literacy, according to

the popular definition is the ability to locate, organize, understand, evaluate, and create information using digital technology.

In a country with more than 6,50,000 villages, where more than half of its population live in rural areas and villages. Most are remote and too isolated to benefit from the country's impressive economic progress. Yet there's a growing desire among people in rural India to be part of the modern Digital India. But the last-mile delivery has always been a challenge for India due to low technology literacy among the rural citizens.

Key Concepts of Inclusive Growth and Sustainable Development:

Inclusive growth means economic **growth** that creates employment opportunities and helps in reducing poverty. It means having access to essential services in health and education by the poor. It includes providing equality of opportunity, empowering people through education and skill development. **Inclusive growth** simply means the **growth** or progress of a country such that each and every citizen benefits from the **growth**. **Exclusive growth** on the other hand leaves a sizeable lot of population deprived of the fruits of **growth**. Inclusiveness refers to equality of opportunity in terms of access to markets, resources.

The goal of **inclusive economy** is to prevent social exclusion. **Inclusive economy** means creating more sustainable and **inclusive** societies that aim at including all members of society in the **growth** process itself instead of distributing wealth among them after periods of steep **growth**. How to define **inclusive development**? **Inclusive development** consists of ensuring that all marginalized and excluded groups are stakeholders in **development** processes. UNDP maintains that many groups are excluded from **development** because of their gender, ethnicity, age, sexual orientation, disability or poverty.

The **Inclusive Development Index** shifts the evidence of a nation's economic health from gross domestic product to living standards. GDP, a commonly used economic measure, is good (though increasingly less good) at tracking overall wealth creation but fails to capture how that wealth is distributed. **Sustainable** economic **growth** requires **inclusive growth**. Maintaining this is sometimes difficult because economic **growth** may give rise to negative externalities, such as a rise in corruption, which is a major problem in developing countries.

Concept of Inclusive Growth for Sustainable Development:

Inclusive growth is a concept which advances economic opportunities for economic participants during the process of economic growth, with the benefits reaped by all sections of society. Further, inclusive growth implies links between the macroeconomic and microeconomic determinants of the economy and economic growth. Microeconomic dimensions emphasize the structural transformation and dimension, while macroeconomic dimensions refer to changes in economic aggregation such as Gross Domestic Product (GDP) and Gross Net Product (GNP).

Inclusive growth means making sure that everyone is included in growth, irrespective of their economic class, gender, sex, disability or religion. It takes a long term perspective

for development. Sustainable economic development requires inclusive growth. The World Commission on Environment and Development in its Report: Our Common Feature has defined sustainable development as that which meets the needs of the present without compromising the ability of future generations to meet their own needs. The concept gained importance when it was realized that the fruits of development are not equitably distributed. The same trend is observed at the international level, where there is concern about inequalities and exclusion.

Inclusive growth indicators are a set of 35 indicators which include:

1. Poverty and Inequality;
2. Economic growth and employment;
3. Key infrastructure endowments;
4. Access to education and health;
5. Access to better infrastructure utilities and services;
6. Gender equality and opportunity;
7. Social safety nets; and
8. Good governance and institutions.

To quote the Ex- Chairman of the Planning Commission Shri Montek Singh Ahluwalia "Inclusive growth is achieving a growth process in which people in different walks of life feel that they too benefit significantly from the process".

Digital Empowerment Programmes:

Prime Minister Narendra Modi launched Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) at Gandhinagar in Gujarat. PMGDISHA is expected to make 6 crore rural households digitally literate by March 2019, making it one of the largest digital literacy programmes in the world. It is expected to reach around 40% rural households in country by March 2019. Under it, people in rural area will be trained to operate a computer, tablet, smart phones, etc and how to access the Internet, government services, undertake digital payment, compose e-mails, etc. The marginalized sections of society like SCs/STs, Minorities, BPL families, differently-abled (divyangs) all will be a part of this scheme.

National Digital Literacy Mission:

National Digital Literacy Mission Programme is a dynamic and integrated platform of digital literacy awareness, education and capacity programmes that will help rural communities to take lead in the global digital economy and help them in maintaining the competitiveness and also shape a technologically empowered society. NDLM is an effort to complement the objectives of National Optic Fibre Netowrk (NOFN) plan to transform one from each household as digitally literate. Under NDLM, we pledge to work with multi-stakeholder to Digitally Literate at least One adult from each of 147 million rural

household of India.

DLM will be an ecosystem of digital literacy awareness, education and training that will help India take a lead in the global digital economy and help us maintain the competitiveness and also shape a technologically empowered society. DLM is an effort to extend NOFN objectives to empower rural citizens by making them digitally literate.

Vision:

The vision of Digital Literacy Mission (DLM) is to create multi-stakeholder, consortium and work with government and their various schemes and agendas to showcase in some of those panchayats constituencies that how making them digitally literate can change the scenario of governance, empowerment, social inclusion, educational approach and employment.

Objective:

The objective is to make one person from every family digitally literate. It had an initial target of providing digital literacy to 5.25 million people, with focus on grassroots level government employees, such as Anganwadi workers (community health workers focusing on mother and child care) and authorized ration dealers (subsidized public distribution system of staple food grains).The initial targest has already been achieved according to the NDLM website. Currently, the numbers displayed are 10 million enrollments, 8.27 million trained candidates and 5.4 million certified candidates. This new scheme, PMGDISHA, appears to the next stage in improving digital literacy.

Why NDLM?

- To empower rural communities with capacity building & training programmes and make them digitally literate
- To facilitate deployment of rural citizen services through digital means
- To create a digital data house at every rural community level to make them economically viable
- To generate social, cultural and economic advantages for rural communities with two information and content gateway

Digital India:

Digital India is a campaign launched by the Government of India to ensure that Government services are made available to citizens electronically by improved online infrastructure and by increasing Internet connectivity or by making the country digitally empowered in the field of technology. The initiative includes plans to connect rural areas with high-speed internet networks. Digital India consists of three core components, (a) development of secure and stable digital infrastructure, (b) delivering government services digitally, and (c) universal digital literacy. Launched on 1 July 2015 by Prime Minister Narendra Modi, it is both enabler and beneficiary of other key Government of India schemes, such as BharatNet, Make in India, Startup India and Standup India, Industrial

corridors, Bharatmala, Sagarmala, Dedicated Freight Corridors and UDAN-RCS.

The vision of Digital India programme is inclusive growth in areas of electronic services, products, manufacturing and job opportunities etc. and it is centred on three key areas – Digital Infrastructure as a Utility to Every Citizen, Governance & Services on Demand and Digital Empowerment of Citizens.

Digital India Initiatives:

The Government of India entity Bharat Broadband Network Limited (BBNL) which executes the BharatNet project will be the custodian of Digital India (DI) project. BharatNet will connect all the 625,000 villages of India by December 2018.

Focus areas: The Government of India specifically targets nine 'Pillars of the Digital India' as follows:

1. Broadband Highway
2. Universal Access to Mobile connectivity
3. Public Internet Access Programme
4. E-Governance, reforming Government through Technology
5. E-Kranti, electronic delivery of services
6. Information for All
7. Electronics Manufacturing
8. IT for Jobs
9. Early Harvest Programmes

Implementation:

New digital services: Some of the facilities which will be provided through this initiative are Digital Locker, e-education, e-health, e-sign and national scholarship portal. As the part of Digital India, Indian government planned to launch Botnet cleaning centers.

National e-Governance Plan aimed at bringing all the front-end government services online.

MyGov.in is a platform to share inputs and ideas on matters of policy and governance. [10] It is a platform for citizen engagement in governance, through a "Discuss", "Do" and "Disseminate" approach.

UMANG (Unified Mobile Application for New-age Governance) is a Government of India all-in-one single unified secure multi-channel multi-platform multi-lingual multi-service freeware mobile app for accessing over 1,200 central and state government services in multiple Indian languages over Android, iOS, Windows and USSD (feature phone) devices, including services such as AADHAR, DigiLocker, Bharat Bill Payment System, PAN, EPFO services, PMKVY services, AICTE, CBSE, tax and fee or utilities bills payments, education, job search, tax, business, health, agriculture, travel, Indian railway

tickets bookings, birth certificates, e-District, e-Panchayat, police clearance, passport, other utility services from private companies and much more.

eSign framework allows citizens to digitally sign a document online using Aadhaar authentication.

Swachh Bharat Mission (SBM) Mobile app is being used by people and Government organisations for achieving the goals of Swachh Bharat Mission.

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

National Scholarship Portal is a one step solution for end to end scholarship process right from submission of student application, verification, sanction and disbursal to end beneficiary for all the scholarships provided by the Government of India.

Digital attendence: The "attendance.gov.in" is a website, launched by PM Narendra Modi on 1 July 2015[3] to keep a record of the attendance of Government employees on a real-time basis.[12] This initiative started with implementation of a common Biometric Attendance System (BAS) in the central government offices located in Delhi.

Blackmoney eradication: The 2016 Union budget of India announced 11 technology initiatives including the use of data analytics to nab tax evaders, creating a substantial opportunity for IT companies to build out the systems that will be required. Digital Literacy mission will cover six crore rural households. It is planned to connect 550 farmer markets in the country through the use of technology.

Facilities to Digitally Empower Citizens:

- **Digital Locker** facility will help citizens to digitally store their important documents like PAN card, passport, mark sheets and degree certificates. Digital Locker will provide secure access to Government issued documents. It uses authenticity services provided by Aadhaar. It is aimed at eliminating the use of physical documents and enables the sharing of verified electronic documents across government agencies. Three key stakeholders of DigiLocker are Citizen, Issuer and requester.
- **BPO and job growth:** The government is planning to create 28,000 seats of BPOs in various states and set up at least one Common Service Centre in each of the gram panchayats in the state.
- **e-Sampark** Vernacular email service: Out of 10% English speaking Indians, only 2% reside in rural areas. Rest everyone depends on their vernacular language for all living their lives. However, as of now, email addresses can only be created in English language. To connect rural India with the Digital India, the Government of India impelled email services provider giants including Gmail, office and Rediff to provide the email address in regional Languages. The email provider companies have shown positive sign and is working in the same process. An Indian based company, Data Xgen Technologies Pvt Ltd, has launched world's first free linguistic email address

under the name 'DATAMAIL' which allows creating email ids in 8 Indian languages, English; and 3 foreign languages – Arabic, Russian and Chinese. Over the period of time the email service in 22 languages will be offered by Data XGen Technologies.

Training:

Pradhan Mantri Gramin Digital Saksharta Abhiyan is being executed by PMGDisha with an outlay of Rs 2,351.38 crore with the objective of making 6 crore rural households digitally literate by March 2019. Pradhan Mantri Gramin Digital Saksharta Abhiyan (abbreviated as PMGDisha) is an initiative under Digital India program, approved by The Union Cabinet chaired by the PM Narendra Modi. The main objective of the Pradhan Mantri Gramin Digital Saksharta Abhiyanvis to make 6 Crore people in rural areas, across India, digitally literate, reaching to around 40% of rural households by covering one member from every eligible household.

The Digital Reality:

In India, across over 6,50,000 villages and 2,50,000 panchayats represented by 3 million panchayat members. Approx 40% population is living below poverty line, illiteracy rate is more than 25-30% and digital literacy is almost no-existent among more than 90% of India's population.

While the country boasts the world's second fastest-growing mobile market, it is lagging behind when it comes to internet connectivity. Connecting the community and its members to the world through the Internet is becoming increasingly essential for community vitality for the development and social progress in recent years.

According to the IAMAI report, there were about 30,000,000 internet users in rural India in December 2011. The 50 per cent spike leading to the expected 45,000,000 by December 2012 is primarily driven by mobile internet access, community centers and cyber cafes. However, within rural communities, the task to empower using ICT can still be challenging, but many of us have been dedicating time and energies to empower trouble torn community.

As per the 71st National Sample Survey Organization (NSSO) Survey on Education 2014, only 6% of the total 16.85 crore rural households have a computer. It highlights that more than 15 crore rural households i.e. 94% do not have computers. Besides, significant numbers of these households are likely to be digitally illiterate.

Several academic scholars have critiqued ICTs in development. Some take issue with technological determinism, the notion that ICTs are a sure-fire antidote to the world's problems. Instead, governments must adjust solutions to the specific political and social context of their nation. Others note that technology amplifies underlying institutional forces, so technology must be accompanied by significant changes in policy and institutions in order to have meaningful impact.

It is being thought that there needs to be more research on the actual worth of these multi million dollar government and ICT for development projects. For the most part, the technological revolution in India has benefited the already privileged sectors of Indians.

It is also difficult to scale up initiatives to affect all Indians, and fundamental attitudinal and institutional change is still an issue. While much ICT research has been conducted in Kerala, Andhra Pradesh, and Gujarat, poorer states such as Bihar and Orissa are rarely mentioned.

Future of Inclusive Growth in India

India has the making of being a leading economy in the near future while simultaneously possessing that opportunity to make that growth inclusive. This requires purposive planning on one hand and hard work from different strata of society on the other. One can mention the following steps which can foster inclusive growth.

1. Improvement in agricultural productivity:

The point to be remembered is that in spite of massive industrialization, agriculture forms the backbone of our economy, as almost 50% of the population is employed in that sector. Improved agricultural productivity and use of better techniques of production will improve the family income for this vast majority. One can cite the example of Punjab and Haryana, the two richest states in India who are agricultural in nature.

2. Better infrastructure in the countryside:

This would imply better rural connectivity, regular water and power supply, extension of financial services and greater investment in irrigation. This could help tackle rural poverty in a better way and pave the way for prosperity.

3. Better governance in the country:

India is a mixed economy and the government still plays a major role in key sectors like power, water, transportation, and health services. These fields need to be given more attention if we want to ensure human development with economic growth. The need arises for Public Private Partnership. The latter can be given more social responsibility so as to contribute towards making growth more inclusive. In fact most private enterprises are emphasizing Corporate Social Responsibility.

4. Need for improving the quality of higher education:

Indian system of higher education ranks third in the world in terms of enrolment. While the system has made rapid strides in terms of quantity the same is not true of quality imparted. Several factors mar our system such as paucity of funds, high dropout rates, poor infrastructure, dichotomy in the quality of institutions etc. The problem is grave in the rural sector. As mentioned earlier, human development, is one crucial ingredient which can pave the way for inclusive growth.

5. The success of the telecommunication field has to be reproduced in other areas. India unfortunately has a massive parallel economy (black money) which has to be tackled on an urgent basis, and funds have to be diverted to the social sectors.

Conclusion:

The dream of digital literacy in India is of course a welcoming fact. We need to

compete with the world if at all we dream to be a super power in the world. The initiatives of the Government of India are most welcome. The new scheme launched by the government is an effort and a mission towards achieving digital literacy. This scheme known as Prime Minister's Rural Digital Sakshrata Abhiyan, if implemented properly, will help India go digital. Lack of infrastructure and the inadequate finance are the two major limitations of this scheme. Most of the good schemes launched by the governments miserably failed because of these limitations. It is hence need to be taken as a challenge.

A large size of illiteracy, sheer poverty, lack of infrastructure, inadequate finance, lack of technically trained man power, and inadequate monitoring system are few more but important aspects to be thought of in this context. If these are not addressed properly, the dream will turn into nightmare!

To make digital literacy truly inclusive leading to sustainable development there is a great need to focus on the marginalized and volunerable groups such as the women, the differently abled, Scheduled Castes, Scheduled Tribes, OBCs, Rural Population, Slum Dwellers, Prisoners, Elderly etc.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

E-GOVERNANCE IN INDIA: ITS PLUSES AND FLAWS

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Abstract

Electronic Governance in an important tool in the 21st century for the exchange of administrative functions both in public and private sector. It is the communication between government to citizen, government to business, government to government and government to employees for the delivery of government services. Today, the services, exchange of ideas, business transactions all take place through E-governance. The work done here is easy, economic, time saving and quick in all spheres. Nowadays all governmental and non-governmental sectors are using electronic media for its job application, new policy making, announcement of notification and result sharing etc., are maintained well. Transparency is the key idea of e-governance with which one can easily access to the minimum governmental information available.There are multiple reasons to praise E-Governance. In all aspects of daily administration electronic medium is an aid when compare to other means of communication and administration. Nevertheless, it is with some flaws when we see in Indian context. The main reason for its flaw is the lack of knowledge among masses except educated people. One of the features of Indian economy is illiteracy. So most of the citizens could not able to understand the access of E-governance, many lack the knowledge of reading and understanding and even lack of knowledge of English is also another major problem. Because the main medium of E-governance is English, majority fail in this. However E- governance is playing a pivotal role in transparent administration.

Key words: *E-governance; Government; Administration; Electronic; Communication.*

Introduction

E-Governance is implemented by government in almost every field. From urban states to rural areas and from politics to teaching-Governance has spread its root everywhere. Either its public or private sector, common man or businessman all is largelydependent on e-governance.

E-Governance is nothing but use of internet technology as a platform for exchangingInformation, providing services and transacting with citizens, businesses, and otherarms of government. E-Governance provides a sound strategy to strengthen

overallGovernance. It can not only improve accountability, transparency and efficiency of government processes, but also facilitate sustainable and inclusive growth. E-Governancealso provides a mechanism of direct delivery of public services to themarginal segments of the society in the remotest corners, without having to deal withintermediaries.

With the onset of information revolution, many developing countries have looked at IT as a possible new tool to solve age-old problems of poverty, bad governance, and sluggish economic growth. While the developed countries have been able to benefit greatly from the wide use of IT, many developing countries are still grasping to make sense of how IT fits into their problems. The trend is true in the case of e-Governance also. In every developing country, e-Governance has been talked about a lot, some government offices have even taken innovative steps towards certain e-Government projects. Since this is a new concept for government officials who are used to familiar methods of work, the growth of e-Governance is met with resistance and fear, among other infrastructural problems. But the good news is that the government is taking e-Governance very seriously. It has put great emphasis on identifying challenges in the implementation of nation-wide e-Governance and on initiating pilot projects in various sectors of the government.

But the fact in India is that there is less accessibility of use of e-governance by the people due to less knowledge among the masses and in rural areas use of computers is less and some agencies are working behalf of the people which directly people cannot access. There is less power supply in rural areas therefor it is not 24 hour service but lesser use of e-governance can be seen. However Indian government is bringing many projects in supply of e-services to all people including urban and rural areas.

OBJECTIVES

- ✓ To study about the functioning of E-governance particularly in India
- ✓ To know more about the uses of IT in all spheres of human life
- ✓ To compare the e-governance in urban and rural areas
- ✓ To deal with pluses and flaws of E-governance in India
- ✓ To suggest proper measures in improving supply of services in E-governance

PLUSES OF E-GOVERNANCE

Benefits from successful implementation of e-Governance are numerous. It is no longer a matter of debate whether citizens will be adequately benefited or not through e-Governance. The countries that have been able to fruitfully implement e-Governance are now able to reap these benefits. However, more and more public Internet service centers will have to be built to serve citizens. The

- ➢ ***Increases government efficiency***

E-Government can enhance government efficiency in innumerable ways. For example, through video-conferencing facilities, important meetings can be held without physical movement of officials. With today's traffic situation, this can save a great amount

of time and money for government officials. With electronic exchange of data and other information, communication among officials can be much faster than before. Instant electronic access to data and automated report generation facilities from complex databases can enhance government decision-making in a way unimaginable with conventional methods of analysis.

- ***Cuts down cost to the society***

Faster and more informed government decisions can contribute to avoiding huge amounts of economic loss. Also, if government forms and other procedural information are made available online, and then time and money wasted to get these from government offices can be vastly reduced.

- ***Power to the people***

One of the most important benefits of e-Governance is that it empowers citizens. Through transparent information about government procedures and responsibilities, citizens become more aware of their rights. The government machinery should not be an inaccessible behemoth, but a transparent provider of services to citizens. E-Governance allows the government to serve better, and allows the citizens to demand more from the government.

- ***Better relation with private sector***

Relationship between the private sector and the government has a definitive influence on the business environment of a nation. e-Governance encourages that relationship to be more friendly and more interactive. Through e-Governance, one-stop services for businesses can be provided, important information such as policy changes can be disseminated quickly, among other benefits.

- ***Encourage private sector towards use of IT***

The government can have an influential role in encouraging the private sector to effectively move towards the use of IT. For example, if government tenders and announcements are brought online, it will automatically encourage suppliers to interact through the Internet. E-Governance is a very important instigator to modernizing businesses in a nation.

- ***Encourage citizen awareness about IT***

For a society to prepare itself for the new century, its citizens must be attuned to use of IT in all aspects of daily life. E-Governance produces a major thrust in making citizens aware of IT as an everyday tool, not just as a luxury item. For example, when citizens can get bills and see exam results online, they will look at the power of the Internet in a new light.

- ***Enhances national image***

With current global political situation, enhancement of national image is more important than ever before. Modern system of governance is representative of a nation's

maturity. E-Governance is the most visible and effective tool of modernization and transparency in the government.

- ***Fast, convenient and cost effective service delivery***

With the advent of e-Service delivery, the government can provide information and services at lesser costs, in reduced time and with greater convenience. For instance, after the computerization of land records in Karnataka, farmers can obtain a copy of their Records of Rights, Tenancy and Crops (RTC) within 30 minutes, as against 30days that it used to take earlier. Moreover, a printed copy of the RTC at kiosks costs `15 only, as against heavy bribes that one had to pay earlier.

- ***Transparency, accountability and reduced corruption***

Dissemination of information through ICT increases transparency ensures accountability and prevents corruption. An increased use of computers and web basedservices improves the awareness levels of citizens about their rights and powers. Thishelps to reduce the discretionary powers of government officials and curtail corruption. For instance, land registration requirements in Andhra Pradesh after computerization can now be completed within an hour without any official harassment or bribes.

- ***Increased participation by the people***

With easy access to the government services, the faith of the citizens in thegovernment increases and they come forward to share their views and feedback.Increased accessibility to information has empowered the citizens and has enhancedtheir participation by giving them the opportunity to share information andcontribution implementation of initiatives.

FLAWS OF E-GOVERNANCE

Although the government has come up with several initiatives to facilitate the access to Public services, the desired outcomes are yet to be fully realized.

- ***High illiteracy levels***

The Indian people mostly live in rural villages and most of them illiterates. Due to less access to education rural folk mostly depend upon literate people. The few educated class dominate over the illiterates which is the most painful situation in the current moment. So people are very less aware of and illiterates in E-governance.

- ***Inadequate power supply in rural areas***

Electrical supply is an inevitable element in the process of E-governance. Even though many technological developments and invention of solar power energy the rural people get less power supply. The government is bringing lot of projects in providing and use of solar energy to supply to rural areas. Because of less power in rural villages, there could less E-administration and delay in administrative process.

- ***Lack of awareness of e- Governance initiatives.***

The ruling governments from time to time has been bringing many initiatives to

improve the administration and providing quick results in all administrative levels. In fact more people are unaware of the E-governance initiatives which are the lacuna of the day.

- ***Lack of technical process or human resource issues within the government.***

These issues include lack of systemsintegration within a department, lack of integration across government departments,limited knowledge of using computers at various levels of bureaucracy anddeployment of technology without proper process re-engineering.

SOME COMMON QUESTIONS REGARDING E-GOVERNANCE

There are many who are resistant to e-Governance due to lack of awareness and fear of the unknown. This section attempts to respond briefly to a few common queries regarding E-Governance:

Will e-government change government processes?

The objective of e-Government is not to change existing government processes but more to strengthen and make existing processes more efficient.

Will e-government force new hierarchical structure?

E-Government does not necessitate change of existing hierarchical structures. It however encourages new dimensions of cooperation and relationship among different government offices due to improved communication systems.

Will sensitive and confidential data get lost or stolen?

Digitally converted government information needs to be carefully stored and sometimes guarded against unauthorized access. There are ways of keeping back-ups and ensuring security by digital authentication of users. Digital storage is not riskier than filing of paper documents.

Will people lose jobs if e-government is implemented?

There is fear that people will become redundant and may even lose jobs if e-Government is implemented. Although some manual tasks will become redundant, computers can never replace humans on many occasions. Continual re-training of officials and staff need to be arranged that their tasks and responsibilities are in tune with the changing dynamics of e-Government.

Will government officials be positive towards it?

Much of the resistance to IT comes from high-level government officials. The young officials are more positive towards IT and are more open to change and re-learning. However, computer access is largely limited to high-level officials. The scenario of attitude towards IT will change as more and more useful applications are developed and the junior officials move up the hierarchy.

CONCLUSION

The day of E-governance has been started; it is a beginning and not the end. Almost all the developing nations are adopting E-governance which is finding very successful and

quick in providing administrative results. Though it has lot of pluses, at the same time it is suffering from many flaws which has to be questioned at this moment. The only tool in bringing change is "Education" which every citizen must acquire without depending upon any government. However E-governance is the best method in all levels of administration. But in spite of all challenges India has number of award winning e-governance projects. Therefore we can say that e-Governance is the key to the "Good Governance" for the developing Countries like India to minimize corruption, provides efficient and effective or quality services to their citizens.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

DIGITAL LEARNING TOOLS AND RESOURCES FOR LIBRARIES

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Abstract

In this era of web-enabled technologies, digital learning has emerged as a boon to building knowledge skills amongst learners. Libraries are repositories of knowledge and the tremendous growth in digital/electronic resources has forced library professionals to use various information technology tools to manage and render services. Learners need a single interface where they can find all resources and support for their learning. A digital library can function as an information gateway and link students to library catalogues, online resources, e-resources, digital resources and discussion forums1.The dissemination of digital learning in the past decades has made digital media part of students everyday life and can be used to support learning activities inside and outside institution in formal and informal situations. This paper presents the benefits of DL, value of digital learning, Digital Learning strategies and digital learning tools and resources for libraries.

Key words: *Digital Learning, eLearning, Digital Learning Tools, DL*

Introduction

Recent developments in information technology have changed the concept of the library from the storehouse of print media to a new environment called "Digital Library". Today, students, researchers, information professionals need to directly access information on any Web-enabled device, at any time and from any location. In this changing scenario, libraries are incorporating a large number of digital resources and supporting Digital Learning by-eliminating barriers of distance and time. Information can now be processed, stored and made available in digital formats and can be accessed by users from their

desktops. With the tremendous growth in digital resources, users find it difficult to locate the most appropriate resource relevant to their need. Libraries play a vital role by creating a platform by organizing resources and developing new services so that learners can access from remote locations. Due to a steep decline in the cost of IT components, combined with the availability of high bandwidth network, distance learning is now affordable. The digital library is a core component of e learning as it has the capability to provide learning outside physical walls2.

WHAT IS DIGITAL LEARNING?

The term 'digital learning' means any instructional practice that effectively uses technology to strengthen a student's learning experience and encompasses a wide spectrum of tools and practices, including,

- interactive learning resources, digital learning content (which may include openly licensed content), software, or simulations, that engage students in academic content;
- access to online databases and other primary source documents;
- the use of data and information to personalize learning and provide targeted supplementary instruction;
- online and computer-based assessments;
- learning environments that allow for rich collaboration and communication, which may include student collaboration with content experts and peers;
- Hybrid or blended learning, which occurs under direct instructor supervision at a school or other location away from home and, at least in part, through online delivery of instruction with some element of student control over time, place, path, or pace3.

BENEFITS OF DIGITAL LEARNING:

1. Personalized Learning

The Opportunity to help every student learn at the best pace and path for them is the most important benefit of digital learning. One on one tutoring is a good example of personalized learning, but it is time consuming and expensive. The shift to digital learning can approximate the benefits of one on one tutoring while freeing up teachers to address other individual needs. The opportunity to customize learning sequences for each student will make golf tuition more productive.

2. Expanded Learning Opportunities

Digital learning is extending learning opportunities so golfers can leverage the fact that learning happens many times and in many places and digital learning will enable this diverse learning opportunity. Learning is in the palm of their hand.

3. High Engagement Learning

The shift to digital can boost student motivation. The new age "digital golf coach" will encourage new golfers to be active participants in their own learning and engage them

in the design of their experiences and the realization of their learning outcomes in ways appropriate for their developmental level.

4. Competency-based Learning

Students show what they know and their progress based on demonstrated learning. learning is possible with paper and pencil but it is hard to monitor and manage an individual's progress model at scale. Cloud predictive and prescriptive reporting replaces the pen and paper so golf coaches can scale their tuition business.

5. Assessment for Learning:

Digital learning powers continuous feedback from content-embedded assessment, neuro-games, simulations, and adaptive learning. When students can track their own progress it can improve motivation and ownership.

6. Collaborative Learning

Digital learning powers collaboration. Cloud platforms make it easy for teachers to liaise and manage their students regardless of their location. Collaborative learning powers transparent, prompt and accurate communications.

7. Quality Learning Products:

Digital learning tools allow students to experiment with their metrics, digitally document the change and to share this data with their coach or coaches. Quality learning products power guided audio sessions so there is no room for ambiguity4.

VALUE OF DIGITAL LEARNING:

Digital learning technologies can enable students to grasp concepts more quickly and fully, to connect theory and application more adeptly and to engage in learning more readily, while also improving instructional techniques, leveraging instructor time and facilitating the widespread sharing of knowledge. Digital technologies will enable this in new and better ways and create possibilities beyond the limits of our current imagination5.

DIGITAL LEARNING STRATEGIES:

- Adaptive learning
- Badging and gamification
- Blended learning
- Classroom technologies
- E-textbooks
- Learning analytics
- Learning objects
- Mobile learning
- Personalized learning

- Online learning (or e-learning)
- Open educational resources (OERs)
- Technology-enhanced teaching and learning
- Virtual reality6

DIGITAL LEARNING TOOLS AND RESOURCES FOR LIBRARIES:

There are a numberof tools and resources are online that can be used to create and enhance a digital learning environment. Listed below are resources and tools 21st century teachers can use for digital learning

1. RSS or Social Readers

While Google Reader is going the way of the dodo, social readers like Feedy and Flipboard continue to surge in popularity because they are attractive, accessible across devices and make it easy to skim large amounts of information at once.

Extracting data from the internet is like trying to listen to the subtle melody of a Korn Song. Tools like Twitter, Facebook and Flipboard can act as a kind of volume control so that you can hear what you want, when you want.

2. Google+ Communities

Google+ is the awkward social media thing from the search engine giant that everybodys'heard of but few are unsure exactly what to make of. It never took hold like Facebook, but what has? Amd even Facebook has to reinvent itself constantly to say relevant. So whats' the bit deal for educators' cloud-based communities that can be as open or closed as you want them, available on any smartphone or mobile device.

You can share documents, publish videos, socialize project-based learning artifacts, communicate with colleagues, send messages, participate in threaded discussions, and interact with families and community members in a social media setting and the best part? You can make groups open or closed, giving you control over the transparency of data and interaction.

3. YouTube Channels

By far the most consistently underrated digital learning tool we see, YouTube Channels have evolved YouTube from a steaming cesspool of mixed garbage, to a serious distribution tool for any kind of content—academic or not. People love videos, so YouTube allows people to consume billions and billions of videos every single day. While many of these are of cats trying to shake tape off their paws, many of them are not. And by allowing anyone—from niche experts to general educators—to create channels of their own to curate and share digital media content, it's probably the tool with the single greatest potential to transform the learning in your classroom.

As whimsical or substantive as the content you find (like apps),for film, video, or music, and dead simple to use, YouTube is capable of enabling self-directed learning, academic

direct instruction, full-on test preparation (if that's your thing), or authentic project-based learning, and absolutely deserves a spot in any 21st century teacher's classroom.

4. iTunesU

The apple company introducing the new iTunes U to bring your library together on iPad.You can plan assignments in minutes and immediately share the details with your friends. iTunes U helps you to start with your current lessons. You already have everything you need, just import your favorite teaching materials like documents, worksheets, web links, photos and videos into iTunes U to quickly build your lessons and assignments. You can engage every student with rich learning materials like apps, books, videos, podcasts and primary sources from across iTunes. There is no limit to how creative your assignments and their projects can be.

Once you have published resources, students have immediate access to all the materials, instructions, due dates and grading information. When you published the resources, students can easily hand in their assignments directly through iTunes U. With the integrated grade book, you will know exactly how each students is doing on every project. See when a student has viewed an assignment, when their work is complete and when it is time to reach out with a reminder. Instead of carrying a stack of complete papers home, you can grade every project as it's handed in with just your iPad. Continue conversations beyond the library or pose a debate that gets everyone talking. You can even answer individual questions with a one to one chat7.

5. Cloud-based Word Processors (i.e. Google Drive)

Cloud-based word processors were a boon to teachers frustrated by smallish floppy disks, lost flash drives, or school network-based storage drives. With cloud-based word processors, students can collaborate on writing pieces from anywhere, save comments, and curate all steps of the writing process in digital portfolios (in this case, literally a simple digital folder).Whether you use Google Drive, Zoho Documents, Microsoft Word online, or something else entirely, cloud-based word processing—and their sister presentation software, spreadsheets, concept mapping tools—are absolutely indispensable for the 21st century teacher.

6. File-sharing platforms (i.e. Dropbox)

Dropbox is one of hundreds of ways to backup, store, and share files on the internet. This one is simple, you need a way to backup files and share media, and whether you use Dropbox or the more direct approach of an app like drop canvas, this is the kind of function you'll undoubtedly need. In addition, if you never do–if you have never needed to send or receive a large file ever, this is a sure-fire sign you may be under-utilizing the internet's potential.

7. Evernote

Evernote is just a simple note-saving tool with categories, tags, and an app everyone keeps talking about. However, if you think of the possibilities, you will quickly see why.

- Organize anything, literally anything.
- Take pictures of papers or learning products.
- Save web screenshots.
- Take quick notes.
- Use it as a word processor in a pinch.
- Organize by notebook, literary genre, class, student, academic year.
- Use the mobile app, your web browser, or the computer-based app.

Some people use Evernote for a few days and are let down by its lack of flash, but Evernote is whatever you want it to be, and that kind of flexibility makes it the perfect tool for the 21st century librarian.

8. Digital Pocket

Pocket is a natural response to the inundation of good stuff you find on a daily basis across the inter-webs. If you see something and don't have time to read it—or did have time and want to "keep it" (in your digital pocket, presumably), if you have the bookmarklet on your tool bar, you simply click the button and it's available for later reference across any mobile or non-mobile device. Elegantly and functionally curating information is a digital literacy skill everyone can benefit from.

9. Zotero

Zotero is a tool that quite simply makes research more functional and organized. By allowing you to save academic research artifacts with a single click, with access to a library of citation support materials, Zotero reminds us all that citing sources is more complicated than a hat tip, and collecting those works cited pages are an important part of the academic and social learning process. Anything that makes this formerly cumbersome process more streamlined deserves a spot in your browser.

CONCLUSION:

The Digital Learning was introduced only a few years ago, has been warmly and graciously welcomed by the world. A lot has been achieved in this area but still the journey is not complete and long way to go. The digital learning and teaching community as well as the learners can take comprehensive advantage of the technology and can make their professional more interesting thereby breaking the shackles of conventional teaching methods. The modern-day education is to ascend many more steps further and bring enormous change in the society.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

An Analysis of Information and Communication Technology (ICT) in Higher Education

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Abstract

ICT (Information and Communication technology) has become a powerful tools in bringing wonderful changes in a society. Nowadays in an every walk of our life knowingly or unknowingly we are influenced by advanced technology. ICT tools are sinking very fast into our life. Using ICT strategy is also changing the environment of educational institutions. Adoptability and acceptability of ICT tools have become a basic necessity in colleges. ICT learning and teaching methods are naturally attractive, convenient and easily adoptable. In this background 50 assistant professors and associate professors and 50 students from 6 Colleges of Mysore district were selected as samples. Simple random sampling method was used to collect 100 samples. Chart, Pie diagram and simple percentage method has been used to analyse the data.

The present paper focuses on the ICT implementation in higher education and analyses the satisfaction level of both teachers and students regarding ICT based teaching practices the it also reveals that out of 50 teachers 41 teachers are using computers and laptops for their teaching practices and 29 teachers use PPT presentation for their students in the class room.The study has been concluded that most of the teachers have computer knowledge and use LCD projectors, CD, pen drive as their teaching aid. If we expect our higher education system to be more competitive and attractive ICT is required. The Therefore there is an urgent need to incorporate Information and Communication Technologies (ICT) into the teaching practices.

Key words: *ICT, Higher education, LCD projector, PPT presentation.*

Introduction

Education is crucial for any county to make its citizens more competitive, productive and matured enough. It plays a key role in individual's life from his/her birth to death. The best combination of ICT tools and teaching skills in educational sector undoubtedly brings

positive outcome. Especially in higher education ICT tools are reducing complexities and attracting students in the classroom. Both students and teachers are realizing the advantages of diverse set of technological tools in their class rooms. Today Information and Communication Technology has become a big source of knowledge. Tip of figure on mouse and keypad can shower the rain of information. Quality education has become a 'buzz word' today. Quality education needs competent teachers and interested students. To bring best results in higher education there is a need to tag higher education with advanced technology. Students with variety of websites are trying to find their 'Gurus'.

India has a strong background of higher education, literature and philosophy. Ancient universities and literature work show our country's glorious past and knowledge base. But after invasion of various foreign invaders country's education system changed and literacy rate deteriorated. As a consequence, access to higher education come down. Soon after getting independence many initiatives were taken up to bring considerable improvements and various programmes were launched. Since twenty years there has been a remarkable expansion in this sector. India found a considerable growth in the establishment of degree colleges and universities. Student enrolments have also increased but, one should not forget that mere increasing number of colleges is not enough there is dearth of implementation of quality education with best ICT strategy. In this background this paper focuses on usage of ICT tools in class room teaching.

Objectives

The present study is based on the following objectives

- To find out the opinion about traditional classroom teaching method and ICT based teaching method from students and teachers
- To know the satisfaction level of teachers on ICT based teaching methods
- To understand the perception of students towards ICT based teaching methods

Methodology

The present study is purely based on primary data. 100 respondents are selected on the basis of simple random sampling method. Close ended structured questionnaire method is adopted to gather information from respondents 100 questionnaires were distributed among assistant professors and associate professors of arts, commerce and science departments and students of different streams of 6 colleges of Mysore district first grade colleges and percentages chart, pie diagrams and percentage methods are used to analyse the data. The present study is descriptive in its nature.

ICT tools in higher education

Nowadays ICT is becoming an integral part of higher education in India. Technology usage in teaching – learning process is becoming an urgent need. ICT has also become a powerful tool to make teaching attractive and learning better. Following tools are being used in most of the colleges.

Teachers in many colleges are using LCD projectors, desktops and laptops especially for PG students. To giant knowledge and to get information about their syllabus also teachers are using their smart phones which are connected to Wi-Fi or 3G internet. CDs and pen drives are the most important instruments to save documents. Radio & various channels in television are telecasting and broadcasting various lessons to students. At present, in Karnataka higher education department is planning to provide tablets and I-pod facilities to teachers.

Higher education systems have grown exponentially in the last five decades to meet the demands of quality education for all. This aspect has further gained momentum due to swift advancements in Information and Communication Technology (ICT). Demand for skilled and competent labour is ever increasing in the contemporary globalised society. In this backdrop, access to quality in higher education for all has emerged as determining factor of economic growth and development. In order to increase the access to higher education and improving its reach to the remotest parts of the country contribution of open and distance learning facilities is on the increase. In addition, it is catering to life-long learning aspirations and that too at affordable cost. The last two decades have witnessed the inclusion of developments in ICTs in higher education systems around the world. Even then the challenge to develop a higher education system that is flexible and dynamic so as to holistically integrate the technology in the management and delivery of learning programmes is daunting. The first section presents briefly the present profile of higher education in India. Role of ICTs in higher education and the areas in which they can be integrated to play prominent role are discussed in the second section. The final section explores the challenges in expanding the role of ICTs for future development in higher education.

ICT enabled Education: an Overview

The Information and Communication Technology (ICT) is an umbrella term that includes any communication device or application, encompassing: radio, television, cellular

phones, computer, and network hardware and software, satellite systems and so on, as well as the various services and applications associated with them, such as videoconferencing and distance learning. When such technologies are used for educational purposes, namely to support and improve the learning of students and to develop learning environments, ICT can be considered as a subfield of Educational Technology. ICTs in higher education are being used for developing course material; delivering content and sharing content; communication between learners, teachers and the outside world; creation and delivery of presentation and lectures; academic research; administrative support, student enrolment etc.

In the current information society, people have to access knowledge via ICT to keep pace with the latest developments. In such a scenario, education, which always plays a critical role in any economic and social growth of a country, becomes even more important. Education not only increases the productive skills of the individual but also his/her earning power. It gives them a sense of well being as well as capacity to absorb new ideas, increases their social interaction, gives access to improved health and provides several more intangible benefits. The various kinds of ICT products available and having relevance to education, such as teleconferencing, email, audio conferencing, television lessons, radio broadcasts, interactive radio counselling, interactive voice response system, audiocassettes and CD ROMs have been used in education for different purposes (Bhattacharya and Sharma, 2007).

Table 1: The Four Rationales for Introducing ICT in Education

Rationale	Basis
Social	Perceived role that technology now plays in society and the need for familiarizing students with technology.
Vocational	Preparing students for jobs that require skills in technology.
Catalytic	Utility of technology to improve performance and effectiveness in teaching, management and many other social activities.
Pedagogical	To utilize technology in enhancing learning, flexibility and efficiency in curriculum delivery.

Source: Cross and Adam (2007)

Today ICTs – including laptops wirelessly connected to the Internet, personal digital assistants, low cost video cameras, and cell phones have become affordable, accessible and integrated in large sections of the society throughout the world. It can restructure organizations, promote collaboration, increase democratic participation of citizens, improve the transparency and responsiveness of governmental agencies, make education and health care more widely available, foster cultural creativity, and enhance the development in social integration. It is only through education and the integration of ICT in education that one teaches students to be participants in the growth process in this era of rapid change. ICT also allows for the creation of digital resources like digital libraries where students, teachers and professionals can access research material and course material from any place

at any time (Bhattacharya and Sharma, 2007). Such facilities allow the networking of academics and researchers and hence sharing of scholarly material. This avoids duplication of work.

In view of ICT, education can be classified in three main categories:

- E-learning
- Blended Learning, and
- Distance Learning

E-Learning or Electronic learning is a general term used to refer to computer-enhanced learning. It is commonly associated with the field of advanced learning technology (ALT), which deals with both the technologies and associated methodologies in learning using networked and/or multimedia technologies. It is also known as online learning. Distance education provided the base for e-learning's development. E-learning can be 'on demand'. It overcomes timing, attendance and travel difficulties. E-learning allows delivery, dialogue and feedback over the internet. It allows mass customization in terms of content and exams. E-education can provide access to the best gurus and the best practices or knowledge available (UNESCO, 2002). It is possible to leverage the online environment to facilitate teaching techniques like role-play across time and distance. It can also facilitate the development of scenarios, which can be rarely witnessed in practice. ICT can play a valuable role to monitor and log the progress of the students across time, place and varied activities.

E-learning allows higher participation and greater interaction. It challenges the concept that face-to-face traditional education is superior to it (Bhattacharya and Sharma, 2007). The web and the internet is the core ICTs to spread education through e-learning. The components include e-portfolios, cyber infrastructures, digital libraries and online learning object repositories. All the above components create a digital identity of the student and connect all the stakeholders in the education.

E-learning has the following advantages:

- Eliminating time and geographical barriers in education for learners as well as teachers.
- Enhanced group collaboration made possible via ICT.
- New educational approaches can be used.
- It can provide speedy dissemination of education to target disadvantaged groups.
- It offers the combination of education while balancing family and work life.
- It enhances the international dimension of educational services.

Blended Learning is the combination of multiple approaches to learning. It is usually

used to define a situation where different delivery methods are combined together to deliver a particular course. These methods may include a mixture of face-to-face learning, self-paced learning and online classrooms.

Face to face Learning refers to learning that occurs in a traditional classroom setting where a faculty member delivers instruction to a group of learners. This could include lectures, workshops, presentation, tutoring, conference and much more.

Self paced Learning provides the flexibility to learn according to the availability of learners' own time and pace, it occurs in a variety of ways such as : reading specific chapters from text book, studying course material presented through web-based or CD based course, attending pre-recorded classes or sessions, reading articles referred by faculty member, working on assignments & projects, and searching & browsing the internet.

Online Collaborative Learning involves interaction between learners and faculty members through the web; this interaction can occur in one of the following modes:

- Synchronous interaction.
- Asynchronous interaction.

Synchronous, means 'at the same time', it involves interacting with a faculty member and other learners via the web in real time using technologies such as virtual classrooms and / or chat rooms. On the other hand, Asynchronous means 'not at the same time'; it enables learners to interact with their colleagues and faculty member at their own convenience, such as interacting through email.

Distance Learning

It is a type of education, where students work on their own at home or at the office and communicate with faculty and other students via e-mail, electronic forums, videoconferencing, chat rooms, instant messaging and other forms of computer-based communication. It is also known as open learning. Most distance learning programs include a computer based training (CBT) system and communications tools to produce a vital classroom. Because the Internet and World Wide Web are accessible from virtually all computer platforms, they serve as the foundation for many distance learning systems.

ICTs also allow for the creation of digital resources like digital libraries where the students, teachers and professionals can access research material and course material from any place at any time. Such facilities allow the networking of academics and researchers and hence sharing of scholarly material and leads to quality enhancement in teaching and learning.

Table 2 : Benefits of ICT in education to the main stakeholders

Stakeholder	Benefits
Students	Increased access, Flexibility of content and delivery, Combination of work and education, Learner-centred approach, Higher-quality of education and new-ways of interaction.
Employers	High quality, cost effective professional development in the workplace, Upgrading of employee skills, increased productivity, Developing of a new learning culture, Sharing of costs and of training time with the employees, Increased portability of training.
Governments	Increase the capacity and cost effectiveness of education and training systems, To reach target groups with limited access to conventional education and training, To support and enhance the quality and relevance of existing educational structures, To ensure the connection of educational institutions and curricula to the emerging networks and information resources, To promote innovation and opportunities for lifelong learning.

Source: UNESCO, 2002.

In absence of ICT, most of the responsibility of teaching and learning lies on the teachers. However, with the help of ICT one can transfer the responsibilities to the students so that they can self manage. It helps to individualize the teaching or guidance method as per the student's need. It also boosts the confidence level and the self-esteem of the students who acquire the ICT skills through the process of being exposed to such kind of learning also puts forth the view that ICT-based registration, evaluation, and administration help to link different levels of information and facilitate an overall view of the whole educational setup. It facilitates the evaluation and examination of the learning process and results by the students and the parent's in a flexible and convenient way. The globalization process has also created a large market of offshore students. To reach them, information technology is the only convenient medium, which can offer education as a service (Bhattacharya and Sharma, 2007). It increases education provision substantially and can contribute to mass education. It also creates competition among the institutions for providing education and hence improves the quality (Cross and Adam, 2007).

Initiatives of Use of ICT in Education

India is making use of powerful combination of ICTs such as open source software, satellite technology, local language interfaces, easy to use human-computer interfaces, digital libraries etc. with a long-term plan to reach the remotest of the villages. Community service centers have been started to promote e-learning throughout the country (Bhattacharya and Sharma, 2007). Notable initiatives of use of ICT in education in India include:

- Indira Gandhi National Open University (IGNOU) uses radio, television and internet technologies.
- National Programme on Technology Enhanced Learning : a concept similar to the open courseware initiative of MIT. It uses internet and television technologies.

- Eklavya initiative : Uses internet and television to promote distance learning.
- IIT-Kanpur has developed 'Brihaspati', an open source e-learning platform (Virtual Class Room).

Premier institutions like Calcutta have entered into a strategic alliance with NIIT for providing programmes through virtual classrooms. Jadavpur University is using a mobile-learning centre. IIT-Bombay has started the program of CDEEP (Centre for Distance Engineering Education Program) as emulated classroom interaction through the use of real time interactive satellite technology.

The UGC initiated scheme called "ICT for teaching and learning process" for achieving quality and excellence in higher education. Network facilities with the help of ERNET, Ministry of Information and Technology, Government of India were installed at UGC office to promote a healthy work culture. Along with this UGC launched a mega programme namely, 'UGC INFONET', a network of Indian Universities and Colleges, by integrating Information and Communication Technology (ICT) in the process of teaching, learning and education management. The network is managed by ERNET India and almost all the universities are its members. Information for Library Network (INFLIBNET), an autonomous Inter University Centre of UGC is the nodal agency for coordination and facilitation of the linkage between ERNET and Universities. Training programmes for the manpower were conducted to manage the ERNET facilities and other aspects of systems including electronic subscriptions. In addition, UGC is encouraging creation of e-content / learning material for teaching learning process and management of education in colleges and universities.

Role of ICT in Higher Education

Swift growth of ICTs is taking place all over the world. They have emerged as powerful tools for diffusion of knowledge and information. Their introduction and unprecedented use in the higher education has generated varied response. The opportunities can be categorized as the aspects relating to role of ICT for access and equity in education, their role in pedagogy for quality learning and teaching at higher education level and in inducing innovations in approaches and programmes.

Access and Equity in Higher Education

Presence of ICT in education sector is increasing steadily. In spite of the fact that education is a social enterprise and teachers are the traditionally mainstay of teaching learning process, ICTs are very powerful tool for diffusing knowledge and information, a fundamental aspect of the education process. ICTs can play enormous role for improving access and equity in education sector in general and higher education sector in particular. 11th Plan proposed to achieve the target of 15 percent GER by 2012 through the increase in institutional capacity and increase in 'intake capacity' of existing educational institutions. These efforts are also experiencing the push created in this direction through the consistent rise in enrolment at elementary level and secondary level. The demand for higher education is expected to rise steeply in the forthcoming years under these influences.

ICTs lend themselves as an ideal mechanism to bridge this gap by complementing both formal education system as well as distance learning systems. E-learning is emerging as an important strategy to provide widespread and easy access to quality higher education. E-learning is a generic term referring to different uses and intensities of uses of ICTs, from wholly online education to campus-based education and through other forms of distance education supplemented with ICTs in some way. Although, presently the initiatives for development of e-learning in India are continuing in a sporadic manner, UGC is advocating and making efforts to enhance the quality of higher education by framing policy guidelines for their integration in classroom and other activities.

Micro Study on ICT Usages in Higher Education

Table 3 : Demographic profile of teaching faculty in the study area

Designation	No of respondents	In percentage
Assistant professors	25	50
Associate professors	25	50
Total	50	100

Field survey

The above table shows that out of 50 respondents 25 respondents are assistant professors and 25 respondents are associate professors.

Table 4 : Age wise classification of teaching faculty in the study area

Age	No of respondents	In percentage
25 – 35	09	18
35 – 45	14	28
45 – 55	14	28
55 & above	13	26
Total	50	100

Field survey

In the above table it is clear that 18 percent of teachers belong to the age group of 25 – 35, both 35 – 45 and 45 – 55 age group teachers constitute 28 percent respectively and 26 percent of respondents are from age group of 55 and above.

Table 5 : Profit of Selected Students

Class	No of respondents	In percentage
UG Students	16	32
PG Students	34	68
Total	50	100

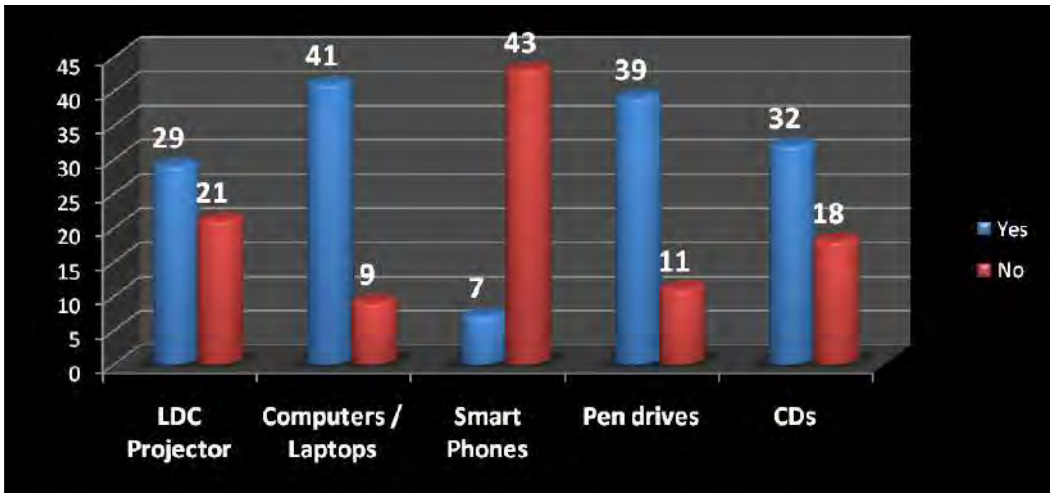
Field survey

Table clearly shows that 32 percent of students are studying in different streams of UG classes and 68 percent of students are studying in PG classes.

Table 6 : Usage of ICT tools Used by teaching faculty

Sl. No	ICT Tools	No of Teachers	
		Yes	No
1	LDC Projector	29	21
2	Computers / Laptops	41	09
3	Smart Phones	07	43
4	Pen drives	39	11
5	CDs	32	18

Field survey



29 teachers are using LCD projectors in their class rooms. Out of 50 respondents 41 teachers are in touch with computers/laptops. 07 teachers for their knowledge sake are using smart phone. Majority of teachers are using pen drives and CDs but the above table is not showing a promising improvement. Still there are many teachers who are not using ICT tools in their teaching method.

Table 7 : Satisfaction of teachers about ICT tools

Satisfaction level	No of teachers	In percentage
Highly Satisfied	08	16
Satisfied	21	42
Can't say	09	18
Not satisfied	05	10
High dissatisfied	07	14
Total	50	100

Field survey

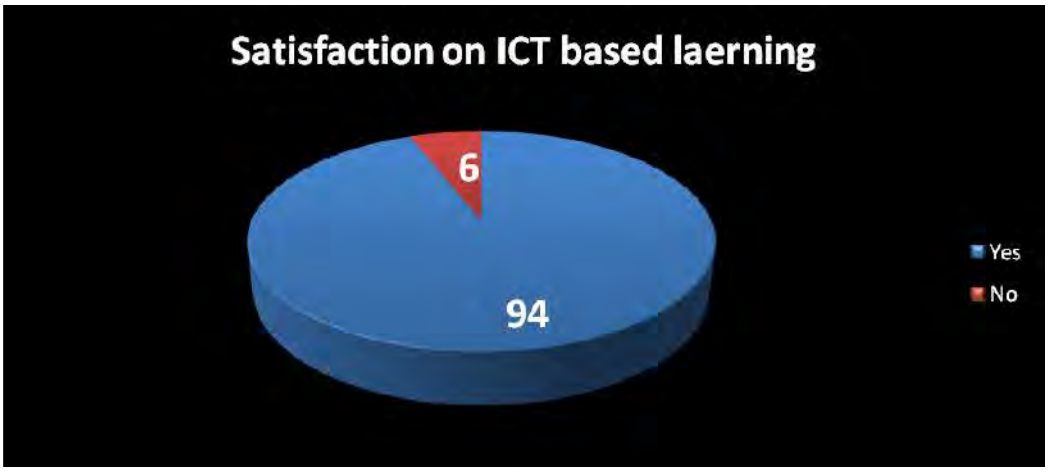
The table shows that more than 50 percent of teachers are satisfied with ICT based teaching in the class room because

- It is attractive
- It is easy to handle
- It makes teaching method convenient
- Students also aspire to learn through ICT tools.

Table 8 : Students' opinion on ICT based learning technique

Satisfaction in ICT based learning	No of Students	In percentage
Yes	47	94
No	03	06
Total	50	100

Field survey



Students are the real assets of the college. Teachers have to teach students on the basis of their absorption capacity. In this background 50 students were asked to express their opinion on the question whether they are happy with ICT based learning technique or not?. 94 percent of students said 'Yes' to ICT based teaching method only 6 percent of students said they are happy with traditional teaching method.

Conclusion or Suggestions

The present study has identified the role of ICT tools in teaching – learning process. In the computer age technology plays a vital role. Therefore students and teachers are also not free from this technological revolution. It has a strong influence on higher education. The study also reveals that more than 50 percent of teachers and 94 percent of students are highly interested as-well-as satisfied with E-learning and technology based teaching methods. In future day's usage of ICT tools would be compulsory in degree colleges and PG centers.

Nowadays students are aware of various technology based services, such as E-books, E-journals, E-magazines, E-newspapers, E-learning and so on but most of the teachers are ignorant of these modern learning and teaching skills. Therefore, there is a need to give ICT training facilities to teachers. Teachers should also compel students use ICT resources rather than same old notes or Xerox notes.

The increasing use of information and communication technologies (ICTs) has brought changes to teaching and learning at all levels of higher education systems (HES) leading to quality enhancements. Traditional forms of teaching and learning are increasingly being converted to online and virtual environments. There are endless possibilities with the integration of ICT in the education system. The use of ICT in education not only improves classroom teaching learning process, but also provides the facility of e-learning. ICT has enhanced distance learning. The teaching community is able to reach remote areas and learners are able to access qualitative learning environment from anywhere and at anytime. It is important that teachers or trainers should be made to adopt technology in their teaching styles to provide pedagogical and educational gains to the learners. Successful implementation of ICT to lead change is more about influencing and empowering teachers and supporting them in their engagement with students in learning rather than acquiring computer skills and obtaining software and equipment. ICT enabled education will ultimately lead to the democratization of education.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

DIGITAL INDIA-MAJOR INITIATIVES AND THEIR IMPACT: A CRITICAL ANALYSIS

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Abstract

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. Digital India is a dream to ensure that government services are made available for all citizens electronically by improving online infrastructure and by increasing the effectiveness of Internet connectivity with one mission and one target that is to take nation forward digitally and economically. This initiative was taken to ensure that the citizens are getting engaged in the innovation process which is necessary for the economic growth and sustainable development of the country. In order to realize the full potential of this programme, it is necessary to address certain challenges in the way of its successful implementation like digital illiteracy, poor infrastructure, low internet speed, lack of coordination among various departments, issue pertaining to taxation etc. If implemented properly, it will open various new opportunities for the citizens of the country and therefore it requires a lot of efforts and dedication from all departments of government as well as private sector considering the current status of the programme.

Key words: *Development, Digital, Infrastructure, E-governance, Government, Internet access.*

Introduction

Digital India was launched by the Prime Minister of India on 2nd July 2015 with well-defined objective of connecting rural areas with high-speed Internet networks and improving digital literacy. The vision of Digital India is inclusive growth in many areas such as electronic services, products, manufacturing and job opportunities etc. Digital India aims to provide the much needed focus on the nine pillars of growth areas, namely

Broadband Highways, Universal Access to Mobile Connectivity, Public Internet Access Programme, e-Governance: Reforming Government through Technology, e-Kranti - Electronic Delivery of Services, Information for All, Electronics Manufacturing, IT for Jobs and Early Harvest Programmes. Each of these areas is a complex program in itself and cuts across multiple Ministries and Departments. Digital India is to be implemented by the entire Government with overall coordination being done by the Department of Electronics and Information Technology.

LITERATURE REVIEW

'Digital India' initiative has been an area of interest of numerous researches from various disciplines because of its great significance and influence on the economy as a whole and particularly the technological sector.

SundarPichai, Satya Nadella, Elon Musk researched about Digital India and its preparedness to create jobs opportunities in the information sector. He concluded that creating new jobs should be continued with shifting more workers into high productivity jobs in order to provide long term push to the technological sector in India.

Microsoft CEO, Satya Nadella intends to become India's partner in Digital India program. He said that his company will set up low cost broadband technology services to 5lakhs villages across the country.

Prof. Singh began with the basic overview of what Digital India entails and led a discussion of conceptual structure of the program and examined the impact of "Digital India" initiative on the technological sector of India. He concluded that this initiative has to be supplemented with amendments in labor laws of India to make it a successful campaign.

Arvind Gupta intends to say that Digital India movement will play an important role in effective delivery of services, monitoring performance, managing projects and improving governance. An Integrated Office of Innovation & Technology to achieve the same, for problem solving, sharing applications and knowledge management will be the key to rapid results, given that most departments work on their own silos. Tracking and managing the projects assumes significance because India has been busy spending money in buying technology that we have not used effectively or in some cases not even reached implementation stage. Sharing learning's and best practices across departments needs to be driven by this Office of Technology.

Gupta and Arora (2015) studied the impact of digital India project on India's rural sector. The study found that many schemes have been launched in digital India to boost agriculture sector and entrepreneurship development in rural areas. Digital India programme has also set the stage for empowerment of rural Indian women.

Rani (2016) concluded that the digital India project provides a huge opportunity to use the latest technology to redefine India the paradigms of service industry. It also pointed out that many projects may require some transformational process, reengineering, refinements to achieve the desired service level objectives.

Midha (2016) concluded that digital India is a great plan to develop India for

knowledge future but its improper implementation due to inaccessibility and inflexibility to requisite can lead to its failure. Though digital India programme is facing number of challenges yet if properly implemented it can make the best future of every citizen. So we Indians should work together to shape the knowledge economy.

RESEARCH OBJECTIVES

1) To understand the concept of 'Digital India'
2) To examine the features of 'Digital India'
3) To evaluate the opportunities and challenges with special reference to 'Digital India'
4) To find out practical solutions and innovative ideas to achieve the objectives of 'Digital India'

RESEARCH METHODOLOGY

Being an explanatory research it is based on secondary data of National & International Journals, articles, government reports, books, newspapers and magazines covering wide collection of academic literature on 'Digital India'. Considering the research objectives, descriptive research design is adopted to have more accuracy and rigorous analysis of research study. Available secondary data was extensively used for the study.

DIGITAL INDIA: KEY AREAS AND MAJOR INITIATIVES TAKEN BY THE GOVERNMENT

Digital India programme is focused on three key ideas:-

- Creation of Digital Infrastructure and Electronic Manufacturing in Native India.
- Delivery of all Government Services electronically (E-Governance).
- Digital Empowerment of Native Indian People.

The three key Digital Tools as the pillars of the project are:

- A Digital Identification which will verify the end user.
- A Bank account for Immediate Benefit Transfers of subsidies and payments.
- A Mobile for worldwide access to all services.

The ambitious 'Digital India' project has always been in news for all the good reasons. The project having a total overlay of Rs 1 lakh crore aims to transform the India into a knowledge economy. It aims to ensure easy access to technology infrastructure and government services to citizens. Digital India is a dream project of the government for the citizens and Industries of India which could help in connecting the various past and present projects to bring India to a global platform. Through this project government services are available for urban and rural citizens digitally or electronically. The idea is to achieve digital innovation and create positive impact for the people living in rural and urban areas. It will certainly attract investment in all product manufacturing industries. The Digital India project aims to transform the country into a digital economy with participation from

rural , urban citizens and business organizations to ensure that all government services and information are available anywhere, anytime, on any device that is easy-to-use, highly available and secured. This program can certainly remove the digital gap between the rural and urban India.

Some of the facilities provided under the initiative of Digital India are as follows:

1) DIGI LOCKER - 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.

2) MYGOV.IN - MyGov.in is a platform to share inputs and ideas on matters of policy and governance. It is a platform for citizen engagement in governance, through a "Discuss", "Do" and "Disseminate" approach.

3) E-SIGN FRAMEWORK - This initiative would enable users to digitally sign a document online using Aadhaar authentication.

4) SWACH BHARAT MISSION MOBILE APP - The app will enable organizations and citizens to access information regarding the cleanliness drive and achieve the goals of the mission.

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

6) E-HOSPITAL - Online registration System under this initiative enables people to avail services like online registration, payment of fees and appointment, online diagnostic reports, checking on the availability of blood online, etc.

7) DIGITIZE INDIA PLATFORM - This initiative will involve digitization of data and records on a large scale in the country to make easy and quick access possible.

8) BHARAT NET - Under this initiative, a high-speed digital highway will connect all 250,000 gram panchayats of the country. This is the world's largest rural broadband project using optical fiber.

9) WI-FI HOTSPOTS - Development of high speed BSNL wi-fi hotspots throughout the country is yet another initiative to improve digital connectivity in the country.

10) NEXT GENERATION NETWORK - Launched by BSNL, this service will replace 30-year old telephone exchanges to manage all types of services like voice, data, multimedia and other types of communication services.

11) ELECTRONICS DEVELOPMENT FUND - The fund will be set up to support the manufacturing of electronics products that would help create new jobs and reduce import. The funds will promote innovation, research and product development to create a resource pool within the country.

12) CENTRE OF EXCELLENCE ON INTERNET OF THINGS (IOT) - In

partnership with NASSCOM, DEITY and ERNET in Bangalore, Centre of Excellence will enable rapid adoption of IOT technology and encourage a new growth strategy. IOT will help the citizens in services like transport system, parking, electricity, waste management, water management and women's safety to create smart cities, smart health services, smart manufacturing and smart agriculture, etc.

DIGITAL INDIA: MAJOR ACHIEVEMENTS AND SCOPE

The ambitious 'Digital India' program was started with the basic idea of empowering the poor and the underprivileged. In the right direction revival of MTNL and BSNL is certainly a big step. Digital India program has exceeded all expectations and impact of the Department of Telecommunications is the perfect example in the lives of the common man. Digital India has certainly helped in increasing the awareness level about internet and employment in rural areas of the country. Majority of Indians live in rural areas and therefore the initiative will serve as a backbone for transforming India into a digitally empowered knowledge economy, by ensuring internet service to one and all. This program will enable citizens to easily access wireless internet, promote the use of digital platforms, and make e-Services available to people in the effective manner. This innovative idea will be helpful in bringing down the use of paper and will provide Internet services to the rural areas.

This will ensure the remotest communities of India are included in the digital transformation process. Information is key to development. Internet and mobile connectivity in all communities will enable them to elevate their knowledge level, awareness level and finally socio-economic status. It will also ensure the easy access of various services offered by Government & private sectors in the paper-less environment and fair and speedy delivery mode to save time and money of the citizens of the country. Central government has decided to provide the benefits of the 'Digital India' program to the country's farmers, for which a virtual platform of a national agricultural market is in the process in addition to the idea of connecting 550 farmer markets in the country through the use of technology. The 'Digital India' initiative would also help the farmers by giving them access to information on the best price offered for farm produce on their mobile phones in an instant.

According to analysts, the Digital India plan could boost GDP up to $1 trillion by 2025. It can play a key role in macro-economic factors such as GDP growth, productivity of the workers, growth in number of businesses and employment generation. As per the World Bank report, a 10% increase in mobile and broadband penetration increases the per capita GDP by 0.81% and 1.38% respectively in the developing countries. India is the 2nd largest telecom market in the world with 1.16 billion wireless subscribers and world's 3rd largest Internet market with almost 259 million broadband users. There is still a huge economic opportunity in India as the tele-density in rural India is only 45% where more than 65% of the population lives. Future growth of telecommunication industry in terms of number of subscribers is expected to come from rural areas as urban areas are saturated with a tele-density of more than 160%.

The digital India project will be helpful in providing real-time education and partly

address the challenge of lack of teachers in education system through smart and virtual classrooms. Education to farmers and fishermen can be provided through mobile devices. The high speed network can provide the adequate infrastructure for online education platforms for example Massive Open Online Courses. The GST Network, which is in charge of the technological infrastructure for the Goods and Services Tax i.e. biggest tax reform in India, is ready for translating nearly two billion invoices into digital formats from July1,2017. Services for example Aadhaar, refers to platforms designed to move India towards a paperless environment, cashless economy and a queue-less future.

The government is leveraging technologies in mobile, analytics, Internet of Things and cloud technology to ensure effective implementation of the Digital India program, which is in turn associated with program such as Smart Cities and Make in India. India has made a few achievements in e-governance projects such as Digital Locker, e-basta, the linking of Aadhaar to bank accounts to disburse subsidies.

Bharat Net (erstwhile National Optical Fiber Network), the country's digital infrastructure, has created a common service centre for each panchayat.Considering the broadband technology, India is better placed. According to a report by Akamai (a US-based content delivery and cloud service provider), India's average broadband speed is 23.5 Mbps and maximum speed is 25.5Mbps. Top executives of Tech Companies are in agreement with the vision of Digital India and are willing to invest resources for the same purpose.

DIGITAL INDIA: MAJOR CHALLENGES

Many people in rural areas have no Internet connection, and also the content in regional languages is not sufficient to keep the readers engaged. Only 15% of the households can access the Internet, and few people can access mobile broadband. This scenario is despite the increasing affordability of ICT environment in the country.

According to World Economic Forum (WEF) 2016 report, nearly 33% of Indian population is functionally illiterate, one-third of youth do not attend secondary education. There are vast differences in urban centers such as metropolitan cities and remote rural areas, where an even basic service for example electricity is unavailable to run the Digital India program. India's growing economy and digital push have caught the attention of hackers and an increasing wave of cyber attacks could soon badly impact the country.

India and other South Asian countries are now on the radar of cyber attackers. The government and corporate world need to procure state-of-the-art, New Age security solutions to thwart their plans. It is not only a technological question but also deals with the question of privacy and security. The biggest challenge faced by 'Digital India' is the slow and delayed infrastructure development. Spectrum availability in Indian metros is about a tenth of the same in cities in developed countries. Challenges are in every area right from policy making, changing the work flow up to changing the mentality of the government officers. It is technological change within the most diversified nation. Within the government there are various departments which should be integrated. There is an active involvement of various departments such as telecommunication, justice, finance and

planning, health department etc.Without a smooth teamwork between them, this mission would never be implemented to its full strength.

For digital technology to be accessible to every citizen, significant efforts are needed to customise apps and services to cater to local needs. Finding vendors who can provide such applications has become a challenge. Though there are resources with India but there is a huge capital cost which is to be invested and the fruits of the investment will be received after few years. Net neutrality is must and it is important to understand that digital India without net neutrality would be a great blow to entrepreneurs and citizens of India. India is a diversified country, in terms of language, culture, laws which vary from states to states. Complete integration, that is integration of technology and language, is one of the main challenges.

The Centre's ambitious Digital India program is facing multiple challenges in successful implementation due to lack of clarity in policies and infrastructural bottlenecks, according to a joint report by Assocham-Deloitte. For Digital India to have a large scale impact on citizens across the nation, the digital divide needs to be addressed, considering the importance of connectivity issue in remote rural areas, as currently over 55,000 villages remain deprived of mobile connectivity. This is largely due to the fact that providing mobile connectivity in such locations is not commercially viable for service providers.

CONCLUSION

Despite a few remarkable achievements, many more initiatives need to be undertaken. The WEF Report is a reminder to the government in this regard, and underlines the need to realize the positive impact of Digital India and other related programs. Public-private partnership models must be explored for sustainable development of digital infrastructure, as has been the case for civic infrastructure projects like roads and metro. The government should try to make additional spectrum available to telecom service providers for deployment of high-speed data networks. Moreover, startups need to be incentivized for the development of the last mile infrastructure and localized services and applications.

The existing government infrastructure assets like post offices and other buildings should be further leveraged for the provision of digital services. In rural and remote areas, private sector players should be incentivized to provide last mile connectivity. The overall growth and development can be realized through supporting and enhancing elements such as literacy, basic infrastructure, overall business environment, regulatory environment, etc. India is becoming digital due to faster adoption of technology, burgeoning youth population and emphasis on cashless transactions. The 'Digital India' is in infant stage, so there is enormous unfinished agenda for India and it is an area of serious concern to address it effectively and expeditiously. Technology is changing fast. What is good today may become obsolete later. It is true that private telecom players in India are doing great but they cannot be fully depended to fulfil social commitment especially in areas where revenue potential is low. The need of the day is to build an exclusive fully firewalled India Internet Cloud that can provide secure internet network and connectivity for the various needs of the country. Government should have exclusive own communication network for

disaster/crisis management, administration, and security purposes. There is urgent need to ensure that Telecom systems, Networks, Phones, Products and Services are available, accessible and affordable to common man. All citizens should be mentally prepared for the changes and challenges in implementing the policy, only then it would be possible to achieve the objectives of Digital India programme.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

INFORMATION AND COMMUNICATION TECHNOLOGY INITIATIVES FOR SUSTAINABLE RURAL DEVELOPMENT

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Abstract

Development is a multi-dimensional exercise that seeks to transform society by addressing the entire complex of interwoven strands, living impulses, which are part of an organic whole. Development, as a process meant to empower the poor, reduce exploitation, and oppression by those having economic, social, and political power. It also means an equitable sharing of resources, improved health care and education for all. During the recent years one of the major components and driving force of rural development is Information and Communication Techonology(ICT). Communication includes electronic media, human communication & now information technology (IT). All forms of communications have dominated the development scene in which its persuasive role has been most dominant within the democratic political framework of the country.The Rural development in India is one of the most important factors for growth of the economy. This article majorly focuses on the scope of ICT in Rural Development.

Key words: *Information and Communication Technology, Rural Development*

Introduction

India is the country where 69.8% of total population lives in rural areas. With such a large rural population government is required to make concrete efforts for the development of rural areas. Rural Development is a process which leads to sustainable improvement in quality of life of poor people residing in rural areas. The percentage of rural population in India is decreasing since last two decades, but still it accounts for major proportion of total population. In 1991 the percentage of rural population was 74.3% which reduced to 72.2% in 2001 leading to 69.9% in 2011. This decrease in rural population could be

understood as an indication that there is a need to provide better facilities in rural areas.In today's era Information and Communication Technologies (ICT) has brought remarkable changes in the lives of people in every respect, and also enabling government to deliver better services even at remote corners of the country. Various ICT applications have been designed specifically for the people residing in rural areas of the country. Ministry of Rural Development (India) has taken various initiatives at different levels by way of strengthening the ICT infrastructure to provide opportunities, information and easy access of the rural development schemes to all citizens in rural India. Increasing the efficiency, productivity and sustainability of small-scale farms is an area where ICT can make a significant contribution.

OBJECTIVES

- To identify the role of government towards rural development through ICT in India,
- To analyze the scope of ICT in Rural Development.
- To examine the extent to which Information communication technology has contributed towards India's rural development.

RESEARCH METHODOLOGY

The methodology used in the research paper is of descriptive in nature based on secondary data. The Data has been collected through government Journals, books and magazines, and from internet. The method of content analysis has been used for this research. The study is helpful in arriving at conclusion about the role of Information and communication Technology in Rural Development

NEED FOR RURAL DEVELOPMENT

Majority of India's population is seen in rural areas and therefore India is considered as Agrarian economy. Although there is a shift in population from rural areas to urban areas, but growth of the agriculture sector and rural areas will ease the path of development for India.

- To raises the quality of life &socio-economic environment in rural areas.
- To improveProductivityand Profits of farmers.
- For the overall development of Indian economy
- The implementation of rural development strategies will use & develop existing institutional, management and funding mechanisms.

So there is a great need to develop the rural areas for the improvement of Indian economy.

RURAL E-GOVERNANCE INITIATIVES IN INDIA

The Ministry of Rural Development

The Ministry of Rural Developmentin India is the apex body for formulating policies, regulations and acts pertaining to the development of the rural sector. The Ministry of Rural

Development forms an important department of the Government of India, is entrusted with the task of accelerating the socio-economic development of rural India. Its focus is on health, education, drinking water, housing and roads.

Budgetary allocation in recent years(in crores)

Sr.No	Departments	2015	2016	2017
1	Department of Rural Development	71642.00	86000.00	105447.88
2	Department of Land Resources	1627.77	1700.00	2310.36

- UnderDeenDayalUpadhyay Gram JyotiYojana rural electrification programme, the allocation has been raised by 43% to Rs4,814 crore for 2017-18 from a year ago.
- Digital village and Digi Goan will enhance the ICT network in rural areas.It will provide Tele medicine, Health, Education and skills facilities through digital mode. The programme aims to connect all 250,000 gram panchayats in the country through optical fibres.
- The BharatNet project or the National Optical Fibre Network project has been initiated. In the 2017-18 there is Allocation of 10,000 crores for Bharat Net.

Council of Advancement of People's Action and Rural Technology (CAPART)

This has been set up to encourage participation of voluntary agencies in rural development and also to provide financial assistance to them in their rural development projects.Provides services such as training and research facilities, human resource development,and functional assistance and oversees the execution of projects and schemes for Rural Development.

The National Institute of Rural Development and Panchayati Raj (NIRD&PR)

This is an autonomous organisation under the Union Ministry of Rural Development, is an apex body in the country for Research, Training and Action Research in the field of rural development sector. It works as an autonomous organisation, supported by Ministry of Rural Development, Government of India. It established in 1958, emerged as Centre of Excellence for Research and Training in the Rural Development. In addition to this, it also involves in curriculum development, preparation of training manuals and training guidelines. It act as a national centre of excellence in rural development and Panchayat Raj builds capacities of rural development functionaries.

Computerized Rural Information System Project (CRISP)

CRISP aimed at assisting the District Rural Development Agency (DRDA) in observing the exercise of poverty alleviation programmes through Computer based Information System. So far four versions of CRISP application software packages have been developed. Rural Soft was the fourth version. Rural Information endeavors marked the beginning of e-Governance in India. One such initial effort was Rural soft 2000.

Digital India Land Record Modernization Programme

The ultimate objective of the scheme is 'on-line management' of land records in the country.

The Land Reforms (LR) Division was implementing two Centrally Sponsored Schemes viz.: Computerization of Land Records (CLR) & Strengthening of Revenue Administration and Updating of Land Records (SRA&ULR).

BhoomiYojanain Karnataka

The department of revenue in Karnataka has computerized twenty million records of land ownership of 6.7 million farmers in the state. Previously, farmers had to seek out the village accountant to get a copy of the Record of Rights,Tenancy and Crops(RTC) - a document needed for many tasks such as obtaining bank loans. There were delays and harassment. Bribes had to be paid. Today for a fee of Rs. 15/- a printed copy of the RTC can be obtained from computer land record kiosks (Bhoomi Centers).

Satellite Instructional Television Experiment (SITE)

This is considered to be one of the biggest techno-social communication experiments in education and rural development. The one-year experiment (August 1975 - July 1976) aimed to provide direct broadcasting of instructional and educational television in 2400 villages in the states of Andhra Pradesh, Bihar, Karnataka, Madhya Pradesh, Orissa and Rajasthan.

National e-Governance Plan (NeGP)

The Pogrammewas launched with the vision:"Make all Public Services accessible to the common man in his locality, through common service delivery outlets and ensure efficiency, transparency and reliability of such services at affordable costs to realize the basic needs of the common man."NeGP came up on May 18, 2006 by Department of Electronics and Information Technology (DEIT) and Department of Administrative Reforms and Public Grievances (DAR&PG). NeGP was set up with 27 Mission Mode Projects (MMPs) and 8 components.

Kisan Call Centers(KCC)

There is change in the language after every 50 km in India. These call centers are specially made to respond to the issues raised by the farmers in the vernacular language continuously. This scheme was started during April 2002 by the Department of Agriculture & Cooperation, Ministry of Agriculture. the scheme was launched to deliver the farming villagers about the telecom infrastructure. These centers are specially designed to serve the purpose of creating awareness among the farmers.

National Informatics Centre (NIC)

NIC is a part of the Indian Ministry of Communications and Information Technology's Department of Electronics & Information Technology and came up in 1976. It is a website designed for all the e-governance initiatives taken by government at one place.The Sakala program in Karnataka is backed by a comprehensive information technology network, developed by the National Informatics Centre (NIC) to provide solutions and services and

to monitor the services.

THE ROLE OF ICT IN RURAL DEVELOPMENT

Information and Communication Technology has great relevance in today's world. If implemented properly ICT can surely bridge the gap between economical and technological constraints. The contribution of ICT to Rural development and poverty alleviation is becoming increasingly available.

Information Technology and Agriculture

Agriculture must be the first thing to have an introduction with information technology to meet the expected outcome.The agricultural sector is confronted with the major challenge of increasing production to feed a growing population of the country. In a situation of decreasing availability of natural resources, factors of particular concern are water shortages, declining soil fertility, effects of climate change and rapid decrease of fertile agricultural lands. New approaches and technical innovations are required to cope with these challenges and to enhance the livelihoods of the rural population. The role of ICT to enhance food security and support rural livelihoods is increasingly recognized and was officially endorsed at the World Summit on the Information Society (WSIS) 2003-2005. ICT involves the use of computers, internet, geographical information systems (GIS), mobile phones, as well as media to know about climatic conditions.ICTs can deliver useful information to farmers about agriculture like crop care and animal husbandry, fertilizer and feedstock inputs, pest control, seed sourcing and market prices.

Information Technology andRuralConnectivity

Mobile based telecommunications networks allow rapid communication of information, thus improving the speed of disaster warning, response and recovery. ICTs can play a role from accessing relevant data and awareness on environmental issues at the individual level, to enabling communication and interaction using mobile telephony, to fostering cooperation with wider networks of stakeholders towards action. Rural users as a percentage on internet population will rise from 29% in 2013 to 40-50% in 2018. (BCG Analysis, 2015). An effort for Improvement of Rural Telephony Telecom connectivity constitutes an important part of the government initiative to upgrade the rural infrastructure.

Information Technology and Rural Health

Health care is one of the most promising areas for poverty alleviation. ICTs are being used in India to facilitate remote consultation, diagnosis and treatment. Delivering health care with ICTs enables health care professionals and institutions to address the critical medical needs of rural communities. Improving the quality of health care ultimately requires improving the availability of health care information. Computerized patient data and a secure network for communication and information exchange open up many opportunities to deliver services over the electronic highway.The use of ICT will leads to Optimum utilization of the health facilities.

Information Technology and Business Service

It widens the perspective of local communities in terms of national or global developments, opens up new business opportunities. Communities and farmer organizations can be helped through the use of ICTs to strengthen their own capacities and better represent their constituencies when negotiating input and output prices, land claims, resource rights and infrastructure projects. ICT enables rural communities to interact with other stakeholders, thus reducing social isolation. ICTs enable swift access and mobilization of financial assets. By enabling rapid access to financial capital and transactions, ICTs have the potential to strengthen local livelihoods

Information Technology and Employment opportunities

Poor people in rural localities have lack of opportunities for employment because they often do not have access to information about them. One use of ICTs is to provide on-line services for job placement through electronic labor exchanges in public employment service or other placement agencies. The successful story of using Biometric technology in MNREGA scheme is highly praised in Karnataka.

Information Technology andSocial Transformation

ICTs are now widely recognized as a critical tool to tackle development issues in developing countries which ultimately lead to social transformation. Ensuring a Better Quality of Life, Application of ICT has the potential to improve living standards of people in remote and rural areas by providing important commercial, social and educational benefits.

Information Technology ande-Governance

Rural Development can be adequately addressed by effective use of e-governance and ICT application in environmental management. Improved governance by using ICT can have direct impact in reducing poverty and improving the environment. ICT can contribute in a large way in making government processes more efficient and transparent by encouraging communication and information sharing among rural and marginalized people. A role is also played by ICT in making processes more efficient and transparent. It helps in making laws and land titles more accessible. Rural communities benefit from better access to credit and rural banking facilities. Recent mobile banking initiatives offer further scope to reduce costs and stimulate local trade. Through ICT, several e-governance initiatives have been adopted which have ultimately proved to be a major contributor in rural development.By expanding the use of government services – ICT strengthens the livelihood opportunities for rural India. ICT can ensure a better quality of life for the rural poor with an improved access to markets, health, and education.

Information Technology and Rural Development

Information and Communication Technology has a vital role in connecting the rural community to outside world for exchange of information, a basic necessity for development. Effective use of ICT can demolish geographical boundaries and can bring rural communities closer to global economic systems and be of meaningful help to the underprivileged. . ICT offers an opportunity to introduce new activities, new services and applications into rural

areas or to enhance existing services. ICTs can play a significant role in combating rural and urban poverty and fostering sustainable development through creating information rich societies and supporting livelihoods. Thus, there will be overall rural development through emergence of new markets, job creation and increase in investment.

SUGGESTIONS

Although concerted efforts have been initiated by the Government of India through several plans and measures to alleviate poverty in rural India, there still remains much more to be done to bring prosperity in the lives of the people in rural areas. At present, technology dissemination is uneven and slow in the rural areas. Good efforts of organizations developing technologies, devices and products for rural areas could not yield high success. Experiences of many countries suggest that technological development fuelled by demand has a higher dissemination rate. However, in India, technology developers for rural areas have been catering to needs, rather than creating demand. Besides, there is also an imbalance between strategies and effective management programmes. Propagation of technology/schemes for rural development is slow and there is a lacking in wider participation of different stakeholders. An ideal approach may therefore, include the government, panchayats, village personals, researchers, industries, NGOs and private companies to not only help in reducing this imbalance, but also to have a multiplier effect on the overall economy.

CONCLUSION

Information and Communication Technologies (ICTs) hold tremendous potential for rural development in India in the areas of agriculture, health, Micro and Small Enterprises (MSEs), and education. The infusion of Information and Communication Technology (ICT) is playing a prominent role in strengthening such a demand. Combining ICT in Rural Development can not only speed up the development process but it can also fill the gaps between the educationally and technologically backward and forward sections of the society. Several e-governance projects have attempted to improve the reach, enhance the base, minimize the processing costs, increasing transparency and reduce the cycle times. The opportunities of ICT application in rural development are immense at the same time the government will also be facing some challenges also.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

Role of Social Work Rural Camp in Empowering Rural Poor: A Case study of Kumkumanahalli village, Tumakuru Taluk. Karnataka

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Introduction

Rural Development being an area of social work practice has assumed a greater importance. Social workers are being employed in various poverty reductions and well as public health programmes for effective delivery of social services to needed rural people. The increasing gap between the access and utilization of various social welfare schemes and programmes has taken severe form which demand social work intervention. Now need of the hour is to motivate rural poor to participate in community development which will be helpful in bringing prosperity for them. The availability of basic social services in the rural areas is not up to the mark. The social workers being champions of social justice will serve the vary purposes to ensure availability and effective utilization (Ganapathi, 2014).

Community health and education are two keys for initiation of any development whether it is social or economic. The educational needs of the rural poor are still unmet which can be supported by quantitative data obtained from the Census of India, 2011. Among the health needs, needs of maternal and child health are far away from satisfaction. Child health issues can be adequately met through the effective utilization of social work intervention.

Unemployment, a greatest threat to our country, has also affected rural

poor. In the sense, the above mentioned are some of the areas in which social work intervention can encourage the rural people to fight with enthusiasm with such calamities.

Social work rural camps are unique nature and scope organized by the students under the guidance of the faculty members. The visit proposed places and identify the needs and interest of the people through professional interaction. Provide opportunities to experience rural life, analyze rural dynamics, and observe the functioning of local self government and voluntary organizations. This experience aids peer participation in planning for activities for own group and those for local people. It also helps develop skills carry out, evaluate, and report the experience for social work trainees. (UGC, 2001)

Rural camps are useful, especially for social work trainees,through the rural camp trainees got an exposure to a village setting, but also was able to draw a connection between the problems at the village level and those in the urban areas. This can help in designing holistic intervention strategies to provide effective solutions to deal with the problem of migration. Rural camp that able to draw the connection between rural problems, macro-economic processes. According to the report of Association of Schools of Social Work in India (AASWI) on fieldwork in Social Work education (Shodhganga., 2010)

Rural development is the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas. Rural development has traditionally centered on the exploitation of land-intensive natural resources such as agriculture and forestry. However, changes in global production networks and increased urbanization have changed the character of rural areas. (http://shodhganga.inflibnet.ac.in-)

Sustainable rural developmentis generally recognized as the product of those human activities that use the resources of rural territories to increase welfare. Development can be considered as sustainable if it meets the needs of the present generation without compromising the ability of future generations to meet their needs. Rural development is the key tool for encouraging diversification and innovation in rural areas. It aims to reverse depopulation processes, stimulate employment and equality of opportunities, respond to growing requests for better quality, health, safety, personal development and leisure, and finally improve the quality of life of populations. (Alps)

Base of the Social Work rural camp

As a part of curriculum the social work trainees (students) compulsoryconducted 7 to 10 days under the directions of the staff member's .objective of the camp is to provide the students to acquire skills in panning. Organizing, handling regulations, decision making and collectively contribute to the chosen cause in the areas. (Tumkur university, 2014-15)

Process of social work rural camp

The camp is usually organized for a week, in which students are taken to a village setting where they learn different skills. Students conduct activities such as village mapping, Shramadhan, and participatory rural appraisal. Through the social work camp Trainees get to know about the problems of the villages, the reasons behind them, the possible

intervention strategies for solving them, and the faculty members provide guidance of the trainees in the intervention process. The students submit the report day to day activities in the evaluation time at the end of the day. And they have to present a seminar on it along with co-trainees before the faculty.

Importance of Social Work Rural Camp

Rural development is a crucial task in the developing world. In rural areas knowledge dissemination and awareness generation is basic tool to empowerment of people as 'Knowledge is Power' in current scenario the Social Work Rural Camps are unique in nature as they are primarily organized by the Social Work Trainee Students under the guidance of faculty members. This sharpens their Management and Leadership Skill. This camp helps the students to understand the social systems and seeks to feel the pulse of the rural folk and provides the student to experiences the ground realities of rural living. Rural camp environment and group leaving experience helps herself/himself to brake her/his own self circle of self centered thinking and then she/he has realize other persons values. As a member of committee it has been restricted to participate in a such type of activities/task which the team members or her/his other colleagues has conducted. In the process of conducting activity through participation which happens through co-ordination, cooperation and involvement of members etc. this types of interactions facilitating an opportunities to every individuals to develop their life skill's like Creative thinking. Critical thinking.Effective communication.Interpersonal relationship.Self-awareness.Coping with emotions.Coping with stress.Empathy.Sympathy etc. lots opportunity. (Devidas)

Objectives of Social Work Rural Camp

To make the social work trainees understand the rural social system and community living.To analyze the regional, rural problems, and the approaches, and the strategies of interventionadapted, To understand the nature of govt. intervention and its impact on people,To develop the capacity to critique the interventions of both the voluntary organizations and the government agencies in relation to the problems. To understand the working influence of social institutions like joint family systems, marriage, case system and gram Panchayath.On life patterns of people.To interact with people of different strata and gain practical knowledge and develop skill s in guiding and counseling with providing more effective solution to problems. To help the Social work trainees develop their sense of care and social responsibility by applying social work techniques like counseling. Interviewing, questioning, supporting, observing. To assist the social work trainees in learning through experiences in groups living so as to develop their social responsibility. To enable the students to identify the needs of the rural communities and provide them the professional information setting up to NGOs. To acquire skills in planning, organizing, implementing the camp for example conscious use of time, communication skills, team spirit, handling relationships, conflict and differences of opinion, decision making, evaluation, appreciation, sharing of resources tasks, coping skills in problem situations, co-operation and coordination. Learners are fully involved in planning, implementing the plan and presenting their experience in a workshop on return from the camp (Subhedar, 2001).

Participatory Approach in Social Work Rural Camp

Pre-camp Process

Students are given a wide chance of taking up responsibilities with leadership. The camp leaders are elected and the students organizing the camp are divided onto various committees and are delegated with their responsibilities. The students who are selected to represent the class are guided by the faculty members for visiting the purposed places and identify the needs and interests of people through professional interactions.

Every student has to make some pre-camp arrangements, which are necessary to carry out Social Work Rural Camp in a systematic and successful way. During this pre-camp preparation period, the students have to identify the community and understand the its socio-economic, cultural practices and demographic characteristics with the help of faculty supervisors .Framing the objectives for the Social Work Rural Camp. During the pilot visit, the social work trainees with different committees, paid visits to the offices of social institutions like gram panchayat with the unleashing support of no- island trust, visiting the officials were facilitated and that helped in broader and clear planning

Intervention Phase: During the camp phase, social work trainees required organize different programs based on needs of the community.So that social work trainees having a chance to organize motivation and training programmes for weaker sections, women, youth. Trainees as required to conduct different programmesthrough Gram Sabha,SHG Women's Meeting. Meeting Adolesons Girls Meeting.Shramdan ,Yoga and Pranayam . P.R.A-(Participatory Rural Appraisal) Village Survey.Training for SHG women's.Legal awareness camp.Animal husbandry, Health Check up Camp.Blood donation camp.Tree Plantation.Medical camp.Personality Development training. Street Plays. Awareness exhibitions.Demonstrations.General awareness programs.Watershed Development Awareness Program.Competitions Programs. Cultural Program's Etc..

Withdrawal Phase: The student has to organize the valedictory function after compilation of the camp. During this function, the student's villager's, the penchant's and NGO's persons share their views and their experiences of the camp. Finally, all the concerned people who helped to carry out the camp should be thanked sincerely through vote of thank

Strategy for Involving the Student in Camp

As a part of Social Work curriculum has been compulsory to every student to attend and organize the camp by student themselves. For increasing the involvement of student in Rural Camp through participation in the camp; strategically form some committees of student: eg .Programmecommittee. food committee. Shramadan committee & cultural committee.Etc… And in entrusted wholly responsibility to the student committees.

Material and Methods

As a part of Tumkur university curriculum,Gurushree College of commerce and social work(Affiliated to Tumkur university), Department of Social Work, Tumkur .wasConducted seven days Social Work rural camp-2016-17,atKumkumanahalli village,Tumkur district,

Karnataka. TheResearcherconducted case study regarding 'Role of Social Work Rural Camp in Empowering Rural Poor' atKumkumanahalli village. The researcher collected data through focused group discussion. The purpose of this case study was to understand the impact of social work rural camp on rural poorfor their socio-economic life and to analyze the role of Social Work camp in empowerment of Rural Poor.Researcher was used interview and observationtools.

Result and Discussion

As per their opinion the rural camp made favorable impact on the society for creating the social awareness in the society which was helped for the Social Work Rural Camp in Empowering Rural Poor. The camp programmes like cleanness drive, tree plantation, drug abuse, anti dowry made desired impact on the society. Due to rural camp, community could understand the impact of the cleanness drive & sanitation of the village. Becauseof the community people had done the proper sanitation in their villages. The community understood the relevance and importance of small family size norms and importance of family planning. They understood importance of health and proper diet through the health awareness camps.It has helped for the community to create the healthy nation & social development.

The rural camp was conducting the awareness programes about the AIDS/HIV for the society. The impact of these awareness programs was that the number of persons infected by these diseases is goes on decreasing or at least they are aware with this.the camp useful for the community people in their future life. They are aware with their skills and use these skills for their family development which helps for the nation building. The impact of rural camp was increased cohesive association among the people, sense of cooperation increased, and misunderstanding about each other minimized which help to develop the healthy society. Due to camp activities were help to increase the sense of the gender equality among the people. It helps to learn the proper planning of the work before it started.

The camp activities helps for increase the sense about social justice according to gender and it was helped in increasing the sense about social justice about privileged & under privileged among the society people. It's helped in organizing the small saving groups in the village and these groups are involved in the ruraldevelopment. Campactivities were helps to create the necessary awareness about the family planning & it helps to increase the harmony in the family relations among the people. Its noticeable impact on the rural development & these significantly helped in the Disaster Management.

Rural camp was implement the various activities related to the development of the village. According to the activities related to the environment & social conscience like Cleanliness Drive, Tree Plantations, Watershed Management, Save Energy Awareness, Drug Abuse, Anti-Dowry, Female Feticide, Mental Healthetc. were made the noticeable impact on the community and due to these activities increase the awareness in the people. Community people were feels that due the Cleanliness Drive people understand the importance of cleanliness. The community people were repairs the drainages, construct of toilet, cleaning of the public water tank or well etc.

The camp activities is helpful for the spread of the message about the tree plantations in the community & the effect of this the community people start the tree plantations for protect the environment. The group said that the Drug-Abuse programmes increase the necessary awareness in the rural youth & these people avoid the drug.The camp created more awareness among the rural community regarding the natural sources of the energy and influenced the people to make use of such energy in their day-today life. Regarding the social impact on the community, it was observed that community people are organized and their sense of cooperation is increased. They removed the misunderstanding within the groups. People are solving their problems at the local level. The role of cultural programs organized by the camp students is important. The cultural programs were increased the awareness about the burning issues in the society like female feticide, Gender inequality etc. its help the people in the emergency. Due to the camp activities a sense of helping nature was increased in the society people. These activities were helps for the creating the awareness about the coeducation in the community people. The community people understand the importance of the education and they are sending the female children to school. Camp activities are beneficial for the society development.

It was found the due the rural camp the community has increased cohesive association and misunderstanding about each other has been minimized. It was also found that the awareness about the social justice like gender, privilege & under privilege is increased in the community people. A sense of gender equality has increased and the scientific attitude has been developed among them and their discussion with officers and school teachers has become more positive. The people were said that social work rural camp was effective for the short saving groups in the villages which help the development of families in the community.

Conclusion

Rural development is the key tool for encouraging diversification and innovation in rural areas. It aims to reverse depopulation processes, stimulate employment and equality of opportunities, respond to growing requests forRural camp was implement the various activities related to the development of the village.Rural Camp is an integral part of the training programme for the students pursuing Social Work. This was organized for seven days at kumkumnahalli, Tumkur District with an objective to create a platform for the students to understand and analyze the Rural Social System, Strategies used by the Non-Governmental Agencies, Nature of Government Intervention for the development of rural poor, and to facilitate students experiences of group living. During this camp, the students were encouraged to organize and carry out programes and events for social awakening and development of the people and conduct a survey on socio-economic and educational status of people. Finally the above results and impact shows rural camp createdempowerment of rural poor.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

Level of competency in using digital resources among postgraduate students of medical colleges

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Abstract

The purpose of this study is to identify the level of competency in using the digital resources by postgraduate students of medical colleges. The study adopted survey method and questionnaire tool to collect data from the respondents. The study found that most of the respondents are highly competent in using the digital resources. Para clinical students have a very high level of competency compared to pre-clinical or clinical students. Average or below average level competency having postgraduates consists of 35% of respondents. Most of the students use the digital resources for full text of articles. Most of them needed training on search engine / search techniques and using online databases. The study identified postgraduates wanted support from the library staff when desired and hands-on training on use digital resources.

Key words: *Use of Digital Resources. Postgraduate Students. Medical Colleges. Level of Competency.*

Introduction

The transition from print to digital resources is affected to both the libraries and the library users, and this has been directly influenced on the use of library resources. As stated by Jamali and others, at the present state, digital resources are the most widely used resources in academics and research. The features like, easy to access, store, share, etc. are more influencing in using these resources. So users have become more virtual and anonymous (2005).

The emerging technologies have dynamically changed the way information is gathered, organized, accessed, stored and consumed. Digital resources are the need of the hour for

research and academic activities and help in faster access and retrieval of information in various disciplines. Looking at the present situation of information explosion, finding authentic information is very important and requires a high level of competency in using the digital resources. Hence the present study has been tested that the level of competency in using the digital resources by the postgraduate students of medical colleges.

Objectives of the study

The study is carried out to findout the level of competency in using the digital resources by postgraduate students of medical colleges. The objectives are:

- To know the experience of using the digital resources.
- To findout the level of competency inusing the digital resources.
- To determine the relationship between demographic variables, viz, gender, domicile, category wise and the level of competency in using the digital resources.
- To know the areas in which training is required and the type of training required to enhance the level of competency.

Methodology

In order to empirically examine the level of competency is using a digital resource survey method is used in the study. A structured questionnaire was designed to collect the data from postgraduate students of medical colleges in Belgaum Division, Karnataka. There are nine medical colleges in Belgaum division and out of which seven colleges have the postgraduate students. Total number of questionnaires distributed are 490 and 422 (86%) respondents returned the filled in questionnaires to the investigator. The collected data has been organized and tabulated using SPSS 20.0 and presented in the light of framed objectives.

Analysis and Discussion

This section presents the analysis of the empirical data collected from 422 respondents from various medical colleges of Belgaum Division. The study is intended to know the level of competency in using digital resources by postgraduate students. The themes and topics that have arisen throughout the collection of data have been analyzed and tabulated in the form of tables and graphs using SPSS.

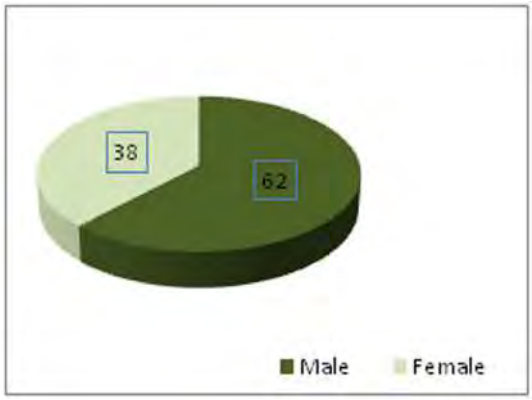
Demographicinformation

The demographic characteristics are also sometimes influence on the use of digital resources. This study tried to find out the association between the level of competency in using the digital resources and demographic variables include age, gender, social background, etc. In this line, Diyaolu has conducted a study on influence of demographic factors on the use of digital library by the post graduate students in private universities: A case study of Babcock and Convenant University in Ogun State (2012).

Genderwise distribution of respondents

The gender study is one of the demographic characteristics, which may influence on the use of digital resources. Okiki (2011) examined the factors that influence on the use of digital information sources among postgraduate students of six universities in the South West Nigeria. The Okiki study shows that males are browsing or using digital resources for enjoyment, whereas females are using digital resources for work related purpose. The following figures shows the genderwise distribution of the study respondents.

Figure 1: Genderwise distribution of respondents



Out of the total respondents, the majority is male respondents (62%) as compared to female postgraduates.

Age wise distribution of respondents

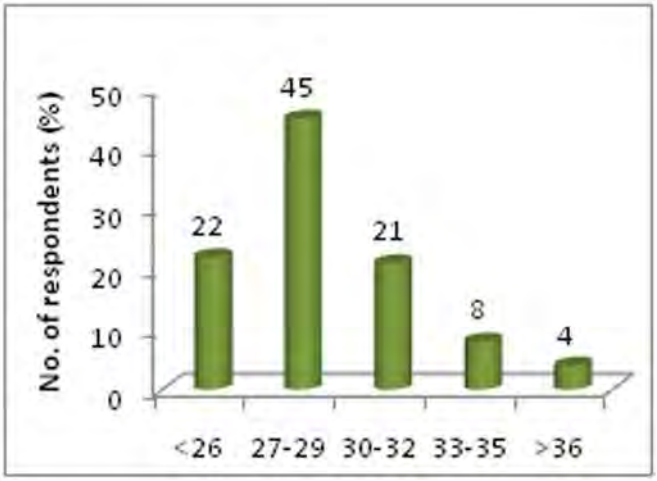
Age is one of the factors to examine the level of competency in using the digital resources. Tenopir in his study found that youngsters are more passionate to use the digital resources and they rely more on the information in digital form (2003). So age is a variable, which can be associated with the use of digital resources.

Table 1: Agewise distribution of respondents

Age Group	Frequency	Percent
<26	93	22
27-29	190	45
30-32	87	21
33-35	35	8
>36	17	4
Total	422	100

Mean±S.D = 28.7±2.8

Figure 2: Age wise distribution of respondents

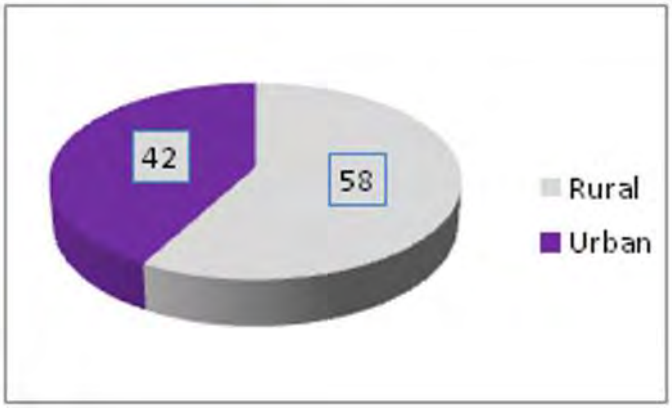


The study shows the maximum number of study subjects was in the age group of 27-29 (45%), followed by <26 age group (22%) and 30-32 age group (21%). The average age of subjects was found to be 28.7 years (SD = 2.8).

Social background of respondents

Several studies have been conducted on the implementation of e-learning technologies in rural areas, with the objectives to know the effect of socio-cultural settings with the use of digital resources. Teresa Correa and Isabel Pavez in their study, Digital inclusion in rural areas: A qualitative exploration of the challenges faced by people from isolated communities revealed that, in the ICT era, internet has reached majority of the population, and it has embedded in many human activities. Still some communities in the society are digitally barred and facing some challenges (2016). Hence this study is also collected the data on social background of the respondents.

Figure 3: Social background of of the respondents



The figure 3 shows the social background of the respondents. It is visible that, out of the total respondents, 58% of the postgraduates are from urban and 42% are from rural backgrounds.

Departments wise distribution of respondents

The respondents belong to the different departments of the medical colleges. The following table shows the department wise distribution of respondents.

Table 2: Department wise distribution of respondents

Department	Respondents (n=422)	%
Anatomy	15	4
Anesthesiology	39	9
Biochemistry	4	1
Chest Medicine	1	1
Community Medicine	29	7
Dentistry	14	3
Dermatology	18	4
ENT	6	1
Forensic Medicine	19	4
Medicine	25	6
Microbiology	53	13
Obstetrics & Gynecology	14	3
Ophthalmology	5	1
Orthopedics	12	3
Pathology	4	1
Pediatrics	38	9
Pharmacology	7	2
Physiology	19	4
Psychiatry	9	2
Radiology	34	8
Surgery	53	13
Urology	4	1
Total	422	100

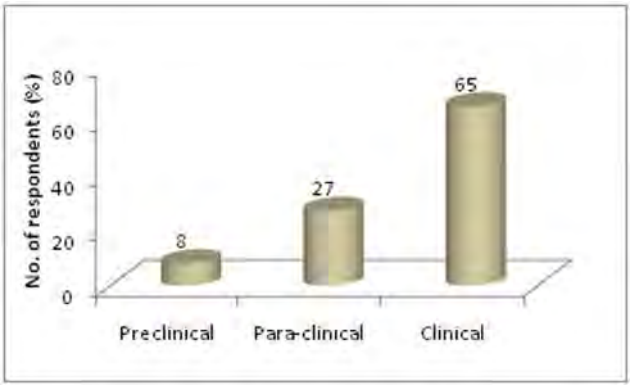
The majority of the respondents belongs to Surgery and Microbiology department (13%) responded to a great extent.

Category wise distribution of respondents

In the medical colleges, the departments are categorized into preclinical, para-clinical and clinical. The preclinical includes anatomy, physiology and biochemistry. The para-

clinical category includes microbiology, pathology, forensic medicine, pharmacology and community medicine departments. Further, clinical category includes remaining all the departments, i.e. general medicine, orthopedics, radiology, surgery, anesthesiology, obstetrics and gynecology, pediatrics, dermatology, ENT, ophthalmology. Following is the category wise distribution of respondents.

Figure 4: Categories wise distribution of respondents

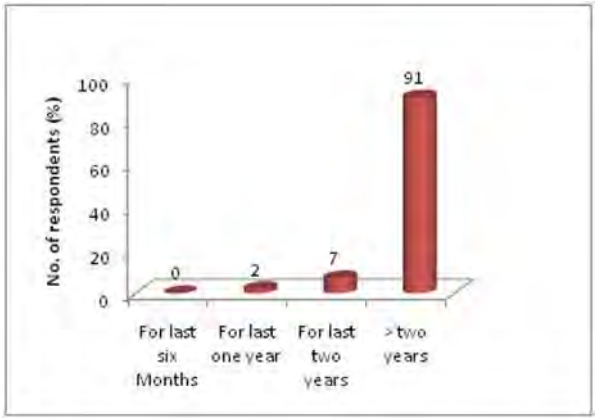


The above figure 4, shows that the 65% of respondents were from clinical department category, 27% are from para-clinical and 8% are from preclinical departments.

Experience of using digital resources

Experience of using digital resources is also one of the important factors to test the expertise in using the resources. High experience in using digital resources leads to higher knowledge about the digital resources and higher the level of competency in using the digital resources, it helps to manage the resources and to use it at the maximum extent. On this background, the study has attempted to ascertain the level of use of digital resources. The summary of data is presented in figure 5.

Figure 5: Experience of using digital resources



It was found that, almost all postgraduates were using the digital resources for more than two years, i.e.91%.

Category wise period of using digital resources

The following table 3 discloses that since how long postgraduates is using the digital resources.

Table 3: Category wise period of using digital resources

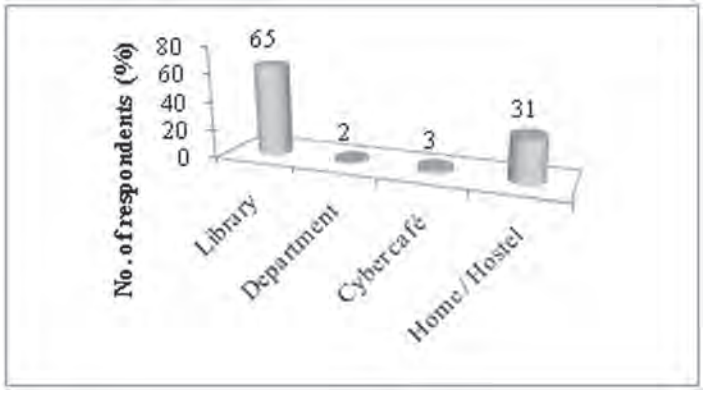
Period of using digital resources	Preclinical	Para clinical	Clinical	Total	P Value
For last 6 Months	0(0)	0(0)	0(0)	0(0)	0.011
For last one year	1(3)	0(0)	7(3)	8(2)	
For last two years	4(11)	1(1)	25(9)	30(7)	
<2 years	30(86)	114(99)	240(88)	384(91)	
Total	35(8)	115(27)	272(65)	422	

To compare the responses of pre-clinical, Para-clinical and clinical departments about how long they are using digital resources, the study was compared different categories of postgraduates, it was found that, para-clinical 114 (99%) students was using the digital resources for more than two years, followed by clinical students (88%) and the preclinical students (86%). For the last six months, no postgraduate is using the digital resources. A statistical significant difference was found between preclinical, para-clinical and clinical department postgraduates in the period of using digital resources (p=0.011).

Location of use of digital resources

The main advantage of digital resources is flexibility to access from different places. Open access resources and copyrighted resources accessible through user name and password can be accessed from any comfortable places. The IP based resources can be accessed through the campus network. The location of the use of digital resources helps to know comfort zones of users.

Figure 4: Location of use of digital resources

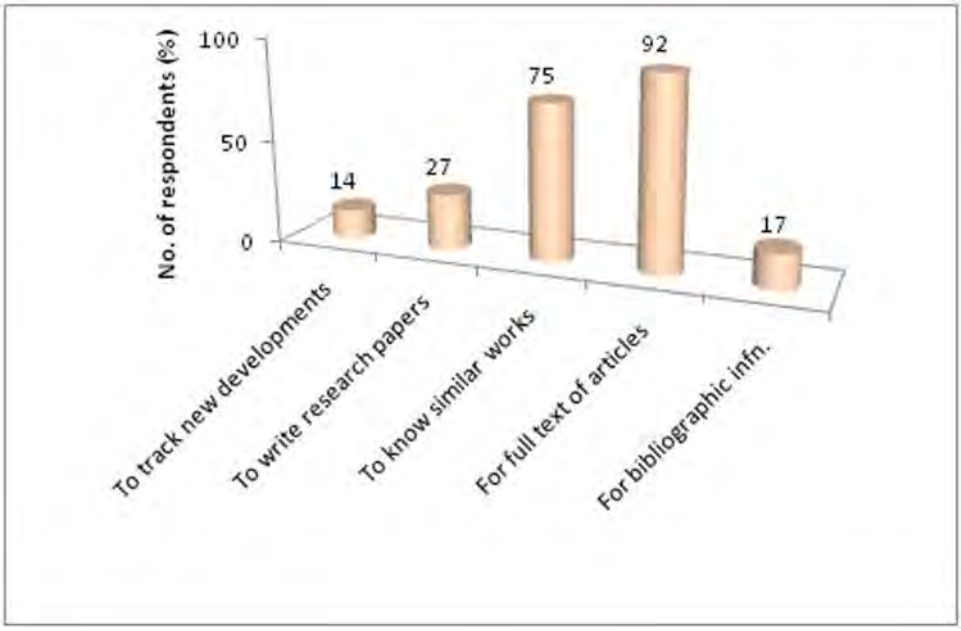


It can be observed from the figure 4 is that, most of the postgraduates 274 (65%) were accessed the digital resources from the library. Whereas, 31% of them were accessed the digital resources from the home / hostel.

The purpose of using digital resources

The purpose of use of digital resources differs from person to person. It shows, how much postgraduates relies on digital resources for achieving the academic endeavour. Hence, postgraduates are asked, the purpose of using digital resources. Collected data summerised in the following table.

Figure 6: Purpose of using digital resources



It is evident from the figure 6most of the postgraduates were used digital resources to access the full text articles (92%), followed by to know similar work (75%) and the least of them (14%) were used to keep abreast of the latest developments in their areas of interest.

Mode of learning skills to use digital resources

The learning pattern of users is different from user to user, based on their background, requirement, situations, time constraints, opportunities, etc.,. Smart skills are required to find more relevant resources effectively. In view of this, the researcher has studied the postgraduates different mode of learning to use the digital resources. The following table shows the different mode of learning by postgraduates.

Table 5: Mode of learning skills

Mode of learning skills	Respondents (%)
Self-learning through trial and error method	376(89)
With the help of friends / colleagues	329(78)
By attending library training programs	156(37)
With the help of library staff	219(52)

Table 5 reveals that out of the 422 the respondents, 376 (89%) of the postgraduates learnt to use the digital resources by self learning through trial and error method. And 78% of them were learnt with the help of friends / colleagues, with the help of library staff (52%) and by attending the library training programme was by (37%) postgraduates.

Seeking help from others to find the required information

Many times, it is difficult to find the required information on the internet. Based on the comfort or knowledge or people in contact may also helpful in finding the required information. The figure 6indicates, how the postgraduates seek help when the required information is not found.

Figure 6: Seeking help from others

Out of the respondents, the 79% of the postgraduates were asked the librarians, further 56% of them asked friends and some (5%) of them give up when they do not find the required information.

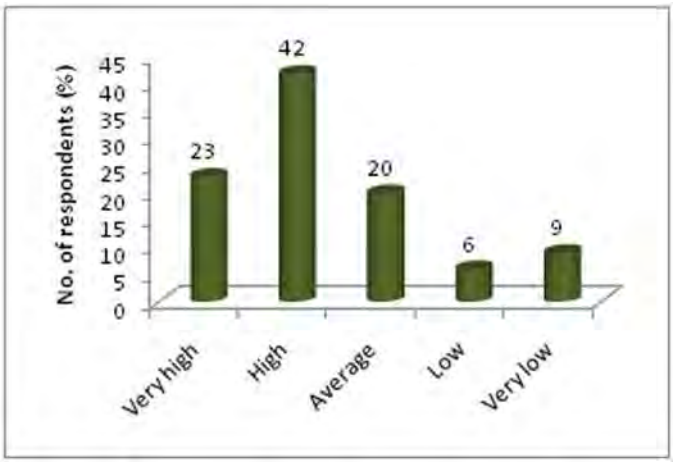
Level of competency in using digital resources

It is very important to know the level of competence of postgraduates in using the digital resources. The response collected on this ground will be helpful in providing the training or awareness programmes in using the digital resources and better information services to users and to boost the usage of digital resources.

Dare Samuel Adeleke and Evelyn Nkechi Emeahara study reveals that, "the low level of usage of electronic resources, especially full text database, among postgraduate

students in the University of Ibadan revealed that they need to be more competent in using communication technologies, including computers and associated skills such as desktop publishing, database management, programming, and web page design to navigate in an electronic environment. Significant relationship between information literacy skills and use of electronic information resources was established from result of the findings" (2016).

Figure 7: Level of competency



Among responded postgraduate students, 178 (42%) have a high level of competence. The 84 (20%) of them have average, followed by 63 (15%) have a low level of competence in using the digital resources.

Table 6: Category wise levels of competence in using the digital resources & services

Levels of competence	Preclinical (%)	Para clinical (%)	Clinical (%)	Total	P Value
Very high	11(31)	11(10)	75(28)	97(23)	<0.001
High	13(37)	66(57)	99(36)	178(42)	
Average	1(3)	21(18)	62(23)	84(20)	
Low	7(20)	5(4)	13(5)	25(6)	
Very low	3(9)	12(10)	23(8)	28(9)	
Total	35(8)	115(27)	272(65)	422	

The category wise comparison of level of competence in using the digital resources shows, 74% of clinical, 68% of preclinical and 67% of para-clinical postgraduates had a high level of competence in using digital resources. Whereas 29% of preclinical had a low level of competence compared to para-clinical and clinical department students (14% and 13% respectively). It was found significant difference statistically (P<0.0001).

Table 7: Gender wise levels of competence in using the digital resources & services

Levels of competence	Male (%)	Female (%)	Total	P Value
Very high	61(23)	36(23)	97(23)	0.703*
High	104(40)	74(46)	178(42)	
Average	56(21)	28(18)	84(20)	
Low	17(7)	8(5)	25(6)	
Very low	24(9)	14(9)	38(9)	
Total	262(62)	160(38)	422	

* No Significant Difference

The table 7 depict that, gender wise level of competence. It was almost same in male and female postgraduates. Statistically also found no significant difference between them (P=0.703).

Table 8: Domicile wise levels of competence in using the digital resources & services

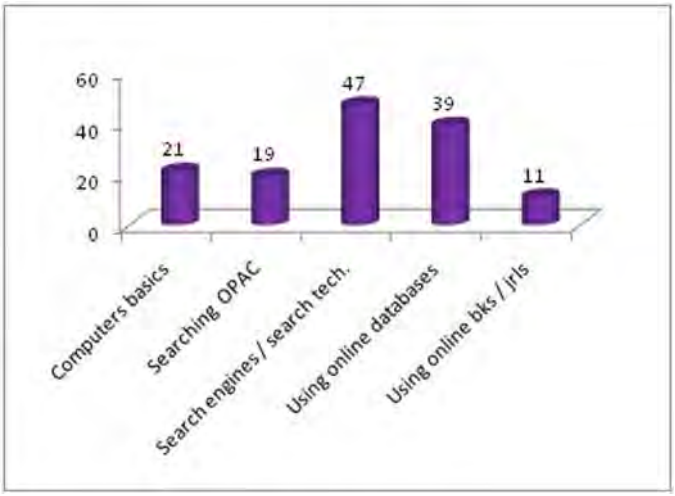
Level of competence	Urban (%)	Rural (%)	Total	P Value
Very high	65(27)	32(18)	97(23)	0.054
High	99(40)	79(45)	179(42)	
Average	51(21)	33(17)	84(20)	
Low	15(6)	10(6)	25(6)	
Very low	15(6)	23(13)	38(9)	
Total	245(58)	177(42)	422	

The table 8 shows that, domicile wise comparison of postgraduate students' level of competency.There was 27% of urban and 18% of rural students have a high level of competence. Whereas, 12% students from the urban and 19% rural background had a low level of competency in using the digital resources. Statistically significant difference was found between urban and rural (P=0.054).

Training required in the different fields

User's competence levels are different from person to person, some may not have even the knowledge about the computer basics, do not know how to carry out online searches / database searching, etc.Jaspal Kaur Bhatia Study findings reveals that, " majority of users in his study had limited access to computers, problem in using digital resources and they are willing to take training to learn about the internet and digital resources" (2011). Here is an effort made to know the areas in which postgraduates required the training.

Figure 8: Training required in the field

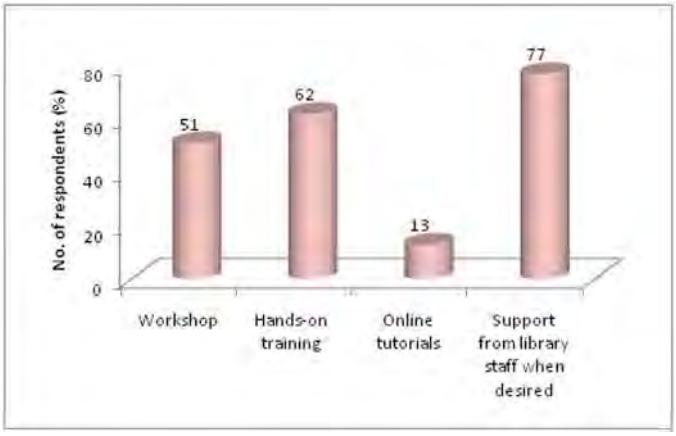


The figure 8 reveals that, out the 422 respondents, 198 (47%) of them wanted training on search engines / search techniques, whereas 165 (39%) were wanted training on using online databases. Further, some students were wanted training on computer basics (21%), searching OPAC (19%) and using online books / journals (11%).

Type of training required

The preference of training needed varies from user to user. The training may be needed in the form of workshops, hands-on training, distribution of handouts or tutorials or online guides, support of library staff when desired, etc. To know the postgraduates preferences, researcher framed the questions and collected the data. The following table 9 shows data summary about the responses of postgraduates on the type of training they required.

Figure 9: Type of training required



The results of enquiry about the preferences of the type of training needed by the postgraduate students shows, 325 (77%) of the students have expressed that, they needed the support of library staff whenever it is needed. Further, 262 (62%) of the students needed hands on training programs and 215 (51%) needed workshop.

Findings of the study

- The majority of the respondents were in between 27-29 years age, accounting for (45%), followed by <26 years (22%).
- The greater part of the respondents are from urban background accounting for 58% of postgraduates.
- The almost all the postgraduates are using digital resources for more than two years (91%).
- The greater part of the respondents are using digital resources from the library (65%).
- The main purpose of using the digital resources by postgraduate students is for full text articles and to know the similar works in their areas of interest.
- The majority of them have learnt to use the digital resources by self through trial and error methods.
- When they needed help from others to find the required information, they turned to ask the librarians.
- The majority of the respondents' level of competency in using the digital resources is high.

Suggestions given by postgraduate students

- Libraries should conduct moreworkshops / training programmes on awareness and use of digital resources.
- Library web pageshould provide the information about the subscribed and open access resources related to medical field.
- Remote access to digital resources.
- Colleges should also participate in the consortium's other than the HELINET.

Conclusion

The 21st century developments in technology are leading the world. The ICThas supported for the enormous growth of information in a multidisciplinary way. The increase in the digital media influence on the large quantity of information generation. With this effect, the time gap between information generation and its utilization has reduced drastically; it is all because of influence of ICT.

This technological evolution also affected information users too. The present study highlighted on the level of competency on using the digital resources by the postgraduate students. High level of competency in using the digital resources is required to track the

latest developments in their field of interest. Awareness about the digital resources, search and using skills will help the postgraduates to use it at the optimal extent.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

WOMEN EMPOWERMENT THROUGH DIGITAL LITERACY

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Abstract

This paper explores the strategies towards empowerment of women through digital literacy schemes. for the development of the country the government of India introduced the digital India program, so the concept of digitalization as been implemented in all the sectors of the country, so digital literacy is needed for all the people especially to the women to enable them to have right access to education, employment and also to empower them to take a right decision to fight against the social discrimination. Digitalization is a positive move for Indian women, now they are more liberated, strong, empowered and contributing towards the development of the nation.

Introduction

According to the recent survey the population of India is nearly 1.34 billion out of that 65.2 crores are women and their literacy rate is only 65.46%,but also the Indian women's are contributing more to the development of the country, they are working in all the major sectors of the economy. Even though they are working and contributing towards the development of the country they are facing the problem of gender inequality in many areas, so to overcome from that problem the government of India introduced many programs for women empowerment.

Women empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits aswell as for the benefit of the society.

For the overall development of the country our honorable prime minister Narendra Modi introduced digital India program in the year July 2015, with the motto of "power to empower", this program is to ensure that government services are made available to

citizens electronically by improved online infrastructure or by making the country digitally empowered in the field of technology. So to implement this program and to ensure the full benefit of the program to the citizens they introduced the concept of digital literacy. "Digital literacy means capability to use digital technology and knowing when and how to use it". Or "Basic skills or ability to use a computer confidently, safely and effectively". The digital literacy is playing a important role in the women empowerment in the present digital world.

Objectives of the study:

- To know about the requirement of digital literacy for women empowerment.
- To know about problems facing by women to access the digital literacy.
- To know about the government schemes for women empowerment.
- To suggest some recommendations based on the findings.

Methodology:

The paper is basically descriptive and analytical in nature. The study is based on secondary data. Different books, news papers, government publications and related websites have been referred in order to enrich the study.

Need for women empowerment

As per the Indian custom women's are always depending upon the men but now the things are changed women trying to compete with men in every fields even though it is not easy to compete with men and to open up her skills and potential.

Jawaharlal Nehru said "You can tell the condition of a nation by looking at the status of its women"

We need women empowerment because daily nearly 40000 girls are wed before 18. In 36% of cases, the girls are younger than 15. Child marriages take away the childhoods of little girls and push them into the responsibilities of married life. These young brides cannot continue their education, they cannot enjoy their childhood and they have more health complications and high maternal mortality during child birth.

Financial empowerment women spurs economic growth within a country which can lead to the country becoming more stable, reducingpoverty, and becoming a bigger player in the global market.

To empower women government of India introduced many schemes they are:

- Betibachaobetipadhao
- One stop center
- Women helpline scheme
- Ujjawala
- Narishaktipuraskar

- Mahila police volunteers
- Mahila E-haat
- Mahilashaktikendras
- Working women hostel
- Support to traning and employment programme for women (STEP).

Digital literacy and necessity of digital literacy for women:

Now a days it is essential for every citizen to access in to digital communication devices and it became a part of our life and it is going to be a basic need in the future.

Digital literacy is the ability of a person to access both information and communication through a tool of technology including smart phones,tablets,laptops and traditional desktop PC's.

UK forum on computing education has defined four categories of digital literacy

- Digital muggle: no digital skills
- Digital citizens: who use technology to communicate, find information and to purchase goods and services.
- Digital workers: includes the ability to evaluate, configure and use complex digital systems, elementary programming skills are required for these tasks.
- Digital maker: has the skill to actually build digital technology, typically involving software development.

Many of the Indian women's are in a first stage i.e. digital muggle they are not even aware of digital devices so it is required for them to become digital literate.

Necessity of digital literacy for women:

a) It saves time: being digitally literate women can save time, before digitalization she use to go for market, grocery store,bank,post office and wait in line for hours to purchase things or tocomplete her work but now she can purchase items ,pay bills through online from home or office.

b) She can learn faster: women can learn faster without asking help from anyone, she can learn about how to cook different food items, how to decorate home, regarding gardening etc by seeing videos.

c) She can save money: being digitally literate she can save money through coupon codes, daily deal sites, comparison shoppingsites, cash back offers etc.

d) It makes her safer: women safety has become the at most problem in our country. many safety apps like Raksha,Himmat,Smart 24X7,bsafe etc to ensure that they are not alone anywhere they go.

e) It keeps her connected: as a result of Indian custom, women will reside in her

husband house once she got married, at that moment she will miss her parents,siblings,friends,relatives but through digital literacy by using social media like facebook,whatsapp,snapchat,videocall she will stay connected with her loved one's.

f) She can make better decisions: when she has limited ways to get information her choices are also limited. Digital literacy allows her to search,study, analyze and compare the vast sources available to her.

g) It helps to disclose her talent: every woman will be having their own special talents like cooking,dancing,singing,making handicrafts etc;she can upload such videos in YouTube through digital literacy.

Women empowerment program through digital literacy in India:

1. InternetSaathi: GoogleIndia in partnership with the ratantata foundation launched a project called internet saathi in July 2015. The main aim is to go deep with internet usage among rural women in India. This initiative launched in 4500 villages in the state of Gujarath,Rajasthan and Jharkhand.

How the Internet Saathi program works:

First they will search for women in the village who can run the project successfully. Instead of searching for the graduate or post graduate women, theysearch for the interested and enthusiasm women to take that imitativeness.After the selection of volunteer there will a three days training where in the difference between a simple phone and a smart phone is pictured and explained to them and they have been informed about the new features of a smart phone that is not found in simple telephone. After that information like what is internet, how the internet runs on a smart phone, what is Google,how to search information from it, how to see the videos etc. are explained them in a practical way. Further information about the details how to create interest in the rural women are given. After the training of three days, the women are provided with the Internet Saathi project bicycle,that bicycle will be made with a box on the back side of the bicycle,where in two smart phones, two tablets with 2 GB data per month per device and including a power bank is placed,one umbrella is also kept with that and she can also get stipend of Rs.1500 per month to teach 150 women.

In regard to mobile,first of all the women learn how to switch on and switch off the mobile, how to take selfies,where the photos are saved after taking it,how to download the songs, how to play games etc. common features were taught to them after that they learn how to download the applications, how to use them, how to purchase in online, how to manage the bank account and how to pay the electricity bill etc.

At the end of the three days training to the trainees an online exam is conducted by the institution through a specially prepared COLLECT app by the Tata trust for the Internet Saathiprogram, in this app questions related to the smart phone and internet in three steps come down in a regional language after making a profile of the trainee women, the trainee has to answer them by selecting the option accordingly. on completion of all the three steps the results appeared on the same screen.This is how the rural women have taught about the

usage of the smart phone and internet.

At present this program is implemented in 12 states of a country.There are 12000 internet saathies,12 million women across 110000 villages are becoming techsavvy because of internet saathi.

2.W2E2: wireless women for entrepreneurship and empowerment aims to create ICT based micro level social enterprises owned and managed by women. In an effort to create an army of grassroots level women entrepreneurs,W2E2 provides required infrastructure (including laptop,laser printer cum scanner,Digital camera,dongle for internet,photo printer with cartridge) to 50 women selected under this project in five locations of India –Baran in Rajasthan,Chanderi and Shivpuri in Madhya Pradesh,Ranchi in Jharkhand and Tura in Meghalaya.

Launched in 2014, W2E2 is an initiative that has emerged out of the umbrella project of wireless for communities that provides low cost,high quality internet connected in rural and remote locations of India.

Objectives of the program:

- To promote internet based social enterprises and entrepreneurship among women as change agents
- To have internet and ICT for gender inclusion in social and economic empowerment
- To boost traditional skills among women in cluster based environment and help them to reach markets and ensure sustainability.

For this purpose, selected women are given a six month training in digital literacy and their capacity is built to own and run their individual enterprises.

3. Mahila E-Haat:

It is an online marketing platform for women. launched on 7th march 2016,initiated by "Ministry of Women and Child Development". It will provide access to market to thousands of women who make products and are spread all over the country.

Mahila E-Haat is a unique online platform where participants can display their products. it is an initiative for women across the country as a part of "digital India" and "stand up India" initiatives of prime minister,Shri Narndra Modi.

Mahila E-Haat is an initiative for meeting aspirations and need of women entrepreneurs which will leverage technology for showcasing products made or manufactured or sold by women entrepreneurs. They can even showcase those services being provided by them which reflect creative potential example tailoring .this program strengthen the socio-economic empowerment of women as it will mobilize and provide better avenues to them.

How Mahila E-Haat program works:

Women can handle E-haat through mobile phones. The product along with photograph description, cost and mobile number or address of the participants will be displayed on the

E-haat.This enables direct contact between sellers or service providers and buyers.

Products available in the E-Haat portal are:

- Bags
- Baskets
- Boxes
- Clothing
- Carpets or rugs or foot mats
- Decorative and gift items
- Educational aids
- Fashion accessories or jewelry
- File folder
- Grocery and staples or organic
- Industrial products
- Pottery,toys,natural products and services

4. ArogyaSakhi: Under this program,swayamshikshanprayog (SSP) selects and trains women who are landless, but have basic education whoare interested in health care and community service and sport strong community links and an entrepreneurial mindset.

SSP,its technology partners and initial investors have together invested about Rs.60 lakh in the program since October 2013. These women, called ArogyaSakhis, then go house to house in villages to provide information and basic health services to girls and women at affordable price.

These women conduct a series of preventive tests using mobile health devices, capture the data by using tablet and upload the results on the cloud server developed by technology partner. then the data is shared with a doctor ,who analyze it and makes prescriptions over the cloud. The sakhis then convey the information and precautions to be taken to the patient. if required, they are referred for treatment at hospitals or with doctors partnered with SSP.

Patients offered to the partner hospitals of arogyasakhi get 20% discount on various diagnosis and health services.

There are many women empowerment programs which requires digital literacy they are

- WLDP(women digital literacy program)
- DISHA
- UJJAWALA

- E-Kranti
- E-Governance

Problems associated with digital literacy for women:

- Some women lacked self confidence
- Prior to digital skills training, program implementers first needed to provide a a basic English course to trainees, resulting in the program being extended by another 3 months
- Gender based norms restrict women to take initiative
- Several women pulled out after a few days of training due to some reasons.
- Duplication of beneficiaries
- Women not in a position to purchase a digital devices
- As rural women have to work in home and their form land they will not get time for training.
- Lack of awareness about the many program

Suggestions:

- Government has to create more awareness about the program implementation in the country.
- Many women empowerment programs are concentrating only on a few states of a country, so government has to extend its program to the entire country for better success
- Government has to take measures to avoid the duplication of beneficiaries
- Government has to conduct basic English workshop and confidence building exercises to achive digital literacy and women empowerment.
- Government has to develop basic learning materials that women can take home to encourage self paced and continuous learning outside the training program.
- Government has to provide subsidies and rebate to the women to purchase digital devices.

Conclusion:

Digital literacy program has multiple benefits. it is the single largest initiative towards bringing society on to a digital platform. once significant penetration is achieved, digital media can be a very simple, economical and effective medium of instruction for skill development. Digital literacy along with access will introduce an average Indian lady to the entire world. With access and information she will have the right exposure and connectivity. These small elements together will have the potential to deliver both social and economic empowerment to women.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

An Influence of Digitisation on Indian Economy

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Abstract

The digital world that we live in today is that where every civilian has a bright prospect to transform the lives in many ways that were hard to envision just a couple of years ago. It is the outcome of several innovations and technology advances. In 1990s, the entrance of technology in India and people were introduced with the use of technology and gradually the automation took every sector by storm and now the virtual world that exists. India's economy has witnessed a significant economic growth in the recent past by growing 7.3 per cent in 2015 as against 6.9 per cent in 2014. The steps taken by the government in recent times have shown positive results as India's gross domestic product (GDP) at factor cost at constant (2011-12) prices 2014-15 is Rs. 106.4 trillion (US$ 1.596 trillion), as against Rs 99.21 trillion US$ 1.488 trillion) in 2013-14, registering a growth rate of 7.3 per cent. This paper is exploratory and quantitative in nature. The paper clearly shows that the Digital India initiative introduced by Indian government has contributed a lot to boost the economy of the country. The Digital India project itself will create employment opportunities for 17 million people directly or indirectly which will help in fighting against unemployment problems in India.

Key words: *Digital, Economy, GDP*

Introduction

Abraham Lincoln rightly said, "Government of the people, by the people, for the people, shall not perish from the earth." Whatever the government benefits from digital economy, directly have a positive impact on every citizen's life.

India is today one of the six fastest growing economies of the world. The business and regulatory environment is evolving and moving towards constant improvement. A highly talented, skilled and English-speaking human resource base forms its backbone. An abundant and diversified natural resource base, sound economic, industrial and market fundamentals and highly skilled and talented human resources, make India a destination for business and investment opportunities with an assured potential for attractive returns.

Starting in the early 1950s India embarked on a "mixed" economic strategy that attempted to combine features of capitalism and socialism. At the time, India's approach was praised by many of the world's leading development economists and by other international donors. The strategy provided for a large public sector, import substitution, and a highly regulated private sector. The result was truly "mixed" for it produced both the slow growth of socialism and the inequalities of capitalism. While the newly industrialized countries of East Asia took another path, India's political leadership held fast to the Nehru/Mahalanobis strategy well into the 1980s.

Digital India, a much ambitious programme, was launched on 1st of July (Wednesday) in 2015 at the Indira Gandhi Indoor Stadium, Delhi. It was launched in the presence of various top industrialists (Tata Group Chairman Cyrus Mistry, Reliance Industrial Ltd Chairman and Managing Director Mukesh Ambani, Wipro Chairman Azim Premji, etc). In the meeting, they shared their ideas of bringing digital revolution to mass people of India from cities to villages. Various events have been held in the presence of Information Technology companies to cover 600 districts in the country. Digital India programme is a big step taken by the government of India to make this country a digitally empowered country. Various schemes regarding this plan have been unveiled (worth more than Rs. 1 lakh crore) such as Digital Locker, e-health, e-education, national scholarship portal, e-sign, etc. that will really ensure the growth and development in India especially in the rural areas by connecting rural regions and remote villages with high-speed internet services. The overall project monitoring will be under the Prime Minister himself. Citizens of digital India may improve their knowledge and skill level after getting covered under the umbrella of internet. It is an ambitious project will benefit everyone especially villagers who travel long distance and waste time and money in doing paper works for various reasons. It is a most effective version (with nine pillars which are broadband highways, public Internet access programme, mobile connectivity everywhere, e-Kranti, e-Governance, information for all, IT for jobs, early harvest programmes and electronics manufacturing) of already existing National e-Governance Plan.

The digital world that we live in today is that where every civilian has a bright prospect to transform the lives in many ways that were hard to envision just a couple of years ago. It is the outcome of several innovations and technology advances. The 1990s, the entrance of technology in India and people were introduced with the use of technology and gradually the automation took every sector by storm and now the virtual world that exists. But in a developing country like India the process of digital economy has been slow and got a huge push to go digital when the demonetization shook everyone. But it was during this period, when people started recognizing the benefits of being digitally sound and how useful it is for people. Therefore, it emphasised ongoing cashless as it will make transactions smoother and transparent and eliminates the existence of parallel economy which poses threat to the peace in our country and also helped in their financial inclusion plan and has seen that demonetization has made the accounts opened under Pradhan Mantri Jan Dhan Yojana operational. During this phase, digital awareness has also gained significance and people are also willing to learn the new modes available for them to manage their money in the cashless way. Same time the online payment options have helped people to survive

the cash crunch they faced and have also become the driving force for digital literacy and financial literacy.

Objectives of the Study:

1. To understand the meaning of Digital India.
2. To study the impact of Digitization on Indian Economy.
3. To find out problems and prospects of Digital India in terms of Economy.

Research Methodology:

This paper is exploratory and quantitative in nature. The secondary information is used for the analysis of the study problem. The secondary data were collected from the various sources like special investigation team report, newspaper, various websites and Reserve Bank of India (RBI) websites etc.

Meaning of Digital India:

The Digital India programme has been launched with an aim of transforming the country into a digitally empowered society and knowledge economy. The Digital India would ensure that Government services are available to citizens electronically. It would also bring in public accountability through mandated delivery of government's services electronically; a Unique ID and e-Pramaan based on authentic and standard based interoperable and integrated government applications and data basis. The main objective of the government is to make all the services of the government electronically available by enhancing the internet connectivity and the online infrastructure to the citizens of India.

Chart-1: The Digital India Programme is centered on three key vision areas:

The Digital India initiative seeks to lay emphasis on e-governance and transform India into a digitally empowered society. It is to ensure that government services are available to citizens electronically. The programme contains tasks that target to make sure that govt. services are available to people digitally and people get advantage of the newest information and connections technological innovation. Gandhiji felt that 'India resides in its villages,' and technology will help the villages to grow and prosper. Digital

libraries, online magazines, e-books can be made available for free which will further help in knowledge sharing.

Digital Economy of India:

India has shown promise and proved leadership in the digital technologies over the past decade. It is time India's new leadership supports and fuels the digital economy to turn it into a major growth enabler. Therefore, the leaders of the country call it as a welcome change and are resounding nod to the digital opportunities. The launch of Digital India by the Government of India with the view of connecting rural areas with high-speed Internet networks and improving digital literacy, digital revolution that has already taking place in India. This vision of the digital India programme presented by the central government has resulted in inclusive growth in areas of electronic services, products, manufacturing, and job opportunities. In short,"Changing Public Policy to ensure Successful Digital Evolution".

Chart-2: Digital India and Financial Economy

According to analysts, the Digital India plan could boost GDP up to $1 trillion by 2025. It can play a key role in macro-economic factors such as GDP growth, employment generation, labor productivity, growth in number of businesses and revenue leakages for the Government. As per the World Bank report, a 10 per cent increase in mobile and broadband penetration increases the per capita GDP by 0.81 per cent and 1.38 per cent respectively in the developing countries. India is the 2nd largest telecom market in the world with 915 million wireless subscribers and world's 3rd largest Internet market with almost 259 million broadband users. There is still a huge economic opportunity in India as the tele-density in rural India is only 45 per cent where more than 65 per cent of the population lives. Future growth of telecommunication industry in terms of number of subscribers is expected to come from rural areas as urban areas are saturated with a tele-density of more

than 160 per cent.

India's economy has witnessed a significant economic growth in the recent past by growing 7.3 per cent in 2015 as against 6.9 per cent in 2014. The steps taken by the government in recent times have shown positive results as India's gross domestic product (GDP) at factor cost at constant (2011-12) prices 2014-15 is Rs 106.4 trillion (US$ 1.596 trillion), as against Rs 99.21 trillion (US$ 1.488 trillion) in 2013-14, registering a growth rate of 7.3 per cent. This clearly shows that the Digital India initiative introduced by Indian government has contributed a lot to boost the economy of the country. The Digital India project itself will create employment opportunities for 17 million people directly or indirectly which will help in fighting against unemployment problems in India.

As it is known, India comprises of 15 per cent of the world population, and with a growth rate of 7 to 8 per cent, India can very well become the second largest economy by 2030. To achieve this, therefore, the government considers the digital economy as the primary growth enabler.

By implementing digital payment methods, like Digital Point of Sale (Digital POS), Unified Payments Interface (UPI), mobile wallets, Mobile Point of Sale (Mobile POS), etc., our country is moving towards creating a digital economy that will benefit the people and the government in various ways. Some of the primary advantages that government witnesses from the digital economy are:

a. Removal of Black Economy: When the transactions are made digitally, they can be easily monitored. Any payment made by any customer to any merchant will be recorded. This way, there will be no means for illegal transactions to occur. By restricting the cash-based transactions and using only digital payments, the government can efficiently expel the black economy.

b. Increase in Revenues: This is one of the most obvious and common benefits of the digital economy. When the transactions are digitized, monitoring sales and taxes becomes convenient. Since each transaction is recorded, the customers will get a bill for their purchase, and the merchants are bound to pay the sales tax to the government. This, in turn, increases the revenue of the government – thus resulting in growth of the overall financial status of the country.

c. Empowerment to People: One of the biggest advantages of moving towards digital economy is that it gives an empowerment to the citizens. When the payments move digital, each and every individual is bound to have a bank account, a mobile phone, etc. This way, the government can easily transfer the subsidies directly to Aadhaar-linked bank accounts of people. In short, people no longer have to wait to receive the incentives and subsidies that they are bound to receive from the government. This feature is already in place in most cities. One example of that would be the LPG subsidy that government gives to the common people. This subsidy payment is done via bank transfers these days.

d. Paves the way to e-governance: The quicker, safer, and more efficient alternative to traditional governance, e-governance will be the ultimate outcome of the digital

economy. From birth certificate to death certificate, everything is available online – thus it is convenient for people to access the information they need on the go. Digital economy will definitely pave a way to e-governance, where delivery of all government services would be done electronically.

e. Creation of new jobs: The digital economy has a lot of potentials to enhance job opportunities in new markets as well as increasing employment opportunities in some of the existing occupations in the government. This way, the unemployment rate in the country is bound to decrease.

Prospects and Problems of Digitisation:

The above we have seen some of the main advantages of Digitisation on economy; further benefits are laid down below.

1. As the economy is cashless, a lot of paper will be saved that would have been used for making currency. This would be a great step to sustainable development.
2. Many crimes like corruption, kidnapping and extortion require cash. In a cashless economy, no such crimes would have their existence.
3. Just by charging a small percent of transaction as a tax, government would be earning a lot of money/revenues.
4. As a computer would be looking at transactions and charging the tax, a lot of government revenues will be saved as there would be no need of departments like Income Tax, Excise Duty, etc. in short there will be no need of Indian Revenue Services.
5. As the entire money is digital, no terms like Black Money, Green Money would exist. No tax would be stolen as tax would be directly charged at the time of transaction itself.
6. Many problems of people would be solved as there would be one tax scheme. People will no more have to worry for different kinds of taxes. Now everybody would be charged tax. There would not be anyone left who could say that he doesn't pay tax.

Problems:

1. For this system to work there should be registered bank accounts of every person. India is lagging a lot in this aspect.
2. A Digital System means a lot of power (electricity) is required for this system. India still faces a lot of power shortages. After this system, power requirements would be increased to almost twice of what it is now.
3. For this system to work, one of the foundation requirements is that every citizen is literate. In India, Kerala is the only such state.
4. It is required that every shopkeeper, vendor, taxi driver should have machines and gadgets to accept the transaction.

5. The greatest harm to this economy is hackers. If somehow the economic system is hacked, hackers can do every possible thing. Anyone can become rich from rag or rag from rich in just a few seconds.

Conclusion:

The initiative of the Government of India in order to transform India into a digitally empowered society and a knowledge economy is an amazing initiative. The initiative to transform all the government services is also good. If the government of India is successful in implementing all the policies of Digital India campaign properly then it will provide a high pace growth to our economy as it focuses on to provide high-speed internet facility, broadband highways, information technology jobs, all the information available online, switch over to cashless transactions and use of mobile phones universally.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

DIGITAL INDUSTRIALISATION AND SUSTAINABLE DEVELOPMENT : AN OVERVIEW

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Abstract

Digital industrialisation is much like the other industrial revolutions that had a drastic impact on the socio-economic conditions of society. The world economic forum at its annual meeting at Davos, in 2016 highlighted the advent of the 4th industrial revolution that rested on new digital platforms and Artificial intelligence .The dependency of our economies & economic sectors on digital information and services like banking, retail, public services like education and health spells out the age of digital industrialisation.

India riding on the success of its IT boom and services sector is in an opportune position The WEF at its annual meeting at Davos, in 2016 highlighted the advent of the 4th industrial revolution that rested on new digital platforms and Artificial intelligence .The dependency of our economies & economic sectors on digital information and services like banking, retail, public services like education and health spells out the age of digital industrialisation.

India riding on the success of its IT boom and services sector is in an opportune position to make forays into the digital world. And recent initiatives like DIGITAL INDIA, push for less-cash money and the boom of e-commerce and start up culture add to its digital journey.

In the era of technical advancement, where everything revolves around the "e" world, digitalization has spread its wings over all the spheres of life. The immense use of digital devices and our growing dependency on them clearly states that digitalization is the need of the hour and has great potential to revolutionize the socio-economic growth parameters

thus, forming a symbiotic relationship with all inclusive growth and sustainable development. Ithas become that important instrument which has simplified the functioning and processes in various areas like administration, regulation, planning and operations of the socio-economic domain by ultimately enriching the quality of life. This very feature of the digital age results in sustainable development as when the societies are digitally empowered, they are more Conscious, Connected, Compliant, Collaborative and Content towards their own growth and in return they work in a tandem as responsible resources for nation's future prospects.

Key words: *Collaboration; Digitalization; Inclusive growth; Socio-economic; Sustainability*

INTRODUCTION AND CONCEPT OF SUSTAINABLE DEVELOPMENT

The most frequently used definition of Sustainabledevelopment is from the Brundtland Report "Sustainable development is the development that meets the needs of the present (people) without compromising the ability of future generation to meet their own needs". In other words it is improving the quality of life of the present generation without excessive use or abuse of natural resources, so that they can be preserved for the next generation.

The term was first coined in 1972 at the United Nations Conference on Human Environment at Stockholm. The most important piece of writing on Sustainable development is in the publication by the World Commission on Environment and Development (WCED) in 1987 titled „Our Common Future". In 1992 at the Earth summit at Rio-de-Janerio, 170 countries signed many important documents on sustainable development pledging preservation of environment.

The objective laid down in the Brundtland report is as follows:

- Dividing growth.
- Changing the quality of growth.
- Meeting essential needs of all in terms of job, food, energy, water and sanitation.
- Ensuring a sustainable population.
- Conserving and enhancing the resource base.
- Reorienting technology, building technology that's less exploitative.
- Managing environment and economics in decision making.

Need for sustainable development:

There are several challenges that need attention in the arena of economic development and environmental depletion. Hence the idea of Sustainable development is essential to address the following issues.

- To curb or prevent the environmental degradation.
- To ensure a safe human life.

- To check the exploitative technology and find alternative sources.
- To check the over exploitation and wastage of natural resources.
- To regenerate renewable energy resource.

DIGITAL INDUSTRIALISATION

Unlike the previous Industrial Revolutions, the fourth Industrial Revolution embraces new technologies that are fusing physical, digital and biological worlds, impacting all disciplines, economies and industries. Digital industrialisation includes use of digital technologies along withphysical infrastructure.

Benefits of Digital Industrialisation:

1. A significant economic resource: emergence of new factors of production, capital and labour in the form of Artificial Intelligence, as claimed by Accenture.
2. Worldwide reach: any organisation will be able to function anywhere, without inhibitions. Example:
   a. Uber-global trasport
   b. Monsanto- agriculture
3. Targeted service delivery, efficiency and a cut on organisational expenses.

Digital empowerment and growth in India:

Digital Industrialization is a strategy to retain digital transactions data and pattern arising out of digital induced technologies within a country, say India.

The issue of Digital industrialization came in picture in the background of Regional Comprehensive Economic Partnership (RCEP) negotiations, where developed nation tried to include E-Commerce into negotiations. Such inclusion also embedded free flow of processing and transfer of data and prohibition on any requirement to disclose identity of source of such data.

Thus, such covert free flow of digital intelligence has a potential to constraint policy making process in the home state. That would amount to digital colonization.

India though an IT hub in the world still not equipped enough to gain out of such digital intelligence. Our IT sector is in transition and would take time to transform itself. Therefore, Digital Industrialization in India can help us to retain our cutting edge digital information. But for that to happen we need to transform our IT sector and until then should resist any effort to include E-commerce into RCEP negotiation.

India is one of the largest user of e-commerce and is almost ready for taking the challenge of taking updigital industrial complex. There have been various government schemes emphasising on an increasing use of digital, such as:

1. NatGrid: for national security
2. BharatNet: providing internet connectivity to rural areas

3. Development of software SEZs
4. Exploration of rare earth metals
5. Development of human capital: PM-Disha

There have been challenges which india faces at present like:

1. Cyber attacks such as WannaCry, which hamper public trust on digital penetration of intelligence.
2. A pertinent threat to individual privacy.
3. A contestation on Intellectual Property with other countries.

The founder of World Economic Forum Klaus Shwab notes that the world has potential to connect billions more people to digital networks, improve efficiency of organisations, and even manage assets in manner which can help regenerate natural environment, potentially undoing the damage of previous industrial revolutions. The global flow of intelligence is the next big step of globalisation in which India needs to strengthen her place.

With increasing use of digital services in every aspect of life be it banking, finances, welfare services, health, education and fitness etc., We are moving towards a new world which demands delivery of services in digital form. In this perspective the Digital Industrialization is aimed to turn "Information technology from a cost into an asset" by modernizing infrastructure, application and Data to incorporate artificial intelligence methods to cater efficient, effective and targeted delivery of services at lower cost.

India is moving towards digitization at an unprecedented pace. It shows the readiness to adopt to digital industrialization strategies-

(1) Reach of mobile and Aadhar to more than 99% of Indian population.

(2) Employing E-Governance and Use of digital way to distribute social welfare schemes like DBT etc.

(3) Drive towards Digital Economy.

(4) India is already a major IT services export centre and use of such technologies will increase its competitiveness and efficiency in International market.

(5) Need to reduce dependency on foreign agents.

(6) A growing domestic digital market.

Data Centre has become an important asset and use of artificial intelligence to deal with big data to provide meaningful information will drive the digital industry to depend on giant players like Google, Microsoft, Facebook, Baidu, Uber etc. Digital intelligence is going to be by far the single most important economic resource. Along with this there are challenges of privacy, cyber-attack etc.

Talks in RCEP, WEF,and WTO are going on for allowing free-flow of data globally in the backdrop of liberalising e-commerce. E-commerce is employed in service delivery in

various sectors like finances;banking,defence etc. and free-flow of data globally can lead to many sensitive information to foreign governments detrimental to economic and border security.

While the growing digitization will bring efficient and transparent governance, careful policy implementation to regulate data going out of country and encourage indigenous players to research and develop inhouse capabilities are also required simultaneously.

IS INDIA READY FOR IT?

India's digital market's growth such as in e-commerce, online restaurant order booking has exceeded all hopes and expectations leading to international organizations like IMF, World Bank predicting India to be largest digital industrial market in few years leaving behind China.

Therefore, market is present but there is no concrete digital industrialization policy for long term. India has to make sure it doesn't become just a consumer but producer of digital intelligence; otherwise it would just become slave to digital colonization.

We must have domestic companies engaging in cutting edge work in new avenues of digital industry if we are to become world leader in this new era of industrialization.

Innovation has to be therefore encouraged. Our education policy has to be changed which currently focuses on rote learning. 'Digital India', 'StartUp India', 'Make in India', 'Stand Up India' are good initiatives taken by Government in this regard .An overall integrated policy encompassing digital avenues should be made including all stakeholders for heavily digitally industrialized nation.

While the government is imperatively focusing on Smart Cities, Digital India etc. Digital industrialization can act as catalyses. Digital industrialization is simply a system where all services functioning are handling by the help of digitization which make smooth and ease in process functioning.

YES, INDIA SEEMS TO BE READY

1. Increase in digital buyers from 54 million to 234 million as per Statista 2016
2. Traditionally, digital economies evolved predictably, example, USA, Europe etc. was a logical progression from PCs to basic dial-up connectivity to 3G and beyond, driven by the supply of infrastructure and technology. Similarly, India is on the verge of a major digital revolution.
3. According to Google India, by 2020, digital transactions will happen at 10 times the current level.So why not, push.
4. Prime minister war on cash in a high cost environment follows international precedent. Singapore, for example, withdrew its largest currency two years ago. The key is each of these countries had a digital strategy in place.
5. The Union Budget 2017 has shown strong intent to make India a digital work space.

6. The government has allocated hefty funds and has appeased the start-ups with easing regulations.Addressing the common fear of the masses, focus on cyber security and Computer Emergency Response Team has been set up.

Digital Industrialization signifies the emergence of Digital Revolution in industries like IT, Manufacturing etc. With the 4th Industrial Revolution characterized by the digital revolution India is poised to evolve both in terms of technology and economic development.

India's readiness can be seen through following aspects:

1. Emergence of many startups in domains like Robotics, manufacturing, computing aided by government policies of StartUp India, Make in India.
2. Multidisciplinary research and increase in automation though at nascent stages helps in accepting digital industrialization for growth.
3. Digital infrastructure creation - BharatNet, StartUp Hubs, Increased Mobile connections, availability of smart computers and Supercomputers like PARAM etc
4. Increased collaboration and network governance - govtMoUs with foreign academia, industries for R&D, joint development initiatives in both digitalization and industrialization
5. Growing human resources especially with skills in digital arena and increased ICT applications from all areas like food industry, space applications, electronics, communications etc.

Thus it can be observed that India is ready for digital industrialization but fixing few areas is required apart from existing preparedness.

1. Improvement in quality research and promoting pure sciences ex: areas of advancedcomputing, robotics, 3D printing etc
2. Promotion of innovation apart from just replicating ideas being customized to Indian context.
3. Making seamless movement of human resources skilled in digital industrialization and promoting policies like WTO Trade in Services etc.

Thus it can be said that India is poised towards digital industrialization which can help it in taking big leap both in social and economic transformation achieving goals like SDGs apart from technological progress.

WHAT CAN BE DONE MUCH?

1. Calculated risks and ambitious modernism would be the pledge of this transformation.
2. Only 17 per cent of Indian women use the internet, according to the Pew Research Centre. With women responsible for much of household purchases, this has to be looked out.
3. Despite a billion mobile phone subscriptions, just about 30 per cent of Indian subscribers use smartphones. A little over a third of the population has internet access.

India lacks the infrastructure to reliably expand access.

DIGITALIZATION: A STEP TOWARDS SUSTAINABLE DEVELOPMENT

The Globalization of Digitalization has given a great boom to the corporate, financial and administrative sector which has exponentially widened the horizon of services being offered to the society like better technology to access everything at one click, improved facilities in the healthcare and hospitality department and good opportunities in educational sector for the less privileged. In the growing economies, such approach solely aims at providing a common platform to those millions of people who remain grounded within the walls of poverty, illiteracy and unemployment to reach out for any kind of assistance, register their existence and ask for their rights and development and connect with the nation. This digital platform would integrate the urban and the rural worlds together under a common sheath of Sustainable development keeping in close touch with all social aspect and along with this social upliftment, there would be tremendous economic growth leading to a prosperous nation. With this holistic approach, nations would not only be able to offer inclusive growth but give an efficient sustainable and digital life to their people. As a result of which better living conditions, active public participation, dynamic urban framework, clean governance, and transparency in public welfare policies and procedures would be observed which would result in well aware, self-enabled and digitally equipped people who would be good learners, thinkers, reformers, participators and agents of change and growth marching ahead on the path of sustainable development.

The existence of digital artifacts, as well as their creation and use, may have manifold effects on sustainable development, both positive and negative. In order to better analyze the different contributions made by digital artifacts to sustainable development, a differentiated approach is valuable. Hilty and Aebischer(2015) suggest distinguishing between effects on three different levels. The "Life-Cycle Impacts" (Level 1) are direct effects of the use of hardware and other ICT-infrastructure. These consist of material resources and, therefore, are part of the problem of achieving sustainable development. The "Enabling Impacts" (Level 2) are indirect effects of the application of digital artifacts. These may lead to changes in production and consumption on the micro level. The changes may result, e.g. in optimized processes, which might save natural resources or help in recycling materials. The "Structural Impacts" (Level 3) are socio-economic effects of the use of IT-applications. These may lead to persistent changes on a structural and institutional level and, therefore, occur on a macro level. The effects on climate change of the distribution of information through digital media may result, e.g. in more consciousness in travelling by air or in supporting environmental and climate politics. The impacts of both Level 2 and Level 3 with respect to sustainable development can be positive, but may also be negative. To comply with our basic condition 10, the impacts of a digital artifact on those two levels need to be predominantly positive. Furthermore, these positive impacts should outweigh the negative effects of Level 1.

CONCLUSION

To switch to digital in a digitally under-evolved country it is bound to be a journey

of many small steps. India, pushing digital innovation aims to gather the right momentum and strongly focuses on digital connectivity. In support to these digital and physical infrastructure and logistics should be in place. In addition, coupling advanced technologies with the human capabilities would be the future of industrial revolution in the world.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

The Journey of SHG-Bank Linkage Programme: An Overview

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Abstract

Throughout the human history, poverty and exclusion are identified as the greatest hindrances in human development. Poverty and exclusion are the two sides of the same problem. They go hand in hand. Exclusion is because of poverty and poverty causes exclusion. Poverty need to be erased from this earth. Mere development does not ensure eradication of poverty. Higher growth rate and income inequality can hinder the growth rate itself. Poverty alleviation programmes are on and the problem of poverty, exclusion and jobless growth coexist. Access to credit or finance can bridge the gap and is the appropriate prescription and the right pill to end this menace. Unfortunately, even after nationalization of commercial banks, the informal sources of credit dominated the rural financial market. Under Lead Bank Scheme, commercial bank branches expanded rapidly. Later on Regional Rural Banks - Grameen banks were formed. But the problem of exclusion continued. The novel strategy to reach out the rural poor began in 1992 with a two-year pilot project to link 500 SHGs. It was indeed the pilot of the SHG-Bank Linkage Programme, This paper explains the journey, working and progress of SHG-bank Linkage programme and attempts to probe into the impediments in the linkage modeland suggest policy prescriptions in improving the role and reach of the linkage process.In India,SHGs still remains as a ray of hope for the excluded. Poverty here is too deep-rooted malady to be removed in a decade or so. The action programmes for poverty eradication is on. The bottom of the pyramid (BoP) of wealth is expanding and its peak at a much faster rate, reaching dizzy heights. Yet, it is also now being recognized that there is fortune at the BoP. SHGs as a powerful weapon of financial inclusion are one such instrument sharing the fortune of all those who survive at the BoP and has emerged a vibrant credit institutions for the poor.

Key words: *Exclusion, Bank-Linkage, Bottom of the pyramid*

Introduction

Throughout the human history, poverty and exclusion are identified as the greatest hindrances in human development. Poverty and exclusion are the two sides of the same problem. They go hand in hand. Exclusion is because of poverty and poverty causes exclusion. Poverty need to be erased from this earth. Mere development does not ensure eradication of poverty. In India, one percent of the population own 73 percent of the wealth of this nation. Despite achieving higher growth rate, economic problems like poverty, distributive injustice and exclusion still exists even in India. Higher growth rate and income inequality can hinder the growth rate itself. Poverty alleviation programmes are on and the problem of poverty, exclusion and jobless growth coexist.Access to credit or finance can bridge the gap and is the appropriate prescription and the right pill to end this menace.

Chit Funds: Replica of Microfinance

The origin of microfinance in India predates its reported existence anywhere in the world by two to three millenniums. It existed in the form of financial intermediation, comprising lending, deposit taking and other financial services known as merchant banking during the first millennium B.C. and even beyond it. Microcredit means small loans to the poor, is of ancient origin in India. Traders and money lenders have traditionally provided credit to the rural poor. But such loans were usually made at exorbitant rates of interest leading to considerable difficulties to borrowers, including undesirable and illegal practices like bonded labour.

Informal groups and credit is not a new idea. In spite of greater penetration of formal financial institutions, even today money lenders and chit funds are like the two pillars of the rural financial market. The history of the rural financial market shows that money lenders charge exorbitant rates of interest for loans and exploited the poor. Even chit funds were also very popular in ancient times and is a most sought tool in providing highly convenient financial service to small traders, small farmers, and self-employed rural people and homemakers in rural India. Chit funds mobilize and lend and provide convenient banking services at the doorstep of the rural folk. Chit funds are the best example for Rotating Savings and Credit Associations (ROSCAS) have also existed in ancient India in many forms and are widespread in South India. Even today chit fund is a very popular savings mobilisation and savings rotation scheme particularly in the rural India. Despite high risk, poor see chit fund as the easiest loan fund. In India recently many chit funds have collapsed, as a result, lost the confidence of investors especially after the Sarada chit fund scam.Debt is the major area of concern and addressing this issue is a challenge. Microfinance today does not include such exploitative practices, but rather lending to the poor at reasonable but sustainable rates (Chakravarti, 2007).

Objectives

The objectives of this paper are

- To trace out the origin of microfinance
- To understand the working and progress of SHG-bank Linkage programme

- To probe into the impediments in the linkage model
- To suggest policy prescriptions in improving the role and reach of the linkage process

Methodology

This paper is based on the secondary data obtained from various published works such as books, reports, journals, articles, magazines, periodicals, NABARD publications and electronic web materials.

Planning Era and Social Control

Poverty alleviation has been one of the guiding principles of the planning process in India. India has a long history of adopting various poverty alleviation programmes. But none of these programs achieved their desired goal mainly due to poor execution and mal-practices on the part of government officials. Public funds meant for poverty alleviation were being misappropriated or diverted through manipulation by the locally powerful or corrupt.Sadly most the poverty removal schemes in India have ended up with failure. The benefit of the scheme did not reach the targeted. This has been the major weakness of most of the welfare programmes of the government in India. After independence, with the unveiling of five year plans planning in the fifties, policymakers stressed the need for involving banks along with cooperatives in rural finance. But cooperative system alone is inadequate to meet the credit requirements of the rural sector and there was an urgent need for multi-agency approach to rural finance. Thus started the process of social control banks in 1969. The objective of social control was to move banking services to class to mass banking. Unfortunately, even after nationalization of commercial banks, the informal sources of credit dominated the rural financial market.Under Lead Bank Scheme, commercial bank branches expanded rapidly. Later on Regional Rural Banks - Grameen banks were formed. But the problem of exclusion continued.

The SHG-Bank Linkage Programme

SHG is a group of about 20 people from homogeneous class, who come together to addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resource to make small interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting terms and conditions and accounts keeping. This gradually builds financial discipline and credit history for themselves, as the money involved in the lending operations is their own hard earned money saved over time with great difficulty. This is 'warm money'. They also learn to handle resources of a size that is much beyond their individual capacities. The SHG members begin to appreciate the fact that resources are limited and have a cost. Once the groups show this mature financial behavior, banks are encouraged to make loans to the SHGs in certain multiples of the accumulated savings of the SHGs. The bank loans are given to SHGs without any collateral and at market interest rates.

The process of linkage with the bank begins at a point when the bank opens groups' savings bank account. The group is said to be credit linked when the group avails credit

facilities from the bank. The novel strategy to reach out the rural poor began in 1992 with a two-year pilot project to link 500 SHGs. It was indeed the pilot of the SHG-Bank Linkage Programme, although not of the SHG movement, with which NABARD had already been involved since 1987. It has received unstinting support from RBI, the central and several state governments of India - notably Tamil Nadu, Andhra Pradesh, Maharashtra and Karnataka and thousands of NGOs and the banking sector, as well as multilateral agencies. SHG movement does not focus on the provision of credit, rather it focuses on the management of savings and credit. It is the experience of managing finance that gives poor people the confidence and skills to initiate and manage change in society. (Fernandez, 2006).

Second Green Revolution

The absence of institutional credit available in the rural areas has led to the establishment of SHGs. The concept of SHG has been evolved to organize the poor to meet their production and consumption needs out of their savings. Self Help is the most significant traditional activity. It is a process, group or organization comprising people coming together or sharing an experience or problem, with a view to an individual or mutual benefit. Indian rural economy has seen two major revolutions-Green revolution and Microfinance revolution. The transition aims at shifting from 'Commodity-centered increase in productivity' approach to 'increasing productivity in perpetuity without associated ecological harm'. The second revolution designed and implemented by NABARD in form of SHG-Bank Linkage Programme gave a new hope to the by-passed society through which millions of rural poor, particularly the rural women, are being empowered both socially and economically(NABARD,2017). The SBLP is now being redesigned as SHG-2 which aims at taking the movement to a higher stage, in addition to many new features, and focusing more on sustainability aspects of SBLP keeping in view the interest of members in mind. SBLP has emerged as the largest and the fastest growing community-based microfinance programme in the world. Search for delivering affordable banking and credit delivery services to the geographically and financially disadvantaged poor was an ongoing process for centuries till a ray of hope in the form of Self-Help Group approach for building social capital to deliver savings and credit products was coined. The poor valued a safety net for the occasional surplus generated in their business. NABARD sponsored a research project in 1987 through an NGO called the MYRADA (Mysore Resettlement and Development Agency) and provided the NGO with a grant of Rs. 10 lakh (Fernandes, 2007). Thus group-based approach started in a very modest manner. In the very next year, in association with Asia Pacific Rural Agricultural Credit Association (APRACA), the bank undertook a survey of 43 NGOs in 11 states to study the functioning of microfinance SHGs and their collaboration possibilities with the formal banking system. Both these research projects proved encouraging possibilities and NABARD initiated a pilot project called SHG-Bank linkage project (Satish, 2005). The basic philosophy of the linkage models promoted by NABARD is to establish synergy between the banks, who have the financial strength and the NGOs who have the ability to mobilize the poor and build up their capacity to avail loans from the banks. This will facilitate the poor to graduate to a level from where they can access larger amounts of loan directly from the

banks without the intervention of NGOs.

Status of SHGBLP

This programme has received strong public policy support from both governments of India and Reserve Bank of India. The success of the programme in reaching financial services to the poor has won international admiration. World Bank Policy paper hails the programme and states that it is particularly suited to India because the model capitalize on country's vast network of rural bank branching which otherwise is unable to reach the rural poor.

PERFORMANCE OF SHG- BANK LINKAGE PROGRAMME IN INDIA

The movement now in its 27th year has emerged as a powerful intervention to extend the frontiers of organized financial system to cover the small borrower. Its unabated journey towards empowering the rural poor, in general and rural women in particular is incredible.A long journey starts from a small, single step. So was the journey of the Self-Help-Bank Linkage Programme.SHG Bank Linkage Programme has now become the largest community based microfinance initiative with 85.77 lakh SHGs as on 31 March 2017 covering more than a hundred million rural households. There was a net addition of 6.73 lakh savings linked SHGs during 2016-17, a major portion (70.4 percent) from priority states cautioning the urge to connect the poor households in less developed States to link in the developmental process through SHG-BLP.

Table-3.1

Trends in SHG-BankLinkage Annual Growth since Inception

No. of SHGs in lakhs, Amount in Rs. crores

Year	No.of SHGs promoted	Bank loan outstanding	loan Year	No.of SHGs promoted	Bank loan outstanding
1994-95	0.02	2	2005-06	6.20	11398
1995-96	0.03	6	2006-07	11.06	12396
1996-97	0.04	12	2007-08	12.28	16999
1997-98	0.06	24	2008-09	16.09	22680
1998-99	0.19	57	2009-10	15.87	28038
1999-00	0.82	193	2010-11	11.96	312221
2000-01	1.49	481	2011-12	11.48	36340
2001-02	1.98	1026	2012-13	12.30	39375
2002-03	2.56	2049	2013-14	13.66	42927
2003-04	3.62	3904	2014-15	16.26	51545
2004-05	5.39	6898	2015-16	18.32	57119
			2016-17	18.98	61581

Source: Status of Microfinance, From Various Years, NABARD.

The SHG-Bank Linkage Programme unveiled with a humble beginning by linking 255 groups in first year of operation. Table-3.1 shows annual growth rate in linkage model and indicates a positive and steady trend in growth in all the years. Loan outstanding was just around Rs. 2 crores in 1994-95, stood at Rs. 61581 crores in 2016-17. Progress has been remarkable. Since 2006-07 onwards, linkage progress has seen double digit annual growth.

Table-3.2

Progress of SHG-Bank Linkage Programme during 2010 -11 to 2016-17

(No. of SHGs in lakhs, Amount in Rs. crores)

Year	No. of SHGs savings linkage	Amount of savings outstanding	No. of SHGs disbursed loan	Amount of loan disbursed	No.pf SHGs with loan outstanding	Amount of loan outstanding
2010-11	74.62 (7.3)	7.02 (13.2)	11.96 (24.6)	14.55 (0.01)	47.87 (1.3)	31.22 (11.4)
2011-12	79.60 (6.7)	6.55 (6.7)	11.48 (4.0)	16.53 (13.7)	43.54 (9.00)	36.34 (16.4)
2012-13	73,18 (8.1)	8.22 (25.4)	12,20 (6.3)	20.58 (24.5)	44.51 (2.2)	39.37 (8.4)
2013-14	76.30 (1.53)	9.89 (20.75)	13.66 (12.02)	24.02 (16.67)	41.97 (5.71)	42,93 (9.02)
2014-15	76.97 (3.59)	11.06 (11.74)	16.26 (19.03)	27.58 (14.84)	44.68 (6.46)	51.55 (20.06)
2015-16	79.03 (2.68)	13.69 (23.79)	18.32 (12.67)	37.29 (35.18)	46.93 (4.59)	57.12 (10.81)
2016-17	85.77 (8.53)	16.11 (17.69)	18.98 (3.60)	38.78 (4.01)	48.48 (3.74)	61.58 (7.81)

Source: Status of Micro Finance 2012-13, 2014-15 and 2016-17, NABARD.

Note: Figures in brackets indicate increase/decrease over the previous year.

The Table-3.2 shows the progress of SHG-BLP during 2010-11 to 2016-17. It reveals that the number of savings linked SHGs has shown a huge jump of 8.53 percent during the year 2016-17. The increase is highest during this decade. The savings outstanding of SHGs as on 31 March 2017 has reached high of Rs. 16.11 crores, about 17.69 percent. During 2016-17, banks provided loans to 18.98 lakh SHGs (i.e. 22 percent of total SHGs) as against to 18.32 lakh SHGs (23.2 percent of total SHGs) during 2015-16. There was a net addition of 6.74 lakh SHGs during the year increasing the number of SHGs having savings linkage to 85.77 lakh as on 31 March 2017 (Prasad, 2017), During the year, banks have disbursed loan of Rs. 38.78 crores, indicating 4 percent increase over the last year despite post demonetization impact which slowed down loan disbursement after October

2017. The total bank loan outstanding to SHGs also increased by 7.81 percent and stood at Rs. 61.58 crore against Rs. 57.12 crore as on 31 March 2016.

Table-3.3

Agency-wise Distribution of SHG-Bank Linkage Programme in 2016-17

(Amount in Rs. lakhs)

Name of the Agency	Total Savings of SHGs with banks as on 31st March 2017		Loans Disbursed by the SHGs with banks as on 31st March 2017		Total outstanding bank loan against SHGs	
	No. of SHGs	Savings Amount	No. of SHGs	Loan Disbursed	No. of SHGs	Loan Outstanding
Commercial Banks	4444428 (51.8)	1017002 (63.1)	1116442 (58.8)	2429702 (62.7)	267030 (55.1)	3866847 (62.8)
Regional Rural banks	2586318 (30.2)	363176 (22.5)	557540 (29.4)	1161300 (29.9)	161184 (33.2)	1911991 (31.0)
Cooperative Banks	1546129 (18.0)	231244 (14.4)	224138 (11.8)	287113 (7.4)	566141 (11.7)	379292.2 (6.2)
Total	8576875 (100.00)	1611423 (100.00)	1898120 (100.00)	3878116 (100.00)	484828 (100.00)	6158130 (100.00)

Source: Status of Micro Finance 2016-17, NABARD

Note: Figures in the brackets indicate percentage to the total savings of SHGs with different banks as on 31st March, 2017.

Loans disbursed and total outstanding bank loans are shown in the Table-3.3. It is clear from the table that the number of SHGs having savings bank account with the banking sector stood at 85, 76,875. The amount of savings made by the SHGs to the banks also increased much during the year. Of the total SHGs, Commercial Banks alone contributes 44, 44,428 SHGs with 51.8 percent. The Regional Rural Banks and Cooperative Banks contribute 25, 86,318 SHGs (30.2 percent) and 15, 46,129 SHGs (18 percent) respectively. In case of savings also Commercial Banks contributes 63.1 percent which highest amount of savings (Rs.10, 17,002 lakhs) compared to the Regional Rural Banks with 22.5 percent (Rs. 3, 63,176 lakhs) and Cooperative Banks with 14.4 percent (Rs. 2, 31,244 lakhs). This trend is because of the wide spread expansion of the branches of commercial banks in the every corner of India. The branches of the Regional Rural Banks and Cooperative Banks are less visible as against branches of Commercial Banks. Figures also shows that a total of Rs. 38, 78,116 lakh amount of loan was disbursed to 18, 98,120 SHGs during the year 2016-17. Commercial banks disbursed the loan amount of Rs. 24, 29,702 lakhs (62.7 percent of the total) and proved as a dominant lender and this amount is much higher compared to the previous year figures. Again Commercial Banks has lion's share in loan disbursement compared to the Regional Rural Banks with 29.9 percent and Cooperative Banks 7.4 percent only. The Table also reveals that a total of 4, 84,828 SHGs were having

outstanding bank loans of Rs. 61, 58,130 lakhs as on 31st March 2017. The Commercial Banks have highest number of SHGs i.e. 2,67,030 as well as loans outstanding of Rs. 38,66,847 lakhs (62.8 percent of the total) in comparison to the Regional Rural Banks (31 percent) and Cooperative Banks (6.2 percent) as on 31st March, 2017. Agency-wise distribution of SHG-Bank Linkage shows the predominance of Commercial Banks in the linkage process.

Table-3.4

Region-wise Position of savings of SHGs with Banks as on 31st March 2017

(Amount in Rs. lakhs)

Region	Commercial Banks Regional Rural Banks		Cooperative Banks		Total			
	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount
Northern	204550	23815.44	131341	17508.60	121308	8352.24	457199	49676.28
North-Eastern	111759	8851.93	287855	12143.67	53273	1960.10	452887	22955.70
Eastern	775716	110651.63	718617	136662.97	458743	89223.97	1953076	336538.57
Central	330737	44449.86	472645	33025.14	45132	6423.12	848514	83898.12
Western	567381	73014.82	162737	15388.43	410483	50293.02	1140601	138696.27
Southern	2454285	756218.78	813123	148447.34	457190	74991.58	3724598	979657.70
Total	4444428	1017002.46	2586318	363176.15	1546129	231244.03	8576875	1611422.64

Source: Status of Micro Finance 2016-17

Region-wise position of savings of SHGs with Banks as on 31st March 2017 is shown in Table-3.4. Southern Region tops the list with a total number of 3724598 SHGs having bank account and the total group savings of Rs. 979657.70 lakh followed by Eastern, Western, Central and Northern regions. North-Eastern Region has occupied the last spot with 452887 SHGs having bank account and a total group savings of Rs. 22955.70 lakh. The lowest number of SHGs with the lowest saving amount in the North-Eastern Region is mainly due to delayed implementation of SHG-Bank linkage programme in the region. The SHGs did well in Southern Region in terms of accumulated savings mainly because of the well-functioning of the NGOs which are taking lots of care in the capacity building of the SHGs. Regarding bank wise savings of SHGs, majority of the SHGs and saving amount are with commercial banks followed by RRBs and Cooperative banks. Again commercial banks proved its superiority over others.

Table-3.5

Region-wise Position of Bank Loan Disbursed to SHGs during the year 2016-17
Amount in Rs. lakhs

Region	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
	No. of SHGs	Loan Disbursed	No. of SHGs	Loan Disbursed	No. of SHGs	Loan Disbursed	No. of SHGs	Loan Disbursed
Northern	26755	38184.53	15864	14955.91	3948	4273.75	46567	57414.19
North-Eastern	7941	7013.79	20162	20128.64	858	1278.24	28961	28420.67
Eastern	209766	185623.83	173470	200902.73	113827	86645.43	497063	473171.99
Central	41584	41775.18	27958	21663.12	12470	4520.16	82012	67958.46
Western	67541	115881.99	20826	19857.83	18458	13078.78	106825	148818.60
Southern	762855	2041222.54	299260	883792.17	74577	177317.02	1136692	3102331.73
Total	1116442	2429701.86	557540	1161300.40	224138	287113.38	1898120	3878115.64

Source: Status of Micro Finance 2016-17, NABARD.

Region- wise position of bank loan disbursed to SHGs during the year 2016-17 shown in Table-3.5. Again Southern Region secured the first position in respect of the number of SHGs linked to bank (11, 36,692) as well as the loans disbursed (Rs. 31, 02,331.73 lakhs). The North-Eastern Region had the lowest number of SHGs linked to bank credit (28,961) with a loan amount of Rs. 28,420.67 lakhs.

Table-3.6
Region-wise Position of Bank Loans Outstanding against SHGs
As on 31st March 2017
Amount in Rs. lakhs

Region	Commercial Banks		Regional Rural banks		Cooperative Banks		Total	
	No. of SHGs	Loan Outstanding	No. of SHGs	Loan Outstanding	No. of SHGs	Loan Outstanding	No. of SHGs	Loan Outstanding
Northern	75660	50848.85	39248	23354.89	28997	16963.33	143905	91167.07
North-Eastern	41191	29180.99	89595	48664.43	12436	5314.87	143222	83160.29
Eastern	488385	329560.57	296665	441837.49	258246	117163.55	1343296	888561.61
Central	132830	112379.03	253485	104019.63	12096	4969.93	398411	221368.59
Western	160199	150184.83	53095	39076.69	64803	19646.30	278097	208907.82
Southern	1772039	3194692.56	579754	1255038.17	189563	215234.25	2541356	4664964.98
Total	2670304	3866846.83	1611842	1911991.30	566141	379292.23	4848287	6158130.36

Source: Status of Micro Finance 2016-17

As shown in the Table-3.6, out of a total of 48, 48,287 SHGs, 26, 70,304 SHGs are under Commercial Banks with an outstanding loan of Rs. 38, 66,846.83 lakhs. The Regional Rural Banks and Co-operative Banks have 16, 11,842 and 5, 66,141 SHGs with

a loan outstanding of Rs.19, 11,991.30 lakhs and 3, 79,292.23 lakhs respectively. The region-wise picture again shows that Southern Region has highest number of SHGs i.e. 25, 41,356 with a loan outstanding of Rs. 46, 64,964.94 lakhs. On the other hand, The North Eastern Region has lowest number of SHGs i.e. 1, 43,222 with a loan outstanding of Rs. 83,160.29 lakhs.

Areas of Concerns

Linkage programme has been approved as a successful strategy to include the excluded. In spite of phenomenal growth of microfinance through SHG programme over the years, there is still a large segment of society denied access to financial services. There are certain inherent weaknesses in the SHG mode of intervention.Thus there is an urgent need to widen the scope, outreach and the scale of financial services to cover the un-reached population. This paperponder on issues that plagued the progress of linkage scheme and attempts to suggest possible policy prescriptions to enhance the role and reach of linkage programme.

- Regional disparities in the growth of the SHGsis major lacuna of this movement. Linkage has made limited inroads in the Eastern and Western regions.The progress of bank linkage in North-Eastern region is dismal. Even the bank loan disbursement to SHGs in North–East is negligible. North–East,Eastern and Western regions should be treated as priority regions in the linkage programme.Linkage experiments in the Southern region has proved that well developed banking system is the backbone of linkage programme and the evidences highlight this point beyond doubt. Linkage progress in the south is heartening. Success story of the south accorded all credit for progress of bank linkage to the presence of leading NGOs and well developed banking sector. North-Eastern region should be given priority in the linkage scheme.
- The fruits of linkage programme should be availed to the excluded and the disconnected. The banking institutions need to restructure their approach to see that regional imbalance is removed. There is an urgent need on the part of the banker to identify the large size NGOs and credit groups with solid track record of working with SHGs to strengthen the linkage scheme. Banks should take the lead role and should be motivated to act in this regard. Digitalization of banking services ensures the reach of banking services to the unbanked.
- Apart from promotion of linkage of SHGs in priority states, there is the need for identification of livelihoods, skill development and capacity building among the members to move forwardin the programme.There is the need forexperimenting collaboration with new partners for strengthening and deepening the SHG movement.
- Linkage intervention is being marketed as a "toolkit" for poverty alleviation and tends to ignore larger structural bottlenecks like inadequate agriculture-irrigation, bijlee, Sadak,pani, and repressive form in the distribution of land.
- The credit programme shows a clear bias towards activities like petty trading which do not result in significant value addition to promote capital formation. Solidarity is

an expensive input for financial services products as the costs of group formation and interaction outweigh the benefits of high repayment with group control.

- The microfinance institutions are generally assisted by grants and cheap credit. Effective, productive and cost-effective credit linkage is vital for long-term sustainability.
- A large amount of group funds stay in SHG savings bank accounts over the years due to informal practices of banks as a risk mitigation strategy and undue emphasis of groups to get optimum credit and protect group funds. Because of these reasons SHGs are unable to use their own funds optimally.
- Though NGOs have promoted a large number of savings linked SHGs, there is inordinate delay in SHG credit linking from banks. More than half of the States and Union Territories (20 out of 34) have reported less than 50 percent of SHGs credit linked (NABARD, 2016). Both the government and facilitators need to play catalyst role to ensure that linkage programme is a Pan-India movement and is a crusade against poverty.
- No doubt linkage progress has been incredible. However, there are concerns about the quality and sustainability of these institutions. Majority of the groups promoted under various government programmes, especially the SwarnaJayanthi Gram SwarozgarYojana (SGSY) groups, were formed to avail low cost and subsidized loans. However, majority of such SHGs became defunct once they get revolving fund assistance and or SGSY loan. Under these circumstances, sustainability of groups is a big challenge. However, the progress of SHGBLP is significant in some of the states like AP, Telangana, West Bengal, Bihar and Jharkhand. While the Southern states of India account for major share in credit from formal financial institutions, the spread of microfinance institutions also tilted more towards these very states.
- Agency wise progress shows that in spite cooperatives being a vital institution in rural India, their share in the overall progress has been very little. There is a strong case for involvement of cooperatives institutions in the linkage process.
- Bank officials viewed that they need to put in extra effort for the success of the SHGs without getting any financial benefit in return. As a result banks in some parts of the country were reluctant to adopt the linkage programme wholeheartedly, and this coupled with poor banking infrastructure and performance has resulted in skewed growth of SHGs in various regions of India.Monetary incentives should be in place both for the facilitators and groups who aspire for bank linkage to remove deficiency and to kick start the linkage process.
- SHG strategy is a 'one-dimensional' strategy to eradicate poverty. Mere provision of microcredit alone is not enough to eradicate poverty. There must be linkage of the poor people to markets, financial institutions and multinationals. Demand side factors of financial inclusion need to be addressed immediately.
- The government has an important role to play in strengthening financial infrastructure.

- It must be understood that credit is only one of the several instruments needed for fighting poverty. What in fact needed is the combination of microfinance with other innovative initiatives like programmes on education, health, employment which will help in unleashing people's potential to work for reducing poverty. These initiatives will help in creating livelihood options and opportunities for the effective use of credit to improve livelihoods in a sustained manner.
- The unhealthy competition among states to claim the highest number of SHGs, with no concern for quality, led to a rapid increase in forming these groups. As a result many SHGs were formed by people without any idea and the purposewith which SHGs were created. Some of the groups were provided matching funds and even loans within the first few months, with little or no institutional capacity-building. As a result, many SHGs collapsed. These factors in turn led to hesitation on the part of promoting agencies to pursue the programme.Thorough supervision and monitoring mechanism should be in place to address this challenge.
- There is a need to train the bank staff and the SHG members before the group is linked to the banks. Credit appraisal or rating of SHGs is needed before extending of loans by banks. There are instances of credit being pumped without proper appraisal of the borrowers and their ability to repay. There needs a regular post disbursement follow up.
- Instead of target oriented approach sustainable approach augur well in improvement in lives of its members.

Conclusion

The success of the programme relies neither on the number of credit linked nor on the amount of loan disbursed but on the improvement in the quality of lives of millions of its members. India, is a large country known for its geographic and socioeconomic diversities, there is enough scope for many agencies to operate at different degrees of efficiency and sophistication. Knowledge, experience, and skills combined together can build strong and progressive institutions (Hans and Deepika, 2011). MFIs and SHGs need not be considered as substitutes for banks but as grass root agencies and has links with development.These institutions are inevitable for strengthening the rural fiancé in general and the poor in particular. Despite all hurdles in its progress,SHGs still remains as a ray of hope for the excluded. Poverty here is too deep-rooted malady to be removed in a decade or so. The action programmes for poverty eradication is on. The bottom of the pyramid (BoP) of wealth is expanding and its peak at a much faster rate, reaching dizzy heights. Yet, it is also now being recognized that there is fortune at the BoP. SHGs as a powerful weapon of financial inclusion are one such instrument sharing the fortune of all those who survive at the BoP and has emerged a vibrant credit institutions for the poor.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

E-GOVERNANCE: OVERVIEW OF INITIATIVES AND OPPORTUNITIES

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Abstract

ICT (Information and Communication Technology) has provided for faster and better communication, retrieval of data, and utilization of information to its users. The paper covers the basic aspects of e-governance in India, includes various initiatives of the various state government and central government. The paper also informs about the advantages and disadvantages of e-governance and opportunities and future prospects of the e-governance in the country. The technology used in e-governance provides the roadmap for efficient delivery of services.

Key words: *Information and Communication Technology (ICT), e-governance, government*

Introduction

The general governance refers to safeguarding the rights of all the citizens of the country, ensuring equitable access to public services and to provide the benefits of economic growth to all the citizens irrespective of any discrimination. E-Governance is basically associated with carrying out the functions and achieving the results of governance through the use of ICT ie Information and Communications Technology. 'E' in e-governance refers to Electronic.

Governance also ensures government to be transparent and faster response to call the governance good governance. But for good governance some alteration and modifications are required in the present scenario. The changes are mainly is to be in processes and ways of interacting with the citizens. ICT provides for the changes required. ICT provides storing and retrieval of data, transmission of information, processing of information, speeding up of the government process, taking judicious decisions, increasing transparency and accountability. ICT also helps in reaching to all corners of the country both geographically

and demographically.

The main thrust for e-governance was provided by the launch of NICNET in 1987- the national satellite based network. This was followed by the launch of DISNIC (District Information System of the National Informatics Centre) programme to computerize all the offices in the district with free software and hardware by the state government.

The present paper focuses on the e-governance, its opportunities and challenges. The paper also covers the various initiatives of the government both of state and central government.

OBJECTIVES OF THE STUDY

The main objective of the paper is to study the opportunities and challenges of e-governance. The paper also is intended to study various initiatives of e-governance. The paper also includes the future prospects of e-governance as per the twelfth five year plan.

METHODOLOGY

The paper is based on the review of various literature. The data required for the study has been obtained from various websites and articles available on the websites. The scope of the study includes the initiatives of e-governance, advantages and disadvantages of e-gove

INITIATIVES OF E-GOVERNANCE

1. Government to Citizen (G2C) Initiatives

- Computerization of land records: Land owners can get computerized copies of ownership, crop and tenancy and updated copies of Records of Rights (RORs) on demand.
- Bhoomi project: A project of Government of Karnataka which helps in delivery of online land records. There are around 177 government kiosks in the state which is providing computerized details to around 20 million rural land records.
- Lokvani project in Uttar Pradesh: It is a public private partnership project at Sitapur district in UP established in 2004 with a objective to provide single window governance solutions with respect to handling grievances, land record maintenance and providing mixture of essential services.
- Gyandoot: Initiated in Dhar district of Madhya Pradesh in 2000 with the objective of providing relevant information to the rural population and acting as interface between district administration and the people.
- Project FRIENDS in Kerala: FRIENDS (Fast, Relief, Instant, Efficient Network for the Disbursement of Services) is a single window facility providing the citizens the means to pay taxes and other financial dues to the state. These services are provided through the Janasevana Kendrams located in the district headquarters.
- E-Mitra Porject in Rajasthan: It is an integrated project to provide maximum possible

services related to different state government departments to both urban and rural masses through the Lokmitra- Janmitra kiosk.

- E-Seva: Designed by the Andhra Pradesh government to deliver the services online to the citizens by connecting them to the respective government departments and providing online information at the point of service delivery.
- Common Entrance Test: The admission to the professional colleges with a growing demand became a major challenge to the government of Karnataka and this challenge was overcome with the introduction of ICT to make the admission process transparent and with a common entrance test.

2. Government to Business (G2B) Initiative

- E-Procurement project: Project initiated in Andhra Pradesh and Gujarat to reduce the time and cost of doing business for both vendors and the government.
- MCA 21: Initiative by the Ministry of Corporate Affairs which aims at providing easy and secure access to all registry related services.

3. Government to Government (G2G) initiatives

- Khajane project: A project by Government of Karnataka, which has computerized the treasury of the government. The project has computerized every activity of the treasury department right form the approval of the state budget to the point of rendering accounts to the government.

4. Other initiatives

- E-office: The government of India has modernized the central government offices through ICT, which is aimed at increasing the usage of work flow and rule based file routine, quick retrieval of files, digital signatures for authentication and reporting components.
- Immigration, Visa and Foreigner's registration & Tracking (IVFRT): It has necessitated the state of the art system to act as first point of contact to generate public and popular perception about the country.
- UID: The Unique Identification Project was initiated to provide identification for each resident across the country and to act as basis for efficient delivery of welfare services.
- Posts: The department of Posts has computerized all the post offices using the central server based system and setting up of computerized registration centers (CRCs)
- E-governance in Municipalities: It is an initiative of the Government of India under the National e-Governance Plan (NeGP) and the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) aimed at improving operational efficiencies within the Urban Local Bodies (ULBs).
- E-Courts: The e-court Mission Mode Project (MMP) was initiated with a vision to

transform the Indian judiciary by making use of technology. It was initiated to make the justice delivery system affordable, accessible, cost effective, transparent and accountable.

- E-Panjeeyan: Initiated by the Assam government to deal with the computerization of the document registration work at the Sub Registrar Office.
- SDO Suite: Also initiated by the Assam government to issue passport verification certificate, birth and death report.

ADVANTAGES OF E-GOVERNANCE

- Speed: Technology makes communication speedier. Internet, phones, mobile phones have reduced the time taken in normal communication.
- Cost reduction: Paper based communication needs lot of stationary, printers, and computers but the technology has reduced these cost.
- Transparency: Use of ICT has made the information availability easier and accessible. Information are available on internet to the citizen. ICT helps make the information available online eliminating all possibilities of concealing of information.
- Accountability: Once when the governing process is made transparent, the government becomes accountable automatically. Once when the government becomes accountable it becomes a responsible government.
- Convenience: E-governance brings public services to citizens on their schedule and their venue.
- Improved customer service: E-governance allow deploying resources from back-end processing to the front line of customer service.
- Increased access to information: E-governance improves the accessibility of the government to citizens to empower the citizens in taking proper decisions.

DISADVANTAGES OF E-GOVERNANCE

- Person to person interaction is reduced in electronic governance.
- Easy excuse can be given in case of service delay with an easy reason of technology service problem.
- Always assistance is needed to those users who do not know to read and write.
- Still lot of confidence need to be filled to the users as they fear spam and other security issues.

CHALLENGES IN E-GOVERNANCE

- Trust: Trust must be established first at the user level where they must be confident, comfortable and trusting the technology and also the trust of the government is equally important.
- Resistance to change: The resistance to change occurs due to the movement from paper

based system to web based system for interacting with the government. Removing such resistance might pose a great challenge. Education about the new system can be a move towards reducing the resistance.

- Digital divide: The digital divide refers to the separation that exists between individuals, communities, businesses that have access to information technology and those who do not have such access. Digital divide can be patched up with awareness regarding ICT and its service delivery, and simplification of the process.
- Cost: Cost is another prohibiting factor that comes in the path of e-governance. The implementation, operational and evolutionary maintenance task requires huge investment.
- Privacy and security: Ensuring protective web service and maintaining sensitive data is another challenge, which can be undertaken by the government. A clear security standards and protocols can be of much help in this regard.
- User friendliness of government websites: Users of e-governance applications are often non-expert users who may not be able to use the application in a right manner. Such users need guidance to perform the transactions in proper way. Government websites can be designed in an easier format which will be usable to the citizens.
- Lack of integration services: Most of the e-governance services offered by the government are not integrated as there is lack of communication between different departments of the government. Therefore information in one department will have little meaning.
- Local language: The e-governance applications are written in English and this is another challenge as English is not accepted in all the regions of the country. Hence, e-governance application in regional language will help the users of all sections.
- Maintenance of electronic device: As the ICT keeps changing from time to time, regulation of different devices to match different changes is another challenge as proper maintenance of the technological devices is required for the long life of the system.

FUTURE PROSPECTS OF E-GOVERNANCE

Future prospects of e-governance in India are also given in the Twelfth five year plan (2012-17) like:

- To deliver all government service in electronic mode as to make the government process transparent, citizen centric, efficient and easily accessible.
- To break information silos and create shareable resources for all government entities.
- To deliver both informational and transactional government services over mobiles and promote innovation in mobile governance.
- To build shared service platform to accelerate the adoption of e-governance and reduce the cycle time of e-governance project implementation.

- To create ethical use of technology and data and to create a safe and secure e-governance cyber world.
- To create an ecosystem that promotes innovation in ICT for governance and for applications that can benefit the citizens.

CONCLUSION

The use of ICT is growing fast and therefore the government is making efforts to provide services to the citizens through e-governance. Government is taking initiatives and thus the citizens of the country should also make efforts to have awareness and learn the usage of technology. E-governance will be used as an indicator for the development of the country. Hence, government also should make efforts to simplify the process and language of the services provided with the help of ICT.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

WOMEN EMOWERMENT THOUGH DIGITAL LITRECY IN INDIA :CHALLENGES AND OPPORTUNITIE

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Abstract

This paper attempts to analyze the status of Women Empowerment in India and highlights the Issues and Challenges of Women Empowerment. Today the empowerment of women has become one of the most important concerns of 21st century. But practically women empowerment is still an illusion of reality. We observe in our day to day life how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. India with its diversity and rich heritage has an ugly side to it. If women have been worshipped as Goddess, there has been ―Sati‖ too. Though the situation has improved but some facts (education rate, sexual harassment among others) are daunting. Many women have broken the barriers and we would still witness a lot more. To help women is to help society, as Jawaharlal Nehru said ―You can tell the condition of a nation by looking at the status of its women‖. Through the journey of women empowerment our nation will achieve its dream.

This paper attempts to analyze the status of women empowerment in India and highlights the issues, government schemes, challenges of women empowerment. This paper includes women and ICT, Status of women in information technology, Constitutional provisions for empowering women in India, Women's economic empowerment, Government schemes for women empowerment, Challenges and suggestions.

Key words: *Women Empowerment, Education, Health, Socio-Economic Status. Crimes against women, Policy implications.empowerment of women , Digital literacy, strategies, challenges.*

Introduction

The word 'Empowerment' means giving power. According to International Encyclopedia (1999) "powers means having the capacity and means to direct one's life towards desired social, political and economic goals. Thus women Empowerment is a

process by which women gain greater process and greater control over resources (income, knowledge, information, technology, skill and training)". A nation that wants to progress cannot afford to ignore capacity building and empowerment of women. It is now well understood that any attempt to improve the quality of life of people in developing countries would be incomplete without progress towards the empowerment of women. Women's development is inextricably linked with technology. In India, the Ministry of Human Resource Development (MHRD-1985) and the National Commission for Women (NCW) have been worked to safeguard the rights and legal entitlement of women. The 73rd &74th Amendments (1993) to the constitution of India have provided some special powers to women that for reservation of seats (33%), whereas the report HRD as March 2002, shows that the legislatures with the highest percentage of women are, Sweden 42.7%, Denmark 38%, Finland 36% and Iceland 34.9%. In India ''The New Panchayati Raj '' is the part of the effort to empower women at least at the village level. Information technologies are powerful tools for women which they can use to use to overcome discrimination, achieve full equality, well being and participation in decisions that impact the quality of their lives and future of their communities. Women can use technology to successfully build personal confidence & self-esteem that has wider implications in women's life.

Across the globe, countries have recognized Information and Communication Technology (ICT) as an effective tool in catalyzing the economic activity in efficient governance, and in developing human resources. There is a growing recognition of the newer and wider possibilities that technology presents before the society in the modern times. IT together with Communication Technologies has brought about unprecedented changes in the way people communicate; conduct business, pleasure and social interaction. The evolution of new forms of technologies and imaginative forms of applications of the new and older technologies makes the lives of the people better and more comfortable in several ways. This inequality is practiced in employment sand promotions. Women face countless handicaps in male customized and dominated environs in Government Offices and Private enterprises. Morality and Inequality: Due to gender bias in health and nutrition there is unusually high morality rate in women reducing their population further especially in Asia, Africa and china. Household Inequality: Household relations show gender bias in infinitesimally small but significant manners all across the globe, more so, in India e.g. sharing burden of housework, childcare and menial works by so called division of work.

WOMEN AND ICT

A large group of workingwomen of India is in the rural and unorganized sectors. Socially the majorities of Indian women are still tradition bound and are in a disadvantageous position. Inequality in women's access to and participation in all communications systems, especially the media, and their insufficient mobilization to promote women's contribution to society. Since globalization is opening up the Indian economy suddenly at a very high speed, during the past decades, advances in information technology have facilitated a global communications network that transcends national boundaries and has an impact on public policy, private attitudes and behaviour, especially of children and young adults. Everywhere the potential exists for the media to make a far greater contribution to the advancement of

women. More women are involved in careers in the communications sector, but few have attained positions at the decision-making level or serve on governing boards and bodies that influence media policy. The lack of gender sensitivity in the media is evidenced by the failure to eliminate the gender-based stereotyping that can be found in public and private local, national and international media organizations. The continued projection of negative and degrading images of women in media communications - electronic, print, visual and audio - must be changed. Print and electronic media in most countries do not provide a balanced picture of women's diverse lives and contributions to society in a changing world. In addition, violent and degrading or pornographic media products [are also negatively affecting] women and their participation in society. Programming that reinforces women's traditional roles can be equally limiting. The worldwide trend towards consumerism has created a climate in which advertisements and commercial messages often portray women primarily as consumers and target girls and women of all ages inappropriately.

STATUS OF WOMEN IN INFORMATION TECHNOLOGY:

In spite of Gender discrimination, IT Sector is considered to be non-discriminating. It provides equal opportunity to men & women entrepreneurs. No doubt, women have limited access to technologies in India. However there are now enough experiences to show that when women are trained, they show remarkable understanding and control in using technologies effectively. For example the African Women's Network of the Association for Progressive Communication (APC) has conducted paining workshops to support electronic networking among women's groups. In Kenya women and men weavers were trained in using the Internet to learn new weaving techniques and access more realistic prices for their products. In India too, there are many good practices for the use of IT's for women's empowerment. India shop, an ecommerce website (2005) in Tamil Nadu, has been designed to sell products made by rural women's co-operatives and NGO's. In Gujarat, India women producers use the Dairy Information System KIOSK (DISK) which manages a database of all milk cattle and provides information about veterinary Service and other practical information about the dairy sector. In Himachal Pradesh, women mid-school dropouts repair water pumps and manage computer data for the maintenance of the pumps. SMILE (Savitri Marketing Institution for Ladies Empowerment), a voluntary. Organization in Pune, has increased Literary level of under privileged women through the usage of IT. Internet has helped them market their various products like soft toys,candles, bags, utility items etc. Through internet there is greater awareness and exposure and market reach for the products. These evidences prove that IT has empowered the women all over the world. Given below is the data of various IT companies that show how women can grow when they are given equal opportunity .

CONSTITUTIONAL PROVISIONS FOR EMPOWERING WOMEN IN INDIA

Equality before law for all persons (Article-14).Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth (Article 15(I)). However, special provisions may be made by the state in favors of women and children Article 15(3). Equality of opportunity for all citizens relating to employment or appointment to any office under the state (Article 16).State policy to be directed to securing for men and women equally

the right to an adequate means of livelihood (Article 39(a); (v) equal pay for equal work for both men and women (Article 39(d).Provisions to be made by the state for securing just and humane conditions of work and maternity relief (Article 42). Promotion of harmony by every citizen of India and renouncement of such practices which are derogatory to the dignity of women Article 51A(e). Reservation of not less than one-third of total seats for women in direct election to local bodies, viz; Panchayats and Municipalities (Articles 343(d) and 343 (T).

WOMEN'S ECONOMIC EMPOWERMENT

- Policy and programming effort to enable women to take advantage of the new opportunities of the digital economy must recognize that ICT skills training, in and of itself, does not radically alter employment prospects. There are multiple barriers to workforce participation that lower wage, lower skill workers face180. Domain expertise and other differentiating characteristics that enable specialization are crucial in broadening employment prospects.
- Innovative efforts – such as initiatives to create social enterprise models for enabling rural populations to capitalize upon micro-work opportunities and impact sourcing – need to be evaluated to fully comprehend the impact of these new economic trends, on women.
- ICT policies in traditional economic sectors must focus on flexible, context-appropriate strategies that create new networking opportunities for women. They must ensure the central involvement of women's producer and cooperative organizations as they provide the greatest potential for sustainability, by enabling women to draw upon the power of the collective, to strengthen their negotiations with local power structures that control and sometimes restrict, their access to markets, and access to resources.

GOVERNMENT SCHEMES FOR WOMEN EMPOWERMENT

The Government programmes for women development began as early as 1954 in India but the actual participation began only in 1974. At present, the Government of India has over 34 schemes for women operated by different department and ministries. Some of these are as follows; 1) RastriaMahilaKosh (RMK) 1992-1993, 2) MahilaSamridhiYojana (MSY) October,1993, 3) Indira MahilaYojana (IMY) 1995, 4) Women Entrepreneur Development programme given top priority in 1997-98, 5)MahilaSamakhya being implemented in about 9000 villages. 6) Swayasjdha. 7) Swa Shakti Group. 8) Support to Training and Employment Programme for Women(STEP). 9) Swalamban. 10) Crèches/ Day care centre for the children of working and ailing mother. 11) Hostels for working women. 12)Swadhar. 13)National Mission for Empowerment of Women. 14) Integrated Child Development Services (ICDS) (1975), 15) Rajiv Gandhi Scheme for Empowerment of Adolescence Girls (RGSEAG) (2010). 16) The Rajiv Gandhi National Crèche Scheme for Children of Working Mothers. 17) Integrated Child Protection scheme (ICPS) (2009-2010). 18) Dhanalakahmi (2008). 19) Short Stay Homes. 20) Ujjawala (2007). 21) Scheme for Gender Budgeting (XI Plan). 22) Integrated Rural Development Programme (IRDP). 23) Training of Rural Youth forSelf Employment (TRYSEM). 24) Prime Minister's

RojgarYojana (PMRY). 25) Women's Development Corporation Scheme (WDCS). 26) Working Women's Forum. 27) Indira Mahila Kendra. 28) MahilaSamitiYojana. 29) Khadi and Village Industries Commission. 30)Indira PriyadarahiniYojana. 31) SBI's SreeShaki Scheme. 32) SIDBI's MahilaUdyam Nidhi MahilaVikas Nidhi. 33) NGO's Credit Schemes. 34) National Banks for Agriculture and Rural Development's Schemes

The efforts of government and its different agencies are ably supplemented by nongovernmental organizations that are playing an equally important role in facilitating women empowerment. Despite concerted efforts of governments and NGOs there are certain gaps. Of course we have come a long way in empowering women yet the future journey is difficult and demanding.

CHALLENGES

There are several constraints that check the process of women empowerment in India. Social norms and family structure in developing countries like India, manifests and perpetuate the subordinate status of women. One of the norms is the continuing preference for a son over the birth of a girl child which in present in almost all societies and communities. The society is more biased in favor of male child in respect of education, nutrition and other opportunities. The root cause of this type of attitude lies in the belief that male child inherits the clan in India with an exception of Meghalaya. Women often internalize the traditional concept of their role as natural thus inflicting an injustice upon them. Poverty is the reality of life for the vast majority women in India. It is another factor that poses challenge in realizing women's empowerment. There are several challenges that are plaguing the issues of women's right in India. Targeting these issues will directly benefit the empowerment of women in India Education: While the country has grown from leaps and bounds since independence where education is concerned. the gap between women and men is severe. While 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India. The gender bias is in higher education, specialized professional trainings which hit women very hard in employment and attaining top leadership in any field. Poverty: Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to this, women are exploited as domestic helps. Health and Safety: The health and safety concerns of women are paramount for the wellbeing of a country and is an important factor in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare is concerned.

SUGGESTIONS

1. The first and foremost priority should be given to the education of women, which is the grassroots problem. Hence, education for women has to be paid special attention..
2. Awareness programmes need to be organized for creating awareness among women especially belonging to weaker sections about their rights.
3. Women should be allowed to work and should be provided enough safety and support to work. They should be provided with proper wages and work at par with men so that

their status can be elevated in the society.

4. Strict implementation of Programmes and Acts should be there to curb the mal-practices prevalent in the society.

5. The continued projection of negative and degrading images of women in media communications - electronic, print, visual and audio - must be changed. Violent and degrading or pornographic media products [can also negatively affect] women and their participation in society. The worldwide trend towards consumerism has created a climate in which advertisements and commercial messages often portray women primarily as consumers and target girls and women of all ages inappropriately.

6. Women should be empowered by enhancing their skills, knowledge and access to information technology. This will strengthen their ability to combat negative portrayals of women internationally and regionally to challenge instances of abuse of the power of an increasingly important industry.

7. Self-regulatory mechanisms for the media need to be created and strengthened and approaches developed to eliminate gender-biased programming.

8. Women need to be involved in decision-making regarding the development of the new technologies in order to participate fully in their growth and impact.

9. Governments and other actors should promote an active and visible policy of mainstreaming a gender perspective in policies and programmes to address the issue of the mobilization of the media.

10. To provide accessibility to masses in all parts of the country and more particularly to countryside women, in order to derive the benefits from converged applications like tele-education, telemedicine and world wide web access, government should set up Multifunctional Converged Applications Community Centres (MCACs) at panchayat level.

11. It is the need of the hour that the MCACs should facilitate the Telecommunication services such as Local/ STD/ISD PCO, Fax, computing services like E-mail and Internet access, Information about local data base and creating awareness about governmentsprogrammes and also to exchange of social and cultural heritage across the country.

12. The NGOs and the government should come together to make poverty alleviation programmes successful through women centric initiatives in which poor women have been organized to circumvent the problems of liberal development processes.

13. There has been a great deal of interest in the potential benefits community networking may offer the developing world. This is particularly true of rural information and communication technology (ICT) projects that seek to bring emerging technologies like low cost computing and Internet access to rural households, social institutions and governments.

14. Furthermore, there is no 'one-size fits all' design for rural ICT networks; communities

vary greatly in their social, economic, and political organization, and therefore information needs, and the design of the most appropriate and relevant community networking system, will vary from place to place and over time within a given area. For successful community networking, the design and implementation of projects should be driven by the specific needs of communities.

15. There is a large need (and by extension, market) for basic communication services in the rural areas of this region. ICT are currently used primarily for news, entertainment and communication with family and friends. Rural households, even the poor, are willing to spend significant portions of their income on communication and media. In fact, need and circumstance, not income, seem to be the primary determinants of ICT usage and expenditure. The implications of this demand (and the fact that even poor people are willing to spend) are threefold.

CONCLUSION

Today, information technology has changed the communication paradigm, making it no longer difficult to reach a large number of people more or less at the same time; and that too enable them to respond, interact as well as obtain a copy of the information within a low-cost. Information Communication Technologies (ICTs) apart from sensitising people against this heinous crime and helping them in general to change their opinion about a girl child, can also play a highly interventionist role by proactively pursuing cases against erring doctors, booking them under the law of the land. The use of ICT helps to bridge the gap between people's opportunities for self-employment in the informal economy and the high growth sectors of the world economy. In an informal sector, workers can gain easy access to the Internet through tele-centers and obtain information about markets or administrative procedures, and to publicise their services to a wider clientele. SEWA has started using telecommunications as a tool for capacity building among the rural population. SEWA uses a combination of landline and satellite communication to conduct educational programmes on community development by distance learning. The community development themes covered in the education programs delivered include: organizing, leadership building, forestry, water conservation, health education, child development, the PanchayatiRaj System and financial services.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

BEST PRACTICES THROUGH USE OF ICTs IN SOCIAL WORK EDUCATION

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Abstract

Information Communication and technology (ICT) propounded to bring transformation in higher education, Social Work education has not left with the influence of ICT. The present study was conducted to describe best practices through the use of Information and Communication Technology in Social Work education and to explore new vistas in education of Social Work through the effective utilization of existing Information and Communication Technologies. The study was descriptive in nature; therefore descriptive research design has been adopted. The present study was carried out with the help of secondary data from various journals, books, website, newsletters so on. The inferences drawn from the secondary data, researcher has used to analyze and explore new horizons to adopt Information and Communication Technologies even more effectively to boost best practices and bring learning transformation through extensive use of ICTs in Social Work education.

Key words: *Best practices, Information and Communication Technologies, Utilization, Social Work education.*

Introduction

Information and communications technologies cover a broad range of items from

the old printed newspapers to the very recent internet and mobile devices. Computers, satellites,wireless/mobile phones, the Internet, e-mail and multimedia generally are labeled as ICTs.They help in creating, storing, and manipulating information (Hill A. &., 2011).

First, the increased impact of Information and Communication Technology is due to a dramatic increase in its power. ICTs cover a broad range of technologies. While commonly associated with computers, the term also includes other informational media, such as handheld devices, television, radio and even print. To these information technologies can be added communications technologies, such as telephones and networks. While this definition hardly leaves anything out, the power of the term comes from the convergence of the ever-increasing information processing capabilities of computers and the information exchange capabilities of networks. It is the combined processing and networking power of contemporary ICT that has launched a global socio-economic paradigm shift when other, earlier technologies like radio and television did not (Kozma, 2011).

Information Communication and technology propounded transformation in higher education, Social Work education has not left with the influence of ICTs.Learners; now advocate the incorporation of training in computer skills as part of their curriculum which they report, will enhance their ability to acquire, appraise, and use information in order to solve clinical and other problems quickly and efficiently in the course of their studies, and more importantly when they graduate (Inamdar SC, 2012), (MI, TA, SW, AL, & J, 2002). ICTs are pervasive in developed countries and considered integral in the efforts to build social, political and economic participation in developing countries. For example, the United Nations (2006) recognizes that ICTs are necessary for helping the world achieve eight time-specific goals for reducing poverty and other social and economic problems. The World Health Organization also sees ICTs as contributing to health improvement in developing countries in three ways: 1) as a way for doctors in developing countries to be trained in advances in practice; 2) as a delivery mechanism to poor and remote areas; and 3) to increase transparency and efficiency of governance, which is critical for the delivery of publicly provided health services (Chandrasekhar CP, 2001;79(9)).

Education is one of the most powerful instruments for reducing poverty and inequality and lays a foundation for sustained economic growth. Yet, many children in developing countries lack access to quality education and knowledge. This knowledge gap is increased by their limited connection to information and communication technology, the key driver for improving the educational and economic prospects of a country in today's modern world. The improvement of quality education for all is not the only SDGs where ICTs plays a major role (devide, 2013).

Although ICTs and the growth of the Internet are not without problems, a reality remains that both will continue to shape the global community. Other disciplines have recognized the importance of ICT and consider it to be a key part of professional development. For example, the National Business Education Association (NBEA) states: "mastery of technology tools is a requirement rather than an option for enhancing academic, business, and personal performance" (Reston, 2007). Resources are available that speak to the role of technology in the social work curriculum and in research and

practice (Coe Regan & Freddolino, 2008). The National Association of Social Workers (NASW) and Association of Social Work Boards published a set of ten standards regarding technology and social work practice, which serves as a guide for the social work profession to incorporate technology into its various missions (NASW, 2005).

ICTs in Higher Education:

Applications of ICTs for institutions of higher education have grown tremendously and will continue to shape the delivery of social work education. This is already realized through emerging distance education courses and other strategies for using technology in the social work classroom (Stocks JT, 1999). Within colleges and universities, ICTs serve both administrative and academic functions. Students are able to accomplish a variety of tasks using computer networks that save the institution time and money, such as facilitating billing and payments to the school, requesting and obtaining financial aid and/or scholarships, class scheduling, requesting official transcripts, selecting housing locations, etc. With regard to social work research, ICTs are part of an infrastructure for newer research methodologies (Videka L, 2008).

Objectives of the Study:

- To describe the best practice through the use of Information and Communication Technology in Social Work education.
- To explore the new vistas in education of Social Work through the effective utilization of existing Information and Communication Technologies.

Materials and Methods:

The present study was descriptive in nature; therefore descriptive research design has been adopted. The present study was carried out with the help of secondary data from various journals, books, website, newsletters so on… The inferences drawn from the secondary data researcher has used to analyze and explore new horizons to adopt Information and Communication Technologies even more effectively to boost best practices and bring learning transformation through extensive use of ICTs in Social Work education.

ICTs in Classroom Teaching of Social Work:

Each new cohort of social work students has an increasing ease and familiarity with ICTs, both for study and for socializing. This new world of electronic social networks is the background against which developments in e-learning are taking place. Nonetheless, it is not necessarily the case that all students will have developed the specific technical skills required for making formal use of the burgeoning number of electronic resources that are available to them. Best practice in the use of ICTs in education means ensuring that students become familiar with the wide range of relevant electronic resources (Hill & Shaw, 2011). Students reaction to the potential for using computer software to assist social work students in learning practice evaluation techniques. Students in one research class at Yeshiva University used a program designed specifically for computer tasks of data entry, data analysis, and graphic presentations of single-system-design research in social work practice. An evaluation of the program was conducted with 136 students and results showed

that more than 95% of the students thought the program added a valuable component to research. Another 81.9% found the program helpful in evaluating practice. The authors encouraged further development of evaluation software programs (Conboy, 2000). Use of a computer-based approach to teaching applied social statistics in an undergraduate social work program. Micro Case, a statistical software package, was incorporated into coursework with the intent of reducing anxiety over learning statistics. Results of evaluative efforts are presented. Course format, classroom procedures, workbook and homework assignments, evaluation tools, and teaching strategies are also suggested (Forte, 1998).

Rapid and continuing advances in information and communication technologies (ICT) are changing the way people share, use, develop and process information and technology. In this digital age, young people need to be highly skilled in the use of ICT and there is a growing body of evidence that use of ICTs in the classroom can enhance learning (Meiers, 2009). Especially in Social Work education using of Power Point Presentation, use of computer, mobile operations having accounts in various academic networks like Linked in, Academia edu., Research gate, Mandale so on. It's essential that the contemporary teacher has good ICT skills and is able to integrate ICT into the teaching and learning processes. The NSW Education Standards Authority (NESA) recommends under the Professional Teaching Standards that the beginning teacher demonstrate current knowledge and proficiency in the use of ICT in the following areas: basic operational skills, information-technology skills, effective use of the internet, software-evaluation skills and pedagogical skills for classroom management (Digest, 2009).

Best Practice in Field Work Practicum:

If you put questions in field practice of Social Work you come across these questions i.e. how do students learn in field settings? What do field instructors do to promote that learning? What students do to promote their individual learning? Use of ICTs will be effective tools to give answer and bring best practice in Social Work education. There are three types of learning Experiential learning, Active learning and Adultlearning use of ICTs will promote learning among Social Work students (University C. W., 2017).

About the changing contexts can be anopportunity for social work profession to 're-examine traditional knowledge and directpractice skills at both the micro and macro levels of practice' (Wasko, 2008). Morgan, (2011) suggests that social workers should 'identify and maximize the opportunities thatthese technologies and developments offer to them as professionals and to the people who's their services'. Rafferty and Steyaert(2007)see that social work is now takingplace within the 'digital society' and therefore has imperatives to understand, internalizeitsvarious dimensions in social practice. ICTs do have impacts on the society – individuals,families and communities – and, therefore, there is a need to know how, the extent and formof its impact. An understanding on this would help in analyzing the inequality, issues of exclusion, areas of support and enabling people may require.

The rural density is increasing in rural area in India. At present it is about 300 million rural connections which were less than 5 million at the onset of the new millennium (Gulati, 2012). The draft National IT policy in India envisages to make every family e-literate and

to promote ICTs for key social sector initiatives like education, health, rural development and the like. There are articulated policy concerns for the people with disabilities and socially excluded groups. Similarly, the draft National Telecom Policy 2011 is planning to promote the broadband services which would facilitate development of knowledge based society. This would address issues of equity and quality of governance to an extent.

Participatory Videography in Social Work Practice:

Participatory video (PV) involves a range of video production and screening activities, which drive an evolving process of exploration and dialogue on shared issues. It can be empowering because it provides an accessible way for a group to take action on their own concerns, through deepening their understanding, engaging and motivating their wider community, and also shaping and creating their own films, in order to communicate their messages and perspectives to decision-makers and the public. Practitioners use filming and playback activities to mediate group discussion inclusively, establish collaborative relationships and catalyze group action. Video production provides a powerful way for participants to explore their situation, and reflect on experiences together, in order to deepen understanding about reality and forge ways forward based on the knowledge that emerges (change, 2012).

Participatory Photography in Social Work:

Participatory photography (PP) is a methodology or tool to engage community members in creatively making change to improve their environments by using photography; it blends a grassroots approach and social action. PP is a type of participatory action research which involves engaging communities in actively examining together current conditions which they experience as problematic in order to improve it (Institute, 2010)

'Simply put visual methods can: provide an alternative to the hegemony of a word and number based academy; slow down observation and encourage deeper and more effective reflection on all things visual and visualisable; and with it enhance our understanding of sensory embodiment and communication, and hence reflect more fully the diversity of human experience'(Prosser, 2008). Social Work trainees can effectively utilize participatory photography to explore hidden social problems and practice even more effectively.

Use of Social Media in Social Work:

Advocacy is a core part of social work practice. While social media platforms have grown in popularity in online campaigns, there is little evidence of how social workers can use social media when working with community groups. Considerations for social workers adopting social media when working alongside communities in social justice initiatives (H. & Curnew, 2016). Social action can be bring through the use of social media, now a days people are get to gathering through the social networks like Face book, Twitter, Google plus and so on. Hence Social Work trainees should learn how to better use Social media in rising voice against social injustice and inequality happening in and around society through the media advocacy and action can bring desired changes in the society.

Documentary Films in Social Work:

Part of all social workers' ethical responsibility to the profession is to continue to build upon their knowledge base throughout their career, incorporating methods of lifelong learning into their work by staying up to date on innovations in the field. There are many ways to keep abreast of current trends in the social work profession – reading journal articles, attending professional conferences and colloquia, participating in professional associations. In addition to all of these more traditional forms of continuing our professional education, we can now look to technology for new ways to stay current on the latest social work information; apps, podcasts, Google news alerts, and audio books are all helpful technological tools in this pursuit (Career, 2018). Along with Social Work trainees development they can also show documentary to community and bring awareness. Also Social Work trainees can initiate some documentaries regarding Social problems (issues) i.e. drinking water problem, transportation issue, poor quality of life so on.

Films Showing In Social Work:

People say that movies are a reflection of the society?! Are they really? Or are they an exaggeration of the existing system or maybe they are trying to teach us something. Through Social Work students forum can formulate film club and showcase awareness film to students of Social Work. Mere hearing will not give more effect if we show awareness film that is more effective long-lasting in nature. Every weekend, award winning films can be showcased. Discussion on the film as well as special talk on shows shall be organized, where personal experiences of the students can be shared (University, 2015). Hence film committee can be formulated and utilized effectively to disseminate knowledge as well as awareness about an issue. Periodically film can be shown discussion and feedbacks can take from the students.

Professional Development through ICTs:

As with social work education, ICTs open up access for social workers to a whole range of new online resources of varying types. Best social work practice demands a commitment to making use of these new resources and to developing a critical approach to the 'knowledge' contained therein. But ICTs also open up access to social learning networks, meaning that social workers can learn from and with people other than those in their geographical workplace (Hill & Shaw, 2011). Through social networks Social Work trainees get connect with Social Work practitioners so they effectively work as a bridge between needs and resources. Also they can get more job opportunities and trainees can do smart works by using communication technology so that time, energy and money can be saved.

Use of Better Participatory Approach through ICTs:

There is evidence that Information and Communication Technologies (ICTs) have transformed the lives of rural communities who have access to ICT resources. The rural communities' experience and knowledge of agriculture is often underestimated. The various approaches for participation and sharing of knowledge to develop ICTs by

acknowledging farmers, will lead to socio-economic development and empowerment of rural communities. The rural farming community should contribute to solving problems by sharing their knowledge base with developmental workers and researchers using various participatory approaches. Community participation is the key to the development of sustainable community development (JOSEPH, 2010). Social Work trainees used to organize outreachprogrammes, community camps, extension activities, exposures and so on with the community. For the practice with community participatory approach like micro planning are vital role to play hence, using of Information and Communication Technology can make even more effective participation. Like showing of short movies, documentaries and Power Point Presentation so on.

Conclusion:

In the year 2007, people in India have started to realize of computers and Internet in their lives where it is not just a communication but has become an enabling tool to perform various tasks over Internet like E-learning. Looking at the India population from the perspective of Internet exposure a significant increase is expected. Effective usage of Information and Communication Technologies isharness for best practice in Social Work education. Social Work profession is deemed to be evidence based practice Information and Communication Technology will give wide horizon of network and it tends to create evidences by participatory photography and videography. We are all living in the technology driven society, ICTs knowledge is must for professionals to intervene in a society, working in an organization and updating current trends in world as well. Through the best usage of ICTs in Social Work education and concurrent field work practicum can bring changes among Social Work trainees and create vistas of new horizons for creating best practice. Through the face book live, Google live students can upload and get vast access and opportunities as well. Effective use of ICTs is a way of Social inclusion.While numerous ICTs have failed to realize their expected potential, the ongoing rapid growth of ICTshas created a context in which social workers cannot resist technology, but must understand the role it plays in everyday life. By reviewing secondary data it evident that, learning transformation takes place through the effective usage on ICTs in Social Work education and develop best practices in educational institutions.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

DIGITAL TECHNOLOGY: SOCIAL MEDIA AS AN EFFECTIVE TOOL TO REACH NEW CUSTOMERS

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Abstract

In the present day Scenario where physical and virtual environmental are rapidly growing it is essential to meet customers need anytime and anywhere. People in current days have indulged themselves in various activities and there are drastic changes in the lifestyle, to meet these changing trends in consumer wants there emerged the concept of digitalization which would reach people in the place they are, Hence social media gained rapid prominence within few years of its existence. It is generally the medium to socialize and many are awed by the transformation of communications processes especially among generations Y midwife by the media platforms. Social media has now crept into the boardrooms of business organizations as well attracting new customers it has transformed the selling and buying processes and attracting new customers though social media is a recent phenomenon, it has proven to be just as effective as or even more effective than traditional marketing. Several organizations now struggle to have a presence in the web in order to interface with customers far and near. Furthermore, the use of social media by some organizations starts with simple marketing and the creation of awareness about their products and service. This paper discusses the benefits and limitations of social media as a strategic tool for organizational attracting new customers.

Key words: *Digital Technology, Social Media New customers.*

Introduction

Digital Technologies can be attributed for creation and satisfaction of customers demand in innovative ways. New age digital technologies are creating a win –win situation both for marketers and customers. Digital mediums provide a broad platform to acquire new customers and engaging with them meaningfully helps spreading awareness about brands, building brand image and position in the brand in target customers mind Nearly

41 percentage of the companies have reported to spend more on digital media platform for reaching existing and new customers to target their marketing efforts. There is a good reason for this spends increase; the social media marketing nearly attracts 36 percent of new customers. . These traditional channels became less effective due to customers frustration with similar promotional messages, lack of participation from consumers' end and adoption of new age innovative digital channels, especially the Internet having inbound focus. social media was coined from the two operating words – social and media. Social, in this context, simply means the interaction between individuals of common interest, a group, or even a community. And media as the name implies, is the medium, channel, or platform on which allows for creation and exchange of user-generated contents. Social media is less than two decades in existence but have gained widespread acceptance. In 2003, LinkedIn was launched and this was followed by MySpace and Face book in the year 2004. Due to the characteristics if Face book, it received a wider acceptance in social circles more than others. YouTube was launched in 2005 followed by Twitter, followed by others such as Blogging, Google+, Instagram, Pinterest, Podcasting, Snap chat, etc. All these have gained more than one billion users wordwide in just over ten years of existence. As the name implies, social media networks meant as sites where individuals could socialize, meet old and new friends and interact with each other. Just as the internet was applied into business organizations from the military,

Objectives:

- To know, how companies use the digital media for attracting new customers.
- To study the role of digitalization in creating value for company's goodwill.
- To identify the impact of Social media in attracting new consumer.

Literature Review:

According to Hoge (1993), electronic marketing (EM) is a transfer of goods or services from seller to buyer involving one or more electronic methods or media. E-Marketing began with the use of telegraphs in the nineteenth century. With the invention and mass acceptance of the telephone, radio, television, and then cable television, electronic media has become the dominant marketing force.

Social media networks are platforms or sites that facilitate the building of social relationships among people of different races and provide opportunities for them to share interests, activities, backgrounds, or real-life connections Social network services consist of a representation of each user's social connections, and a variety of additional services. Social media is the medium to socialize as well as market and today, the plethora of social media networks are among the finest opportunities available to organizational marketers in their bids to connect with existing and prospective new customers. The social media network community services are groups centered and considered as a social network service. Social networks are contents created online by people using highly scalable and accessible communication technologies

Research Methodology:

This study aimed at qualitatively analyzing the digital technology and social media impact on attracting new customers the present study purely based on the secondary data was by review of journals, research articles and books from various organizations report, Social media survey of India report the in-depth data collected through secondary source of methods. The objective of the study is to study the how social media as an effective tool to attract the new customers.

Social Media and Digital Technology

Social media and digital technology had mixed Social network sites are defined as web-based services that allow individuals to n 2015, 76% of India customers with Internet access used social media. Digital and social media are highly (1) construct a public or semi-public profile within a bounded system, (2) articulate a list of other new customers with whom they share a connection, (3) view and traverse their list of connections and those made by others within the social media.

Major social media:

Face book:

It is one of the largest social media networks and it was founded by Mark Zuckerberg, this network was originally meant to be only available to Harvard university students Face book is a popular free social networking website that allows registered users to create profiles, upload photos and video, send messages and keep in touch with friends, family and colleagues. The network is translated into 37 languages it has features, which include;

- Marketplace - allows customers to post, read and respond to classified ads
- Groups – allows customers who have common interests to find each other and interact
- Event - allows customers to publicize an event, invite guests and track who plans to attend
- Pages - allows customers to create and promote a public page built around a specific topic
- Presence technology - allows members to see which contacts are online and chat

Facebook has also been involved with organizations and their brand campaigns. In April 2011, Facebook launched a new portal for marketers and creative agencies to help them develop brand promotions on Facebook. Hardly any organization now doesn't have a Facebook account; it has been recognized as both a social and business front for individuals and their businesses to attract their new customers which is one of its unique features, it is also recognized as a portal face book helps businesses amplify their word-of-mouth marketing in the places where their customers are spending more of their time, online and on mobile devices Here is new data that illustrates the Scale at which people are connecting with small businesses in U.S.A on Face book.

- There are more than 2 billion connections between local businesses and customers

and also attractive new customers

- In an average week, there are over 645 million views of, and 13 million comments on, local business Facebook Pages this show how its attracting new customers
- Approximately 70% of monthly active users in the U.S and Canada are connected to a local business on Facebook
- These numbers illustrate the extensive reach for small businesses on Facebook according to Nielsen's Global Trust in Advertising Survey of more than 28,000 internet respondents in 56 countries which was performed in April 2012.

Twitter:

It was created by Dorsey, Williams, Stone and Glass and was launched in March 2006 It is an online social networking and micro blogging service that enables users to send and read short 140-character text messages, called "tweets" where registered users can read and post tweets, but unregistered users can only read them. Its mission is 'To give everyone the power to create and share ideas and information instantly, without barriers'. It was ranked among the ten most visited website and as of June 2014 has over 500 million users with 271 million monthly active users 500 million Tweets are sent per day 77% of accounts are outside the U.S and supports 35 plus languages according to Twitter's home page which will enable an organization know that the

consumers are buying at that particular period. It allows for direct communication between an individual and any organization. Organizations have the chance to purchase ads on twitter, buying twitter ads is very different from newspaper ads. In newspaper you are buying a square on a piece of paper which may or may not be read or entertained by thousands of readers but when you purchase a twitter ad you are actually buying space on an individual's (which you can choose) timeline. In April 2013, Twitter made this feature even more unique by allowing advertisers to send ads only to people who mention specific keywords that may relate to their product or organization in their timelines. This feature has enabled organizations to not only handpick their target customers and also attracting new customers

YouTube:

It is a free video sharing site and social network. Anybody can watch and share videos on YouTube (the content ranges from music videos to how-to demos to amateur filmmaking) but to access additional features a person must register for an account, according to a segment published in 2006 by BBC news YouTube is now a subsidiary for Google after being purchased for $1.65 billion. It was founded by Hurley, Chen and Karim. According to an article written by Woda in 2014 the attributes of YouTube are stated below:

- Third most visited site on the internet (behind Google and Facebook)
- 2,000,000,000 Video views per day, worldwide
- 829,440 Videos are uploaded each day

- The average internet user spends 900 seconds on You Tube per day

Communication through YouTube was enabled through the comment section which appears under every video. Businesses place ads and can actually see what consumers think of the advertisement itself, this is really new for marketers, normally when an advertisement is sent out a marketer or the business has no idea how it is perceived by the consumer the main aim at that point was just to create awareness . This new method of communication has left organizations venerable to backlash or criticism from consumers who may feel some adverts are inappropriate or offensive to a particular gender, race or social status. Organizations have to undergo deep screening for their adverts before they are allowed to air in order to prevent criticism from consumers.

Brands such as Sony are building their reputations on YouTube, serving as a platform for the era of online video domination. There is a variety of methods brands can use to promote their messages. There are pre-roll ads, which run before videos and may be able to skip so the advertiser only pays when someone watches at least 30 seconds of the add Brands can also buy display advertising on the site and ads which appear at the bottom of the screen during video.

Social media impact on New Customers

In this modern day the internet is singlehandedly the fastest way to gain consumer attention and at a wide reach, one of the ways in which organizations have found to connect with their consumers is through the social media. Social media websites such as Facebook, Twitter, Google+ and Pinterest represent a huge opportunity for businesses to grab the attention of customers while simultaneously building a brand image. Businesses have been well educated of ways in which they can use social media sites as a stepping stone to create brand awareness or campaign to the consumers.

Word of mouth: Social media platforms provide the perfect opportunity to take advantage of word of mouth and to see it spread. Social media is growing at its fastest rate in developing countries. People are connected on a global scale and casually participate in each other's lives through online observation. "Liking" a brand on Facebook can spread virally very quickly throughout the various social media channels. Kietzmann stressed that consumers feel more comfortable regarding opinions of their peers than paid advertisement by businesses.

Communicating with customers: Social media is not without its demerits but organizations can use it as an advantage by communicating with the dis-satisfied consumers directly thereby taking full advantage of the social media and can promise to change or improve the product they are offering. This makes new customers to attract Organizations have even taken this opportunity to ask its consumers opinions about upcoming events concerning their brands especially consumer based organizations.

Considerations and influence for new customer: Social media has had a huge influence on business, marketing and on how organizations engage with their target market and attracting new customers The use of social media to share and engage with others

continues to grow, so it would be wise for any business

Social bakers: Social Bakers is a social media analytics and publishing company that provides social media management services and deep data analytics for thousands of brands that market on Facebook, Twitter, Google+, LinkedIn, YouTube, Instagram, and VK. It gives organizations the opportunity to monitor and optimize the effectiveness of their social media campaigns, benchmark against competitors and industry standards, and track the right social media Key Performance Indicators (KPIs) in order to improve their marketing success and efficiency. The site provides data on fastest growing presence on social media according to industry i.e., celebrity, brands, entertainment

Discussion :

Research of social media is still at its infant stage due to the fact that it is a recent phenomenon but there is an amount of interest amongst practitioners and researchers in studying the issues related to social media and new customers Hensel et al.Suggested that in order to positively increase advertising and improve the attracting new customers that all possible avenues must be considered, also stating that there are benefits, drawback and challenges that are associated with any social media strategy and they must all be dealt with before a specific strategy is chosen. These strategies should be used to track the organization's presence on social media in order to monitor new customers. They also stated that social media has made it possible for one individual to communicate with hundreds customers or even thousands of other customers and therefore amplifying word of mouth. Colliander et al. compared the effects of brand publicity in social media advertising (blog) and traditional media (magazines, newspapers). There was a demonstration regarding the greater publicity effectiveness of social media and underlying factors behind it and also the effects of perceived writer – brand relationship, effects of writer credibility and publicity effectiveness, purchase intentions and social interactions are the variables taken into consideration when comparing social media advertising to traditional media. It was established that social media (blogs) generated higher brand attitudes and purchase intentions due to the social interaction between the customers, the readers socialize with the blogger and also with each other, sharing experiences they have had with a particular product or service. Kunz et al. Conducted an experiment to further understand the use of social media. Top 18 retailers and five of the social media sites were taken, the number of subscribers belonging to each retailer was monitored for a number of weeks; there was a significant change in sales during that period. It was discovered that consumers enjoyed the control that came along with social media and they enjoy being part of the community than the target of an organization. Based upon the usage rate and statistics, retailers are quickly incorporating the use of social networking sites into their marketing communication strategy. Retailers now encourage consumers to visit their profile pages and to also take advantage of the promo's and it is also used to boost seasonal sales.

Conclusion :

The objectives of this study was to determine if in present digital technology how social media affected organizational brand as well attracting new customers, if it influenced

consumer behavior, if it could be used as a competitive tool and also if it can increase organization efficiency.. It shows social media is effective even if it is relatively new to the world, it is just as useful; social media provides a platform for consumers to speak their thoughts regarding a new ad, product or even service. Organizations have to take advantage of the two way communication to respond and communicate with consumers to find out how a particular brand is perceived or if they are enjoying the use of a product taking full advantage to electronic word of mouth. The researcher concluded by stating that the business world is developing rapidly and that with the constant communication that has been made available marketers have been given the chance to handpick potential consumers and at the same time getting the loyalty from present consumers and attracting new customers. have also been given the opportunity to better understand their consumers directly from the thoughts and views expressed by them; if marketers can fully understand the way to manipulate the use of social media then the power could be taken back from the consumers.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

THE NOTABILITY OF SUSTAINABLE BLOOMING IN RELATION TO SOCIAL WORK

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Abstract

NGOs have an important role to play in today's world where governments do not take care of all the responsibilities especially in the third world countries. NGOs are quite active in human rights field. Environment and ecological movements too seek attention of NGOs now –a – days.

Environment and ecology are areas in which collective voluntary action by individuals as well as social groups has an important role to play. Broadness of the issue encompasses distinctiveness of age, gender, class, caste, occupation etc. My paper will focus on the ecological and environment movements are concerned with protection and recognition of those constitutional and democratic rights which are not defined by law, but from an important part of the day today living of the subaltern masses. Such rights involved control over their resources, right of indigenous people to preserve their culture, protection of environment and maintenance of ecological balance among others. The paper will also discuss the movements which reflect an enlarged vision of economic, political and social justice. It not only deals with mere distribution of resources, but endeavors to enhance the quality of life by recognizing people's right over their natural resources, their right to live with dignity and ensuring their participation in the decision making.

Whereas environmental movement in India concentrate on equality in access to natural resources and involves women, poor and victims of environmental degradations. So, these movements are political expressions of the struggle of local communities.

Introduction

Social work has, from its conception, been a human right profession, having as its basic tenet the intrinsic value of every human being and as one of its main aims the promotion of equitable social structure, which can offer people security and development while uploading their dignity.

Social Workers work with their clients on variety of levels the micro-level of individual and family: the meso level of community and the macro –level of society-nationally and internationally. Concerns for human rights must be manifested by social workers at all

levels and all times. Human rights could be generally defined as those rights, which are inherent in our nature and without which we cannot live as human beings. Human rights are fundamental freedoms allow us to fully develop and use our human qualities, our intelligence, our talents and our conscience and to satisfy our spiritual and other needs. They are based on mankind's increasing demand for a life in which the inherent dignity and worth of each human being respect and protection. Social work originates variously from humanitarian and democratic ideals.

In 1972 when United Nations Conference on Human Environment conclude on Human Environment conclude at Stockholm it garnered attention for human environment worldwide. By 1980s, green movement gained momentum and there was sudden rise of "green movements" in India as well as in world e.g., people's movement for protection of their environmental and ecological rights in India, 'Eco-greens' or green movement in Germany and North America.

Studying movements as part of ecological and environment movement in a separate manner is a recent phenomenon. Earlier these were either clubbed with tribal and pleasant movements (as it is peasants and tribals who are associated with natural resources directly and their livelihood and survival depends on it) new social movements or middle class and elite movements (as urban middle class elite articulates the concern of tribal and non-tribal indigenous poor people). Lack of a single unified and homogenous environmental discourse in India promoted Ram Chandra Guha to call it as "Varieties of Environmentalism''. After independence India adopted the postcolonial model of development which advocated the modern capitalist agenda leading to destruction of environment, rise in poverty and marginalization of rural communities. Following this model of conventional environmentalism, Indian state created national parks, sanctuaries, protected areas etc to preserve wildlife and biodiversity. As state was considered as the custodian of natural resources.

As a response to it the environmental movement in India advocated the ideology of 'environment alism of the poor' which emphasized on revival of self –sufficient village economy. Environmentalists stated that instead of state, local communities should be the custodian of natural resources as their survival depends on the sustainable use of such rights that it had taken away.

STRANDS OF ENVIRONMENTAL MOVEMENT IN INDIA

Gandhian Strand it emphasizes on moral necessity to restrain over use and ensure justice to the poor and marginalized.

Marxist Strand it stresses on the need to dismantle the unjust social order through struggle.

Reconstructionist Strand it emphasizes on the use of appropriate technologies to protect the forests or acquire environment friendly agricultural practices.

CHIPKO MOVEMENT (1973)

Chipko Movement, started in 1970's, was a non violent movement aimed at

protection and conservation of trees and forests from being destroyed. The name of the Chipko moment originated from the word 'embrace' as the villagers used to hug the trees and protect them from wood cutters from cutting them. Chipko movement was based on the Gandhian philosophy of peaceful resistance to achieve the goals. It was the strong uprising against those people, who were destroying the natural resources of the forests and disturbing the whole ecological balance.

In the 1970s, an organized resistance to the destruction of forests spread throughout India and came to be known as the Chipko movement. The name of the movement comes from the word 'embrace', as the villagers hugged the trees, and prevented the contractors' from felling them.

Not many people know that over the last few centuries many communities in India have helped save nature. One such is the Bishnoi community of Rajasthan. The original 'Chipko movement' was started around 260 years back in the early part of the 18th century in Rajasthan by this community. A large group of them from 84 villages led by a lady called Amrita Devi laid down their lives in an effort to protect the trees from being felled on the orders of the Maharaja (King) of Jodhpur. After this incident, the maharaja gave a strong royal decree preventing the cutting of trees in all Bishnoi villages.

In the 20th century, it began in the hills where the forests are the main source of livelihood, since agricultural activities cannot be carried out easily. The Chipko movement of 1973 was one of the most famous among these. The first Chipko action took place spontaneously in April 1973 in the village of Mandal in the upper Alakananda valley and over the next five years spread to many districts of the Himalayas in Uttar Pradesh. The success achieved by this protest led to similar protests in other parts of the country. From their origins as a spontaneous protest against logging abuses in Uttar Pradesh in the Himalayas, supporters of the Chipko movement, mainly village women, have successfully banned the felling of trees in a number of regions and influenced natural resource policy in India. Dhoom Singh Negi, Bachni Devi and many other village women, were the first to save trees by hugging them. They coined the slogan: 'What do the forests bear? Soil, water and pure air'. The success of the Chipko movement in the hills saved thousands of trees from being felled.

Some other persons have also been involved in this movement and have given it proper direction. Mr. Sunderlal Bahuguna, a Gandhian activist and philosopher, whose appeal to Mrs. Indira Gandhi, the then Prime Minister of India, resulted in the green-felling ban. Mr. Bahuguna coined the Chipko slogan: 'ecology is permanent economy'. Mr. Chandi Prasad Bhatt is another leader of the Chipko movement. He encouraged the development of local industries based on the conservation and sustainable use of forest wealth for local benefit. Mr. Ghanasyam Raturi, the Chipko poet, whose songs echo throughout the Himalayas of Uttar Pradesh, wrote a poem describing the method of embracing the trees to save them from felling:

Embrace the trees and

Save them from being felled;

the property of our hills,

save them from being looted.'

The Chipko protests in Uttar Pradesh achieved a major victory in 1980 with a 15-year ban on green felling in the Himalayan forests of that state by the order of Mrs. Indira Gandhi, the then Prime Minister of India. Since then, the movement has spread to many states in the country. In addition to the 15-year ban in Uttar Pradesh, the movement has stopped felling in the Western Ghats and the Vindhyas and has generated pressure for a natural resource policy that is more sensitive to people's needs and ecological requirements.

NARMADA BACHAO ANDOLAN (NBA)

After the country won its independence, India's first Prime Minister, Jawaharlal Nehru, began calling for the construction of dams to aid in India's development. Many of these dams were proposed on the Narmada River, which flows through the states of Gujarat, Madhya Pradesh, and Maharashtra. In 1978, the Narmada Water Disputes Tribunal approved the Narmada Valley Development Project, which included 30 large dams, 135 medium dams, and 3,000 small dams. The most controversial dam was the Sardar Sarovar Project in the state of Gujarat. While it was promised to supply irrigation and drinking water, costs included the forced displacement of tens of thousands of people and widespread environmental damage.

In 1985, the World Bank agreed to finance the Sardar Sarovar dam with a contribution of $450 million without consulting the indigenous communities that were to be displaced.

In 1987, construction began on the Sardar Sarovar dam, and the injustices of the government's relocation program were exposed: there was not enough land available for redistribution, amenities were low quality, and the settlers had difficulty adjusting to new environments.

In response, local opponents, environmental activists, and academic, scientific and cultural professionals founded a cluster of NGOs. These NGOs allied in 1989 to form the Narmada Bachao Andolan (NBA), or the 'Save Narmada Movement', led by Medha Patkar. Since 1985, Patkar had been organizing protest marches against the dam.

Unlike other social justice organizations in India at the time, the NBA directly opposed dam construction altogether and proposed various development alternatives, including decentralized methods of water harvesting. They demanded World Bank accountability for the displacement of millions and initially sought to verify the claims regarding benefits of the dams. Much of the early campaign was focused on transparency from the government and World Bank. NBA employed peaceful marches, protests, and large-scale hunger fasts. They also campaigned against paying taxes and denied government officials entry into villages.

NON – GOVERNMENT ORGANIZATIONS (NGOs)

The term, "non-governmental organization" or NGO, came into use in 1945 because of the need for the UN to differentiate in its Charter between participation rights for intergovernmental specialized agencies and those for international private organizations. At the UN, virtually all types of private bodies can be recognized as NGOs. They only have to be independent from government control, not seeking to challenge governments either as a political party or by a narrow focus on human rights, non-profit-making and non-criminal. As of 2003, there were reportedly over 20,000 NGOs active in Iran. The majority of these organizations is charity organizations, and thus would not fall under the category of development-oriented NGOs. In this document the term NGO is primarily used for organizations other than charitable organizations.

The structures of NGOs vary considerably. With the improvement in communications, more locally-based groups, referred to as grass-roots organizations or community based organizations, have become active at the national or even the global level. Increasingly this occurs through the formation of coalitions with other NGOs for particular goals, such as was the case in the case of the Bam earthquake for example. A civil society is composed of three sectors: government, the private sector and civil society, excluding businesses. NGOs are components of social movements within a civil society.

In the case of Iran, where civil society is not yet mature, NGOs can have an important role in strengthening the foundations of an emergent civil society. The issue of independence is an important one in the credibility of an NGO. It is hard for NGOs not to come under any governmental influence. Individual governments do at times try to influence the NGO community in a particular field, by establishing NGOs that promote their policies.

This has been recognized by quite common use of the acronym GONGO, to label a government-organized NGO. Also, in more authoritarian societies, NGOs may find it very difficult to act independently and they may not receive acknowledgment from other political actors even when they are acting independently. On the other hand, development and humanitarian relief NGOs need substantial resources, to run their operational programs, so most of them readily accept official funds. It is thus important for the NGO to have transparency in its operations and goals so that its relationship.

TYPES OF NGOS

NGOs can be distinguished into two groups: Operational and advocacy NGOs. This may be interpreted as the choice between small-scale change achieved directly through projects and large-scale change promoted indirectly through influence on the political system.

Operational NGOs have to mobilize resources, in the form of financial donations, materials or volunteer labor, in order to sustain their projects and programs. This process may require quite complex organization.

Finance obtained from grants or contracts, from governments, foundations or companies require time and expertise spent on planning, preparing applications, budgeting,

accounting and reporting. Major fund-raising events require skills in advertising, media relations and motivating supporters. Thus, operational NGOs need to possess an efficient headquarters bureaucracy, in addition to the operational staff in the field. Advocacy NGOs will carry out much the same functions, but with a different balance between them. Fund-raising is still necessary, but on a smaller scale and it can serve the symbolic function of strengthening the donors' identification with the cause.

Persuading people to donate their time is necessary, but, in addition to a small number of people giving a great deal of time, it is also necessary to be able to mobilize large numbers for brief periods. External donors may not impose onerous administrative burdens, but supporters still have to be supplied with information on an efficient regular basis. Major events will aim to attract favorable publicity rather than raise funds. Therefore, despite their differences, both operational and advocacy NGOs need to engage in fund-raising, mobilization of work by supporters, organizing special events, cultivating the media and administering a headquarters. Only the defining activities – implementing projects or holding demonstrations – serve to differentiate them. In reality, the distinctions are not as sharp as the labels suggest.

Operational NGOs often move into advocacy when projects regularly face similar problems and the impact of the projects seems to be insufficient. All the large development and environment operational NGOs now run some regular campaigns, at least by supporting campaigning networks. Similarly, advocacy NGOs often feels they cannot ignore the immediate practical problems of people in their policy domain. Human rights NGOs and women's NGOs end up having programs to assist the victims of discrimination and injustice.

RANGE OF NGOs ACTIVITIES

NGOs can have an active role in the following areas:

- *Community Health Promotion and Education*

1 Contraception and Intimacy Education

2 General Hygiene

3 Waste Disposal

4 Water Usage

5 Vaccinations

6 Youth Counseling Services

- *Emerging health crises*

1 HIV/AIDS education and support

2 Hepatitis B education

3 Drug Addiction recovery

- *Community Social Problems*

1 Juvenile crimes

2 Runaway girls

3 Street Children

4 Prostitution

- *Environmental*

1 Sustainable water and energy consumption education

2 Keeping mountains and forests clean

- *Economic*

1 Microenterprises and Micro-loans

2 Skill training (Computers, technician training, catering services, clothing and textile, etc.)

3 Product promotion and distribution (Bazaars etc.)

4 Cooperative creation

5 Financial consulting Range of NGO Activities

6 Career services and job search assistance

- *Development*

1 School construction

2 Infrastructure construction

3 Cultural center construction and operation

4 Agriculture and Aquaculture expert assistance

- *Women's Issues*

1 Women and Children's Rights

2 Battered women assistance center

3 Group therapy for sexually abused women

4 Counseling hotlines (telephone-based counseling services for women)

5 Legal assistance to women o Literacy drives

NGOs AND HUMAN RIGHTS MOMENTS

AMNESTY INTERNATIONAL (1961)

Amnesty International (AI), international nongovernmental organization (NGO) founded in London on May 28, 1961, that seeks to publicize violations by governments and

other entities of rights recognized in the Universal Declaration of Human Rights (1948), especially freedom of speech and of conscience and the right against torture. AI actively seeks the release of political prisoners and the relief, when necessary, of their families. It also works with intergovernmental human rights bodies to expand and enforce human rights protections in international law.

The organization was founded through the principal efforts of the British attorney Peter Benenson, who had defended political prisoners in Hungary, South Africa, and Spain and who sought to establish a collective agency for the advancement of human rights. It exposes human rights violations by governments, armed political groups, companies, and other no state actors in newsletters, annual reports, and background papers. It relies strongly on the worldwide distribution of "adoption groups," each of which, staffed by three to eight persons, takes on a limited number of cases of prisoners of conscience and barrages the offending government with letters of protest until the prisoners are released. Other activities include organizing demonstrations and vigils, sponsoring human rights education, and circulating online petitions and alerts. The research department at AI's London headquarters is in contact with human rights activists and other interested parties around the world and provides a network of information for all the organization's publications and activities.

AI is governed by an international executive committee headed by a chairman. Members of the executive committee are elected to staggered four-year terms at a biennial meeting of the International Council, which comprises representatives of all national sections. The day-to-day operations of the organization are overseen by an international secretariat headed by a secretary-general, who is appointed by the executive committee.

INTERNATIONALCOMMITTE OF RED CROSS (ICRC)

The work of the ICRC is based on the Geneva Conventions of 1949, their Additional Protocols, its Statutes – and those of the International Red Cross and Red Crescent Movement – and the resolutions of the International Conferences of the Red Cross and Red Crescent. The ICRC is an independent, neutral organization ensuring humanitarian protection and assistance for victims of armed conflict and other situations of violence. It takes action in response to emergencies and at the same time promotes respect for international humanitarian law and its implementation in national law. It was on the ICRC's initiative that States adopted the original Geneva Convention of 1864. Since then, the ICRC, with the support of the entire Red Cross and Red Crescent Movement, has constantly urged governments to adapt international humanitarian law to changing circumstances, in particular to modern developments in the means and methods of warfare, so as to provide more effective protection and assistance for conflict victims.

PEOPLE'S UNION FOR CIVIL LIBERTIES (PUCL)

Birth of PUCL was a result of the second situation in 1976 under the leadership of Jaiprakash Narayan when emergency was declared and fundamental rights of the people were officially Suspended .The organization under PUCL are :

1. People's Watch
2. Action Aid India
3. Help Age India
4. Voluntary Health Association Of India
5. People's Union for Democratic Rights (PUDR)
6. Co-ordination of Democratic Rights organizations (CDRO)

CONCLUSION

NGOs play an important role in success of any social movement and are equally true for human right movements as well. They monton and advocate human rights protection through mobilization of public opion, collecting public information. Rights possessed by an individual by virtue of being human and which cannot be taken away by anyone ,form human rights .Most of the fundamental rights fall under human rights including economic social and cultural rights.

Major difference between human right NGOs and NGOs involved in other field is, aim of human right NGOs as to protect the right of all members of the society whereas NGOs involved in other field associate themselves to a particular group.

Ecological and environment movements are concerned with protection and recognition of those constitutional and democratic rights which are not defined by law , but form an important part of day today living of the subaltern classes.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

The Digital Divide among the Rural and Urban Students: An Exploration

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Abstract

The main objective of the study was to find out the digital divide among the rural and urban students based on the use of computer and its applications. The study also aimed to know the reasons for not using computer. Thestudy also focused on the problems faced by the students in both rural and urban areas. A total of 2592 sampleswere selected from 64 rural and urban high schools. A well-designed questionnaire was used for the data collection and data has been analyzed using SPSS. The major finding of the study was that only 20.66% rural students used computers while 69.70% of urban students used computer for various academic purposes. The most of rural and urban students faced "frequent electric power failure" while using computer. It was found that most of the students were highly dependent on the teachers to learn computer. Not surprisingly, very few rural schools 6.25% hadpermanentcomputer teachers. But, themajority of urban schools have (96.87%) computer teachers to teach computer and its applications.

Key words: *Digital divide, Computer; School Students; ICT.*

Introduction

Information and Communication Technology (ICT) is one of the rapid developments in technological fields in the global society (Stiemen, 2007).Worldwide opportunities to access the computer and the Internet vary dramatically among the different countries and individuals. Among the developing countries, India reached a significant position in the development of ICTs. Particularly in the field of education its development is tremendous. (Roy, 2012).Various studies have been conducted on the use of the computer by students. Bhardwaj (2006), Sharma et al (2009), Sampath Kumar et al. (2014) conducted a study on Computer literacy competencies among Indian students. The result of the study found that

majority of urban students used computers while very few rural students used the computer for their academic work also Sampath Kumar and Basavaraja (2016) has conducted a study on computer access and use, and expectations of rural students in the use of ICT. The study found that 93.68 % of male and 95.37 % of female students were interested to use computers.

Keeping in the view the importance of ICT in promoting education, the study has been undertaken to investigate the use ofcomputer by rural and urban school students of Tumkur and Chitradurga Distract.

Objectives of the study

The present study is an attempt to examine the Use of Computer by Rural and Urban Students of Tumkuru and Chithradurga District. Thus, the study has been conducted with the following objectives.

- To know the place, frequency and purpose of use of computer among the students of rural and urban schools.
- To understand the problems faced by the rural and urban students in the use of ICT.
- To suggest possible solutions to bridge the digital divide among the rural and urban students.

Research hypotheses

- There is an association between the use of computer and sociological background of the students.
- The problems faced in the use of computer vary among rural and urban students.
- The expectations of the students in the use of computer Applicationsdiffer among rural and urban students.

Methodology

The studyhas attempted to identify the total number of high schools in Tumakuru and Chitradurga Districts. List of high schools were downloaded from the website of 'School Education in Karnataka' (www.schooleducation.kar.nic.in). It found that there are 1145 high schools in Tumakuru and Chitradurga districts. Out of 1145 high schools, 853 high schools are in rural area and remaining 292 high schools are in the urban area for the year 2014-15.We selected randomly 64 high schools from Tumakuru and Chitradurga districts.

The totalpopulations for this study were10th-grade students (about 16-17 years old) from 1145 rural and urban high schools in Tumakuru and Chitradurga. The total strength of the students in these high schools (only 10thGrade) were 66,385 for the academic year 2014-15(Table-1). In order to select the sample populations, there are various formulas for calculating the required sample size based upon whether the data collected is to be of a categorical or quantitative nature. The sample size has been calculated using the Krejcie and Morgan (1970) formula and the required sample size was 2563 (Degree of accuracy=0.025 and confidence level=99%). In order to get the sample population initially, we thought

of selecting 40 students from all 64 high schools and thus, the sample becomes 2560 (64 school X 40 students) which is approximately equal to the calculated sample i.e., 2563.

Data analysis and Interpretations

Demographic Information of Respondents

Table-1 shows the demographic information of survey respondents. Of the 2592 survey respondents, 51.4% of them were male students and 48.6% of them were female students. 51% of students were from rural area and 49% of students were from urban areas. The majority of students were from aided schools (44.8%) followed by government schools (29.9%) and private schools (25.3%).

Table-1: Demographic Information of Respondents

Demographic information		Frequency (N=2592)	Percentage
Gender	Male	1331	51.4
	Female	1261	48.6
Social Background	Rural	1321	51.0
	Urban	1271	49.0
School Affiliation	Government	775	29.9
	Private	657	25.3
	Aided	1160	44.8
District	Tumkur	1635	63.1
	Chitradurga	957	36.9

Use of Computer by rural and urban students

One of the main objectives of the study was to know the use of computer by rural and urban students. The respective data is presented in table-2. Only 20.66% of rural students used computer for various purposes while 69.70% of urban used computers. The percentage of rural students who used computer is very less as compared to urban students.

In order to know the significant association between the use of computer and the social background of the students, Chi-analysis was performed. It is found that there is a significant association between the use of computer and the social background of the students. (X2=630.236, c=.442, p=.000). During our visit to various schools in rural and urban areas, it was observed that majority of schools in rural area have no computer facilities. While majority of urban schools have computer facilities in school. Because of the non-availability of computer at school, the students could not able to use it.

Table-2: Use of computer by rural and urban students

Response	Rural (N=1321)		Urban (N=1271)		Chi-Square (X2)	Contin-gency Coefficient	Sig. P
	Frequency	Percentage	Frequency	Percentage			
Yes	273	20.66	886	69.70	630.236	.442	.000*
No	1048	79.33	385	30.29			

*Note: * p<0.001*

Place of use of computer

The place of use of computer by rural and urban students is presented in Table-3. Data presented in the table reveals that most of rural students (92.67%) used computerat schools. While comparatively less percentage of students used at home (22.34%) and at computer coaching center (19.41%). This clearly indicates that most of the rural students were mainly depending on the computer available at schools since they do not have computer facilities at home. It was also observed that some rural students also usedcomputer at cybercafés.The use of computer by urban students show that majority of students used at school (63.43%) followed by coaching center (60.49%) and home (48.42%). Only 8.35% of urban students used computer at school library.

Table-3: Place of use of computer

Place	Rural (N=273)		Urban (886)		Chi-Square (X2)	Significance P value
	Frequency	Percentage	Frequency	Percentage		
School	235	92.67	562	63.43	49.846	.000*
School Library	51	18.68	71	8.35	25.271	.000*
Home	61	22.34	429	48.42	58.147	.000*
Neighbor's / Friend's home	38	13.91	286	32.27	34.931	.000*
Cybercafé	52	19.04	331	37.36	31.627	.000*
Computer Coaching Center	53	19.41	536	60.49	142.247	.000*

*Note: *p<0.001*

Reason for not using computer

The data presented in previous table (Table-1) clearly indicates that majority of rural students (79.33%) have not used computer as compared to urban students (30.29%). To investigate this further, a question was included in the survey questionnaire to elucidate the various reasons for not using computer by both rural and urban students. The data on reasons for not using the computer is presented in table-4. It shows that most of the rural

students have not used computer, mainly because of non-availability of computer at home, which is having highest mean score of 3.52 followed by the non-availability of computer at school (3.13). Lack of support from teacher (2.36) and parents (2.14) were also reasons for not using the computer by rural students.

The opinion of the urban students was also almost similar to the opinion of the rural students. Majority of the urban students opined that non availability of computer at schools which received the highest mean score of 3.62 followed by the non-availability of computer at home (3.51) and lack of knowledge about the use of computer (2.30) were main reasons for not using computer.

Table-4: Reasons for not using computer

Reasons	Rural (N=1408)		Urban (N=385)		Significance
	Mean	SD	Mean	SD	
Do not know how to use computer	2.23	1.124	2.49	1.123	.000**
Non-availability of computer at school	3.13	1.352	3.62	.953	.000**
Do not have time to use computer	1.58	1.067	2.18	1.212	.000**
Non-availability of computer at home	3.52	1.084	3.48	1.068	.520
Available, but inconvenient to use in school	1.72	1.226	1.41	1.014	.000**
Available at school, but must we should pay a fee	1.02	.261	1.02	.190	.782
Lack of support from teachers	2.36	1.417	2.17	1.351	.026*
Lack of support from parents	2.14	1.255	1.98	1.310	.042*

*Note: *p<0.05,**p<0.001,Insignificant comparisons are omitted*

Methods of learning computer

Table-5 show how the rural and urban students familiarized with computer and its various applications. Both rural and urban students expressed that they learnt computer with the help of school teachers which receives the highest mean score (2.96 for rural and 2.52 for urban). Also majority of urban students learnt computer by self-taught (2.40) followed by reading computer books (2.22) and trial and error method (2.21). Similarly majority of rural students learnt it by attending classes at computer training centers (1.96) followed by self-taught (1.72) and reading computer books (1.71). This clearly indicates that these is significant differences in the opinion of the rural and urban students with respect to their methods of learning computer.

Table-5: Methods of learning computer

Methods of learning	Rural (N=273)		Urban (N=886)		FValue	Significance P Value
	Mean	SD	Mean	SD		
Self-taught	1.72	.922	2.40	1.317	64.137	.000**
Trial and error method	1.69	.863	2.21	.989	61.699	.000**
With the help of school teacher	2.96	1.140	2.52	1.190	28.534	.000**
With the help of parents	1.38	.941	1.97	1.084	64.303	.000**
Guidance by friends	1.60	.947	2.10	.984	55.326	.000**
By reading computer books	1.71	1.022	2.22	1.104	45.756	.000**
By Computer training centre	1.96	1.259	2.19	1.205	7.378	.007*

*Note: *p<0.01 **p<0.001*

Purpose of use of computer

The table-6 shows the purpose of the use of computer by rural and urban student. It is very interesting to note that majority of rural students used computer to play computer games (2.98) which is having highest mean score followed by to see animals images (2.88) and watch games (2.72). Contradictory to this majority of urban students used computer for project works (3.24) followed by to play computer games (3.04) and class assignment (2.91). When we compared this data with rural students, the mean score is very less (1.88 for class assignments and 2.35 for project work). This clearly indicates that majority of rural students used computer for non-academic works.

Table-6: Purpose of use of computer

Purpose	Rural (N=273)		Urban (N=886)		F Value	Significance P Value
	Mean	SD	Mean	SD		
Class assignment	1.88	1.134	2.91	1.065	191.745	.000**
Project work	2.35	1.251	3.24	.962	155.928	.000**
To use Internet	2.07	1.206	2.82	1.115	91.828	.000**
Play computer games	2.98	1.203	3.04	1.009	.757	.384
Watch games (cricket, football, tennis)	2.72	1.302	2.47	1.200	8.578	.003*
Watch animation movies	2.58	1.346	2.45	1.181	2.138	.144
See animal images	2.88	1.278	2.63	1.163	9.752	.002*
Watch cartoons	2.66	1.263	2.30	1.229	16.807	.000**

*Note: *p<0.01 **p<0.001, Insignificant comparisons are omitted*

Frequency of use of computer

The present study made an attempt to find out the frequency of the use of computer by rural and urban students. It can be seen in the table-7 that most of the rural students used computer 2-3 days a week (40.66 %) while 34.06% of students were occasional users. Only 4.76% of students used computer every day. Surprisingly, less percentage of urban students (29.11%) used computer 2-3 days per week and 25.5% of students used it once in a week. The differences in the frequency of use of computer clearly indicate that rural students used computer more frequently than urban students. This shows that the rural students have more interest in using computer in spite of their inaccessibility of computer at their schools.

Table-7: Frequency of useof computer

Frequency	Rural (N=273)		Urban (886)		Chi-Square (X2)	Contingency Coefficient	Significance P Value
	Frequency	Percentage	Frequency	Percentage			
Every day	13	4.76	75	8.46	37.008	.176	.000*
2-3 days in a week	111	40.66	258	29.11			
Once in a week	34	12.45	226	25.50			
Once in a month	22	8.06	104	11.73			
Occasionally	93	34.06	223	25.16			

*Note: *p<0.000*

Problems in using computer

The study made an attempt to comprehend the problems faced by rural and urban students while using computer. Both rural and urban students faced various problems while using computer. 80.59% of rural students and 81.38% of urban students opined that they faced various problems while using computer. This shows that the problems faced by the rural and urban students were similar which is also supported by the Chi-square analysis (X2=.085, c=.009 p=.770). Thus it can be concluded that both rural and urban students faced similar problems in using computer.

In order to examine the various problems faced by rural and urban students a question was included in the questionnaire. The data is presented in table-8. Not surprisingly majority of rural and urban students faced electric power failure (2.75- rural students and 2.69- urban students), lack of computer skills (2.39 rural students and 2.19 urban students) and inadequate computer (2.43 rural students and 2.12 urban students). The table-8 also shows that results of one way ANOVA grouped by the sociological background of the

students. The result shows that there is a significant association between the problem and the social background of the student only for the filed "inadequate computer (p=.000) and lack of computer skills (p=.009)". Except these most of the rural and urban students faced similar problems in the use of computer.

Table-8: Various problems in the use of computer

Problems	Rural (N=220)		Urban (N=721)		FValue	Significance P Value
	Mean	SD	Mean	SD		
Electric power failure	2.75	1.053	2.69	1.001	.467	.495
Lack of computer skills	2.39	.932	2.19	.967	6.775	.009*
Inadequate computers	2.43	1.126	2.12	1.119	12.729	.000**
Lack of support from the teachers	1.94	1.265	1.95	1.180	.005	.945
Lack of support from the parents	1.81	1.159	1.90	1.111	1.178	.278
Note: *p<0.01 **p<0.001, Insignificant comparisons are omitted						

Conclusion

Computers are very much needed by the rural and urban students not only for their studies but also to get information and updating the knowledge. In this context, the local government/school authorities should understand the needs and demands of the students and try their level best to provide the minimum ICT infrastructure. This will not only helps the students to learn computer but also helps to cope up with advancement in the field of ICT and also bridge the digital divide among the rural and urban students.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

DIGITAL LITERACY AND ECONOMIC INCLUSION OF WOMEN: A CASE STUDY OF RURAL INDIA

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Abstract

Digital technology and communication are part of our lives from the start till the end of the day. Technology is reaching every aspect of society and altering it dramatically. But there is one very significant and indispensable part of the society that has also been tapped by new advances and discoveries and that is education with the idea of E-learning. Digital technology was influenced on rural area. So much more could have been done to transport the revolution in learning process in rural areas of India. In this study development through E-learning in rural India is observed. If it planned properly then proper results will be affecting positively. The study found that digital literacy is an effective tool for empowerment of rural women. Digital literacy is learning, utilizing electronic technologies to become self sustain among rural women in Karnataka.

Key words: *Digital Technology, E-Learning, Women Empowerment.*

Introduction

In India more than 6,50,000 villages, where more than half of its population live in rural areas and villages. Most are remote and too isolated to benefit from the country's impressive economic progress. Yet there's a growing desire among people in rural India to be part of the modern Digital India. But the last-mile delivery has always been a challenge for India due to low technology literacy among the rural citizens.The need for digital literacy in a country as populous and diverse as India is critical. If it is used for education, health care, citizen services, financial services, or any other basic need, technology and connectivity, it

can make a huge difference to the socio-economic levels of a community, and ultimately to the country, since true progress comes from inclusive growth(ICT Academy, 2018). Digital Literacy plays a vital role in e-services like e-commerce, e-governance e-panchayat, e-learning, etc. In current scenario, technology is becoming an inevitable part of our daily life, be it using mobile phones, drawing cash from ATM machines, booking a railway ticket etc. Hence, there is a need that every individual in the country must be equipped with necessary skills so as to use the technology with responsibility. The definition of who is considered a literate or educated has evolved over time and it is not complete without Digital Literacy. Digital Literacy, according to the popular definition is the ability to locate, organize, understand, evaluate, and create information using digital technology (ibid). Making one person in every family digitally literate is one of the integral components of the Prime Minister's vision of "Digital India".Digital India vision promises to transform India into a fully connected knowledge economy, offering world class services at the click of a mouse. This vision aims to change the life in rural India by making every citizen a complete digital literate netizenWith this vision, ICT Academy a pioneer in the field of technology education in many ways, has a noble mission to take technology to the common man, in other words, to improve 'Digital Literacy' in India.digital literacy enhances the abilities of the women in particular and community in general to use digital technologies for meaningful actions within challenging life situations. Digitally literate women can operate computer related devices and help them in the process of nation building. But a key factor that is hindering the growth of a digital India is the shortage of skilled work force this can be filled by women. Thus an integrated approach between digital India and skill India needs to be constructed to design programmes and impart training The role of private sector is very important. They have to be incentivized to develop infrastructure provide services and promote digital literacy as part of the digital India program. Women empowerment debates revolve around her enriching her ability towards equitable access to decent living(Smitha, 2017). Closing the gender gaps of internet access and technological empowerment is a very important issue in national progress. Women use internet fir very less while the use by men is more thus there is a gender gap in internet usage which is hindering the empowerment strategies. Finding critical information participation in community issue s, participation in local affairs finding income generation etc has been halted and this directly influences the women empowerment strategies. Government of India need to make the average cost of broadband connectivity globally women earn 25% of the average earn less high internet prices discriminate disproportionately against women. Giving educational on digital skills about women rights women; they need digital literacy training and internet access in public schools. Some time internet content is not women friendly because the native language content is very less. Financial services relating to internet connection and access to mobile services making them Internet crimes are also increasing Cyber regulations have to be made very effective to protect women from cyber crime. 74% of the countries were not doing enough regulations Legislation to protect the privacy of data and communications is also still lacking across many countries(Smitha, 2017). In the final declarations of the United Nations World Summit on the Information Society (2003–2005), heads of countries recognized that the digital gender divide exists and they declared a commitment to women's empowerment and gender equality to solve this divide (WSIS, 2005). Moreover, there is

a great need to improve digital media literacy for women and to develop the capacities of girls and women to contribute in society, especially in ICT-related fields (WSIS, 2003). Digital media literacy is very important because it has the ability to assist people to reach digital competency, to critically and confidently use ICT, and to learn and communicate. It is necessary to improve women's digital media literacy, so they can support the potential of the nation (Farida et al., 2011). Women have been excluded from governance for many centuries; the lack of access to ICT could reinforce that marginalization if women do not master the technology and begin speaking about the future of ICT and their place in it (Goulding & Spacey, 2002).

Women Empowerment and Digital Literacy

There are themes from the literature of digital media and women's empowerment, including digital media use, rural women's access to services and enterprises, e-governance, and data (Cummings & O'Neil, 2015). Widyastuti (2014) citing Herawati stated three vital aspects for empowerment. First, meaningful access relates to access digital information and each individual's ability to use technology to enhance social living. Second, motivation does not relate to the ability to use technology but also to what is done with the use of this technology. Third, empowerment involves the social capacity of individuals to actively and confidently use digital media (Widyastuti, 2014).

Government initiation

The government in 2014 had set up a preliminary target of providing digital literacy to 52.5 lakh people in four years, which has already been achieved by the department and have undertaken a registration of more than 84 lakh people currently. The Digital SakshartaAbhiyan (Disha) or National Digital Literacy Mission (NDLM) is a pan-India digital literacy scheme to provide education for free to BPL (below poverty line) households and members of the scheduled caste (SC) and scheduled tribe (ST) communities. The government has partnered with the Nasscom Foundation which is driving the digital literacy initiative with CSR (corporate social responsibility) funds from the multinationals such as Google, Microsoft, and Intel. US-based processor maker Intel has also launched "Unnati Kendra at Common Service Centre" and "Ek Kadam Unnati Ki Aur" initiatives to accelerate digital literacy and provide access to technology for rural Indians. The government is also encouraging village level entrepreneurs (VLEs) to impart digital programs through locally-spread common service centers (CSCs) in village blocks. The government is also working with content providers to include local languages to make program citizen friendly and is giving special focus to mobility devices in line with government's strategic shift to m-Governance for various citizen-centric services (Abbas, 2016).

Private Initiation

Many private-sector companies, according to the official, have shown interest in the recent past to partner for the e-literacy initiative which Kumar believes, is a critical aspect for the mega Digital India umbrella program. The scheme is aimed to facilitate people to become digitally literate so that they can be empowered for digital inclusion. To make a person IT literate, NDLM is offering a 40-hour course that includes hands-on training on

operating digital devices such as mobile devices, tablets and desktop with Internet browsing and search for basic information, online chat and e-mail communication (Abbas, 2016).

Helping women get online

With an aim to introduce 50 million women to the online world, Google India commenced 'Helping Women Get Online', a crusade to empower women to the online fraternity. The start will aim on conceiving awareness about the advantages of Internet for women, teach women to use the Internet to improve their inhabits and work with partners to enable very simple Internet access points for women in the homeland. Initially, Google will launch a mass newspapers campaign for women to encourage the website conceived for them; www.hwgo.com. This portal will equip owner with rudimentary content 'know-how' about internet and some added special content for women in both dialects (Hindi & English). Women can call on tollfree helpline number - 18004199977 to get responses for any of their queries considering this crusade and farther on(IndusHealth, 2017).

Challenges of Digital Literacy for Women's Economic Empowerment

At present, 72% of women in India do not have access to mobile phones, according to GSMA's Connected Women report of 2015. Over 1.7 billion women do not own mobile phones in low and middle-income countries, it says, adding that women are on average 14% less likely to own a mobile phone than men, which translates to 200 million fewer women than men owning mobile phones. Data and statistics portal Statista states that as of October 2015 only 38% women have access to the Internet in urban India. This figure drops to 12% in rural India. Girls often hear or read about a certain panchayat or religious group banning the use of mobile phones in their region of influence. Many others do not want girls to learn about computers (Livemint, 2016). There are about 2,50,000 panchayats in India encompassing some 6,50,000 villages and almost all of them are not connected to the internet. Neither are majority of 1.4 million government schools, 7-10 million teachers and several millions of children, as per official figures. There are millions of people who are denied of their rights and entitlements because of a corrupt administrative, financial and governance system. Their illiteracy, lack of information and inability to question the authorities become their biggest enemies. In such as a scenario, knowledge of the computers and access to the internet could help them come out of information darkness and access their rights, without the role of a middleman. Another key factor that hinders the growth of a digital India is the shortage of skilled workforce. Only an estimated 2.3% of India workforce has undergone formal skill training, which is significantly lower than the world average of 50% among developed nations. Thus the gender gaps in internet usage can be filled by augmenting basic educational resources for women especially in rural areas. Women have to be motivated to continue their education at least up to secondary level in these areas to match up with male's literacy points. The school dropout ratio needs to be focused with strong education policy. The patriarchal restriction has to ease out with awareness and community support. Women need awareness on equality, social dignity and women rights. Women access to public places including government offices, cooperative societies, banks, schools, public offices, etc are very restricted, and hence her community has to support her towards empowering them with responsiveness on equal rights of women.

Digital literacy has been hailed as a forceful catalyst for gender equality and promotion of women empowerment these strategies have to become the national development agenda of all the political parties. Gearing up Civic education computer assisted awareness classes, simplifying usage options; digital literacy campaigns enhancing political participation of women help women digitally. Corporate tie ups need to endeavor towards promotion of women entrepreneurship gender budgeting. As it is a proven fact that digital literacy reduces workplace inequality it is a welcome programs for Indian women as well.

Methodology

The researcher applied case study methods with use of interviews, as in-depth interviews with a semi-structured format are often used in media and communication research. The researcher conducted in-depth interviews with prominent women by digital media. These interviews covered their digital media literacy programs. Investigation wasbased how various organizations can socialize and teach digital media literacy to women and also investigated the development of digital media literacy that has been operated and implemented in India. Both primary and secondary data was used;a range of government official websites and other related books, articles and journals are also used for the study.

Case Studies

SaraniKheda, Rajasthan, Age 30

Gayatri taught her neighbour Lakshmi how to get online, and since then she's been researching sari blouse and bag designs - finding the inspiration and techniques she needs to push her work as a seamstress to new heights. She now charges much more for her work and uses the extra money she makes to pay for her education, support her mother, and more recently, treat herself to a gold ring.She is training illiterate, uneducated women in her area on how to use voice search to find information that can help them with everything from Sari design to stomach cramps. She helped her neighbour take care of cracked heels by finding tips online. The neighbour was very thankful as she walks large distances everyday and her feet were beginning to bleed. If they want to know how to solve a problem, all they need to do is ask.

Mridula

Doddadevarapadu, Andhra Pradesh, Age 33

Mridula studied till the 10th standard. She is married to a farmer and has two children, a son and a daughter. She claims that because her family members are very supportive she has been able to learn about the Internet and reach out to others in the village effectively. Now she is very well recognized in the village by women and children who refer to her as SaathiAkka (Saathi Sister). She's helped students find coaching classes and as well their exam results on the Internet. A number of women in her village have learnt how to make Chicken Pickle and Mysorepek (a speciality sweet). A school headmistress who is Mridula's student and has been a teacher for 30 years has started using the internet to help interest students more deeply in their learning, saying this has helped make lessons more fun.

Komala

Doddaveernahalli, Tumkur Age:35

Komala studied PUC and she dropped it because of death of her father, at present she collaborated with IDF NGO of Tumkur and trained by syndicate bank for mini ATM service. She is the in charge to collect due amount from rural SHG in Bellavihobli through mini ATM service. She feels proud to serve her village. The villagers were very satisfied about her service, she made them access easy to draw money using only by Adhar card.

Discussion

Digital literacy and awareness of how to go beyond the known limited circle of customers and access a wider market would enable women to excel in micro local e-commerceand hyper personalisation which are being made possible with the proliferation of smartphones and analytics. Thus digital literacy has the potential for unleashing the potential of the entrepreneurial spirit of women in rural and semi urban areas which have been hitherto untapped. As Hillary Clinton has stated 'Equal rights for girls and women are the unfinished business of the 21st century', digital literacy is one of the powerful avenues available to get to this goal quickly. While women are being encouraged to become a part of the Digital India Mission and as the first step, become digitally literate, the key questions to be asked include—what needs to be done to help them take advantage of their digital literacy status, what are the expectations we are creating and how are we meeting their expectations? The feasibility to communicate freely and rethink the boundaries of their world is the starting point for the women netizens who have traditionally been made to believe that their worlds begin and end where they physically reside. Women are naturally endowed with interest in communicating and the availability of tools for access of information required and for interactions with the help of inexpensive 'always on' devices would sustain their interest and engagement with the digital platform

Conclusion

The specially designed digital literacy programmes, the joy of discovering the multitude of opportunities on the digital platform, the possibilities for making them independent in many ways and the potential to rethink their identities, the potential to bring about a powerful transformation in women is emerging. Many things we have now begun to take as given and have accepted the new normal ways of functioning in the context of digitally connected world—for example booking tickets online, finding buyers and sellers for homes or sending birthday greetings to the loved ones—are new discoveries for the neo digital literates and are examples of simple everyday tasks where most often women have had to lean upon someone to get these tasks accomplished. Hence women find the new found independence, flexibility and the decision making process truly exhilarating.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

CHILD RIGHTS PROTECTION AND INCLUSIVE DEVELOPMENT: MEDIA PERSPECTIVE

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Abstract

Child rights are basically considered as the human rights of children. The children have a right to grow well in a secured environment. The child rights include their right to association with both parents and access to basic needs for physical protection. The children should have the freedom from discrimination on the basis of the race, gender, sexual orientation, gender identify, national origin, religion, disability, color, ethnicity and other considerations. The child rights have to be protected by the various stakeholders such as parents, teachers, educationists, community leaders, social workers, doctors, law enforcement authorities, judicial authorities, media professionals, policy makers, government officials and organizers of non-government organizations. The children need protection from all the stakeholders and agencies until they attain the age of eighteen years. Inclusive development consists of ensuring that all marginalized and excluded groups are stakeholders in development processes. The United Nations Organization and other international agencies have given a serious thought to the subject of child rights protection and prepared grounds for child rights management across the world. The Constitution of India contains several progressive norms and guidelines for child rights protection in India. Several policies, plans and programmes are formulated and implemented in India for the protection of child rights in the post-independence era. The role of various stakeholders in the protection of child rights is subjected to scientific research in the present times. The present study evaluates the role of various stakeholders in the protection of child rights with special reference to Karnataka state.

Key words: *Child Right, Media, Development.*

Introduction

The issues of child right protection and inclusive development of children have gained the attention of policy makers and other stakeholders of child development. The United Nations Organization has provided a set of meaningful norms and guidelines for the implementation of child rights protection measures all over the world. The Constitution

of India has also provided meaningful safeguards and provisions for the protection of child rights in the post-independence era. There are various stakeholders of child rights protection including media, the social development organizations and activists. The child rights activists have also sensitized the policy makers and others about their obligations and responsibilities with reference to child rights protection. The roles of non-government organizations and media have been subjected to systematic and scientific evaluation all over the world. In this context, the role of stakeholders in the child rights protection with reference to Karnataka state was the chief focus of the study

Child Rights Protection in India

The children are treated in India as holders of rights on par with other citizens. Child rights in the family, school and community are examined by the scholars, policy makers and other stakeholders of child rights protection. The family is the core unit of society and the major source of development of children. An enriching and nurturing family life is essential in the protection of child rights and development of child's personality. The stakeholders have also realized that there is a need to integrate various policies to strengthen the family as a unit, enhance child development in the family and prevent child destitution. The school is also another important institution which is responsible for child rights protection. The educational institutions are required to focus on compulsory universal elementary education, strengthen the school system, reorient curricula and promote girl child and other vulnerable groups of children. The community is also responsible for protecting the interest of children through dissemination of information, awareness generation, training, documentation, publication, lobbying, policy development, mobilizing resources and monitoring the progress.

Intervention of Media Institutions

Media institutions are the fourth estate of democracy, informal university and opposition party outside the parliament. Media professionals are also called upon to assume the role of watch dogs of public interest in a democracy. The communications media have to play an effective role in different contexts toward protecting child rights. The media professionals have a social obligation to create public opinion and sensitize various stakeholders on several issues or cases concerning the child abuse or exploitation.

Media can create mass awareness about significant issues pertaining to child rights such as compulsory registration of birth, providing health care, reducing malnutrition and exploitation and abuse of children through publishing articles, special features, interviews, case studies in print media, airing radio jingles, songs, series of programmes on issues related to children, telecasting spots, special features, serials to project child rights, producing films, documentaries, feature films on children's issues, curbing misuse of children in advertisements on TV and films and creating public opinion to prevent violence against children and value the girl child.

The media have some influence in helping to construct people's knowledge of child abuse – of its extent, characteristics and cultural meaning. But no matter how limited the base of media ownership nationally, and indeed internationally, the media are not

monolithic, playing out a pre-determent party line and child protection which a gullible public then swallous en masse. The main coverage about child rights violation came not from newspapers but popular magazines. The dominant media accounts were responses to a radical feminist influenced analysis of child sexual abuse. The real issue of power became the witch-hunt of these families, and particularly fathers, by the state and powerful familist. The media coverage focused on stories of men falsely accused. The harm to children was presented as occurring through mis-diagnoses of child abuse. Child protection researchers and practitioners have much to contribute to this field (Atmore, 1996).

The children are addicted to the social networking without understanding the implications. It is common among the school students to create a page on their teacher on a social networking site in order to make fun of themselves or others. The children are also exposed to pornography which might incite children to act out sexually against other children. The social networking sites should be governed by the law of the land in which it operates. The most important thing is that new policies and social networking are required to check the menace of child abuse (Kesavamoorthy, 2003). India needs to sign memorandum of understanding to ease the process of the investigation with other countries.

The journalists act as the eyes, ears and voices of the public and draw attention to abuses of power and human rights. They can encourage governments and civil society organizations to effect changes that will improve the quality of people's lives. Their writings expose the plight of children caught up in circumstances beyond their control. The way in which the media represents, or even ignores, children can influence decisions taken on their behalf, and how the rest of society regards them. The media often depicts children merely as silent 'victims' or charming 'innocents' (Jempson and Searle, 2005). The media professionals can remind the public that children deserve to be respected as individual human beings. The media professionals have an obligation to respect children's human rights, in how they operate and how they represent children. It is important to plan carefully for children's involvement in all forms of media production so that everyone understands what can and cannot be done.

The effect or impact of the media on child is in multi-levels – positive and negative impact and as general and specific impact. The media also leads to positive reforms and adjudications which protects the rights of the child. The negative impact of the media is the influence of the media in such a way that it corrupts the child viewers and does evil than good. The media portrayal of crimes is exaggerated many a time. The pornography is readily accessible to youngsters through Internet and movies.

The media portraying violence and sex has an influence on the young minds. The cable television has produced a harmful influence on young persons. The present day television serials also teach the young boys and girls modern techniques of deviance and ways to achieve high goals in life and earn money. The media should educate the stakeholders of child rights protection about various legislations and judicial decisions which prevent the irresponsible role of the media in child rights protection (Premkumar, 2008).

The new media have contributed to some level of empowerment of rights holders to becoming 'chief advocates' of their rights. They have also strengthened advocacy efforts with them, and by them, not necessarily for them, as in the past. The use of the new media accentuated the voice and the image of the children with more children being seen and heard, different from traditional context where children can only be seen and not heard (Oluseyi, 2010).

The international development institutions have emphasized the critical importance of the mass media in enhancing supportive a public attitude to human rights issues. The new media platforms offer considerable opportunities for achieving three main elements of child rights agenda: child participation, service provision and protection of young people. The new media contributed to the narrowing of the digital divide between rural and urban youth with respect to their participation rights. The new media are used for mass mobilization and strategic engagement of various stakeholders of child rights protection. The development agencies and NGOs in Nigeria are running social media and hotline projects to provide care and support for children and women who are victims or survivors of human rights violation (Fayoyin, 2011).

The public and private television channels should teach the children modern techniques of deviance and ways to achieve high goals in life and live a life free from exploitation and discrimination in the new millennium. Television has powerful influence on the lives of contemporary children who are the future builders of nation. The future agenda for broadcasters must deal with the corporate social responsibility of media and integrated development of children through meaningful broadcasting services (Nabi, 2012). The provision of decency or morality is far more a safeguard to the rights of children in India and elsewhere.

Many of the creative, informative, interactive and participatory features of the digital environment remain substantially underused even by well-resourced children. The untapped opportunities to benefit from the Internet are particularly challenging in lower income countries and among socially excluded groups of children. The Internet may compound offline risks and negative experiences by children, such as unwanted sexual solicitation, bullying and harassment and exposure to pornography and other potentially harmful materials (Livingstone and Bulger, 2013). The UNICEF can develop an agenda for children's rights in the digital age to ensure a sufficient evidence base on children's engagement with ICT for policy and action worldwide.

The young journalists are trained in the art of reporting. They are unlikely to reach much of an audience beyond those who are already very aware of and interested in child rights. It is therefore crucial to broaden the outreach of youth-generated content to new audiences in order to strengthen its wider impact on the public debate (Burton, 2014).

A patronizing attitude towards children and youth severely limits the space that children get in the mainstream media. There is an absence of meaningful, realistic and socially relevant media coverage or information flows on child rights issues. The reporting on child rights and children's issues is not widely recognized as a specialized field. This

neglect starts right from journalism school and extends to almost all newsrooms. Increase of children's media literacy levels and those of children/youth could amplify the voices of children in the media (Inter news Europe, 2014).

In addition to addressing issues of child protection in the online space, policy and governance should now ensure children's rights to access and use digital media and consider how the deployment of the Internet by wider society can enhance children's rights across the board. Any innovation must recognize that one in three users (or more or less) is likely to be a child — both an independent rights-holder and a legal minor possibly lacking adequate parental or state protection. The Internet governance principles, discourses and practices must, therefore, be reshaped to accommodate this knowledge (Livingstone et. al. 2015). The online media publish too much personal information about the children. The parents are concerned about the well being of their children in the wake of new media revolution and harmful effects of new media on children. The parents should be very careful of understanding what their children have put in online (Wiggins, 2016).

The media have to sensitize the stakeholders of child rights protection through proper reports, analyses, criticisms and other constructive suggestions. The media should also educate the people about various constitutional, legal and governmental provisions for the protection of child rights. The media are criticized for their onslaughts all over the world. The provision of decency or morality is far more a safeguard to the rights of children. The media should also enable the children to access information and material from a diversity of national and international sources. The media should also protect the privacy and identity of the child victims and prevent inappropriate dissemination of information that would lead to the identification of child victims.

The media professionals have a social responsibility of reporting the real cases of child abuse, child labour, child trafficking and child exploitation in order to bring the culprits to the book and ensure rehabilitation of victims of child rights violation. Scholars have commonly opined that the children should be protected from the negative or monster face of the media. The law and order agencies, professional organizations and judicial institutions should ban harmful advertisements, porn and adult only material. The various stakeholders should also take up issues of media violation of the rights of child and campaign strongly against it. Effective checks and balances are required to stop the media transgressions into the realm of child rights.

Research Methodology

Children are very important section of mankind who continue to be omnipresent in society across time and space. The stakeholders of child rights protection also need timely inputs and guidelines to formulate appropriate strategies and implement suitable programmes for the protection of child rights. The present study approached the problem through a systematic survey method. The population in this research consists of both urban and rural in Mysore. The researcher designed and was gathered by administering a questionnaire for the 52 media professionals in order to collect primary data.

Role of Media Organizations in Child Rights Protection

- The media have not enabled the children and parents to understand the significance of basic needs of children (61.35%).
- The media have not enabled the children and parents to demand educational facilities (69.94%).
- The media have not enabled the children and parents to demand healthcare facilities (63.80%).
- The media have not enabled the children and parents to demand adequate time and place for studies (65.03%).
- The media have enabled the children and parents to demand adequate opportunities for socializing with friends (72.39%).
- The media have not enabled the children and parents to protest against doing certain works which are inappropriate for their age (66.26%).
- The media have enabled the children and parents to demand healthy environment for their growth and development (64.42%).
- The media have enabled the children and parents to demand adequate opportunities for hobbies and recreation (65.03%).
- The media have not enabled the children and parents to understand the failure of the various stakeholder to protect their rights (62.58%).
- The media have not enabled the children and parents to understand the legislative and administrative measures for child right protection (61.96%).
- The media have not enabled the children and parents to understand the prevention of corporal punishment (60.74%).
- The media have not enabled the children and parents to understand the prevention of child abuse (70.55%).
- The media have enabled the children and parents to understand the neglect of child rights (65.03%).
- The media have enabled the children and parents to understand their right for name and nationality (66.26%).
- The media have not enabled the children and parents to understand the need for prevention of children from hazardous employment (63.19%).
- The media have not enabled the children and parents to understand the need for prevention of children from entering occupations unsuited to them (76.69%).
- The media have not enabled the children and parents to understand the need for prevention of the children from human trafficking and bonded labour (70.55%).
- The media have not played key role in the implementation of various agreements to

eradicate child rights violations (60.12%).

- The media have not facilitated active social mobilization for child rights protection (65.64%).
- The media have not encouraged the children to produce children specific contents and create public opinion about child rights protection (68.41%).

Implications of the Study

- The implications of the findings of the study on the role of stakeholders in child rights protection with special reference to Karnataka State in general terms are given below:

Role of Media

- The media institutions should create awareness about the issues and concerns of child rights protection.
- The media institutions should enable the children and parents to obtain basic educational and health care services.
- The media institutions should enable the children and parents to demand adequate time and place for studies.
- The media institutions should enable the children and parents to demand adequate opportunities for socializing with friends.
- The media institutions should enable the children and parents to protest against doing certain works which are inappropriate for their age.
- The media institutions should enable the children and parents to demand healthy environment for their growth and development.
- The media institutions should enable the children and parents to understand the failure of the various stakeholders to protect their rights.
- The media institutions should enable the children and parents to understand the legislative and administrative measures for child right protection.
- The media institutions should enable the children and parents to understand the prevention of corporal punishment.
- The media institutions should enable the children and parents to understand the prevention of child abuse, child labor, child marriage and other forms of exploitation of children.
- The media institutions should enable the children and parents to understand the need for prevention of children from hazardous employment.
- The media institutions should enable the children and parents to understand the need for prevention of children from entering occupations unsuited to them.
- The media institutions should enable the children and parents to understand the need for prevention of the children from human trafficking and bonded labour.

- The media institutions should facilitate the implementation of various agreements to eradicate child rights violations.
- The media institutions should facilitate active social mobilization for child rights protection.
- The media institutions should produce children specific contents and create public opinion about child rights protection.

Conclusion

Children are the most important assets of the nation because they shape the destiny of the nation as future citizens. The children have a right to protection against any kind of abuse, trafficking and exploitation. Inclusive development is a pro-poor approach that equally values and incorporates the contributions of all stakeholders - including marginalized groups - in addressing development issues. It promotes transparency and accountability, and enhances development cooperation outcomes through collaboration between civil society, governments and private sector actors. Children are easily gullible, vulnerable to abuse and exploited by the vested interests since they are tender in their age. Children are abused by their parents, guardians, teachers and other forces within and outside the family. The power of new technologies to analyze, distribute and publish data and information is creating significant opportunities to support our beneficiaries. Our programmes increasingly amplify the reach and impact of local media through the innovative deployment of new digital technologies (Internet, mobile, and social media) to create dynamic and inclusive local information systems. National and international efforts are underway across all continents to stop systematic abuse of the rights of children. Even so, shockingly high levels of child rights violations continue. Therefore, the media professionals have a social responsibility of reporting the real cases of child abuse, child labour, child trafficking and child exploitation in order to bring the culprits to the book and ensure rehabilitation of victims of child rights violation.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

DIGITAL LEARNING AND DISSEMINATION – Empowering Teachers to Empower Students

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Abstract

The 21st century is called as the digital era. The impact of digital learning in the field of learning and teaching or one could say in education, has been growing tremendously. Digital technology in India has been evolving rapidly over the past few years. To cater to the needs of the students many of the private schools, colleges and universities have come up with smart class teaching. First and foremost, teachers should be empowered with digital learning tools in order to impart knowledge in a particular subject. The traditional chalk and talk method has been given an uplift with the use of digital tools in imparting knowledge. The touch screen technology has magically transformed the world of young, old and even the children`s lives. Of course, there are advantages and disadvantages to this new intervention in our lives but being optimistic and progressive one should focus on the positive side of it. An effort has been made in this paper to show how empowerment in digital learning helps in teaching and research.

Key words: *Digital era, Tremendously, Digital technology, Smart classes, Imparting knowledge, Digital library.*

Introduction

Digital learning is any learning that is facilitated by the digital tools and technologies. Web based learning making use of information and technology to learn and impart knowledge is also known as smart teaching technique. 21st century is called as the digital era. The impact of digital learning in the field of learning and teaching or one could say in education, has been growing tremendously. The traditional chalk and talk method has been given an uplift with the use of digital tools in imparting knowledge. The current generation is well versed with the use of phones and computers, given an internet connection the world is at their finger tips.

The touch screen technology has magically transformed the world of young, old and even the children`s lives. Life has become simpler, easier and accessible. What better could have been expected of this information and technology invention. Of course, there are

advantages and disadvantages to this new intervention in our lives but being optimistic and progressive one should focus on the positive side of it. Let`s think of these technologies as complements in enhancing our learning and teaching strategies.

Digital learning is meant to enhance the learning experiences rather than replacing any of the existing learning and teaching methods. Some of the common pedadogies are:

1. On-line learning
2. Blended/hybrid learning
3. Flipped learning
4. learning
5. Differentiated learning
6. Individualised learning
7. Personalised learning Gramification
8. Understanding by design (UBD)
9. Gramification
10. Universal design for learning (UDL)

Digital technology in India has been evolving rapidly over the past few years. To cater to the needs of the students many of the private schools, colleges and universities have come up with smart class teaching. But in Government primary and secondary level schools this digital learning is still a dream. But in Government Degree colleges, that is in Higher education sector the concept of smart class teaching and learning is taking its shape. Government Arts College,, Bengaluru, Karnataka, , located in the heart of Bengaluru city, has been selected for a Digital Learning pilot project by the Department of Collegiate Education. I work in this college, as an Assistant Professor of English, Post-Graduate studies department hence have the opportunity to make use of smart class teaching.

First and foremost, teachers should be empowered with digital learning tools in order to impart knowledge in a particular subject. To empower teachers to rethink teaching and learning, Report of the International Conference on ICT and Post- 2015 Education published by UNESCO highlighted the following solutions:

(1) Reinforcing institutional capacity of teacher training institutions and schools;

(2) Continuously developing teachers' pedagogical and digital competencies; and

(3) Integrating ICT into the curriculum and assessment arrangements.

Even though, we as teachers do teach in classrooms, hence with digital learning aids one can increase the productivity and efficiency. Both visual slides and lecture method combined does give an impressive and effective impression on the minds of the students. Digital technology has made research easy and has helped me learn and practice digital tools which in turn is helping my students; I am pursuing Phd degree in English literature.

It`s been two years since then with the help of internet I have been doing my research related works like, downloading the e-books, browsing different research related links, reading various on-line journals both national and international. Making use of the Google drive, I write and edit articles and also collaborate writing with co-authors.

As a practitioner and a research scholar, I use digital tools including the following for my Phd preparation.

- ✓ Google scholar
- ✓ E book
- ✓ Jstor
- ✓ Study mode
- ✓ UGC Inflibnet
- ✓ Goodreads
- ✓ Booksee
- ✓ BookRags

Digital libraries are rapidly growing, in popularity as well as easily accessible to an average person too.The digital library is a special library where texts, audio, video and visual material is stored in electronic formats along with organizing, storing and retrieving files that could be done electronically. These libraries can vary in size and scope which can be maintained by individuals, organizations and institutions. This kind of digital libraries can be accessed by any computer networks at any given point of time. The concept of digital library emerged in 1892 from the idea of Paul Marie Otlet, a Belgian author, entrepreneur, visionary and a peace activist. He is considered to be father of information science, a field he called `documentation`. He has discussed in his book The birth of the Information ageabout how to interlink millions of documents, images, video and audio files together so that one could search it in one go. He called this as "mundaneum" in present day it`s closely associated with internet.The term digital library was first popularized by NSE/DARPA/ NASA Digital Libraries initiative in 1994. The term virtual library was inerchangeable with digital library. Many academic libraries are being repositories like books, papers, theses and other works in digital (electronic) form. Many of these are accessible to general public except few commercial journals.

The advantages of the digital libraries are:

- One need not go to the library physically, anybody can access it from anywhere, anytime.
- There is no time limit as such, 24/7 digital library could be accessible.
- At one point of time, many web pages could be opened and accessed simultaneously.
- There will come up multiple options if searched by a single word or sentence.
- Anything and everything could be accessed, saved and read at any time.
- The information on digital library is unlimited compared to a library room.

As a teacher I use digitization in preparing and delivering MA PG English Literature classes. We all are aware of the fact that today` generation is good with the gadgets and anything related to the technological tools is learnt at a fast pace. In the first place, I

ask every student of my class to open a mail account and to do a whatsapp group of the respective class. The syllabus for the respective semester would be saved in my students mobile phones so that they can check whenever they need. All the students of one class and I are connected through these digital tools. As every student has mobile phone and an internet access to go with, I ask them to look up in mobile dictionary and Thesaurus for a difficult word in a class sometimes. I make and keep points in Notes, if my student needs it then I do send it either by whatsapp or mail. I teach Linguistics for second year MA English students, for this class especially I prepare PPT s and with the help of a laptop I show these slides and do give the explanation. Not only this I also make use of chalk and talk method. But by the intervention of these digital tools my teaching would be more effective along with the traditional way of teaching. At the end of each chapter I do send this material through mail to the students. We also discuss question papers models with the use of technology. The question papers will be saved in every student`s mobile so that we can discuss them whenever we want. At the end of each chapter I do send links to my students through mail so that they can browse and download the further material for the course. Like this along with the traditional chalk and talk method I have been using digital tools to teach my students.

I do teach English literature so I use the internet facility according to the papers I take. There is a paper called Open Elective for the third semester non-literature students. This paper has been kept for other than English literature students, the name of the paper is write it Right. Here, students from MA Kannada, Economics, History and Sociology come to learn English. In this class, as I earlier mentioned will make every student to open E-mail account and to make a whatsapp group of the class. Under this paper basic English grammar is being taught to them, with the digital tools the class would be more interesting and effective. In fact, at the end of the semester when I take the feedback from students they are very happy and feel good about the learning process. Both Incheon and Qingdao Declaration to achieve the goal of inclusive and equitable quality education and lifelong learning by 2030, say that: Information and Communication technologies (ICTs) must be harnessed tostrengthen education systems, knowledge dissemination, information access, quality and effective learning, and more effective service provision. I believe that in order to address the digital inequalities in the higher education sector further resources need to be allocated to public institutions.

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South Asian Journal
of Participative Development
Vol. 18, No. 2: July – December 2018

ISSN No. 0976 2701
UGC Approval No. 64282

FINANCIAL INCLUSION OF RURAL COMMUNITY THROUGH DIGITAL TECHNOLOGY IN INDIA

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Abstract

Historically Indian economy depends on agriculture and home made industries, moreover highest population of the country depends on it, after industrialization urban centric industries are developed which effected the agriculture, home made industries and rural economy. After 1992-93 India accepted Liberalization, Privatization and Globalization (LPG), with the result of LPG country move towards digitalization with limited access. But later 2000 this digital learning and usage was spread in a wide range. Today digital learning and usage will urgent need of the hour of every citizen in India, digital learning and usage will helps to reduce the gap between poor-rich, upper- lower caste, religion and gender discrimination among citizen, through digital learning and usage of digital technology social and financial inclusion pointed out. This paper is based on secondary data to analyzing the Social and financial inclusion through digital India.

Key words: *LPG, Digital Technology, financial inclusion, Digital India.*

Introduction

More than 70 % of the Indian population lives in rural areas. Rural India desires to take advantage of "knowledge-intensive" techniques for sustainability of its stakeholders. farm and non-farm linkages, through grassroots level information access (contents) and grassroots level access to information (networking). India is also a highly multilingual country with more than 20 officially recognized languages and hundreds of dialects in use, and only 5% of the Indian populace speaking the English language. Breaking the

language barrier is like providing an essential infrastructure for good governance, peace & prosperity at grassroots level (1s)). Despite continuing efforts and significant success, chronic poverty and inequity continue to persist and disparities are even widening globally. At the same time, a greater recognition of the interconnectedness of the multiple causes and impacts of inequality within societies and among nations is in turn improving the approaches and tools to overcome these challenges, often using modern technologies. (Org, 2017). The Digital India programme was launched over a year ago in 2015. The program has now moved from the planning phase towards execution and significant progress has been made in implementation of the various initiatives. However, some challenges have been faced during the execution which need to be addressed. The Digital India programme is focused on fulfilling three development, e-governance, mobile /broadband connectivity, etc. These 9 pillars are supplemented by initiatives that are operating at various levels. All the initiatives have been launched and are in various phases of implementation while significant progress has been achieved on some of these initiatives, such as Smart Cities, Jandhan, PAHAL, etc (India, 2016)

India is home to an unbanked population of around 47 per cent. Here, technology can play a crucial role in driving financial inclusion of the under-banked as well as un-banked population in the country. Traditional businesses are proving to be an unviable proposition for banks in remote or rural areas because of infrastructural issues. Also, conventional banking model cannot be the panacea for small-size of deposits, loans, and other small-scale transactions in the rural parts of the country. Soon, banking will turn out to be much more accessible to the millions as the financial ecosystem will move away from the physical distribution model to a cashless and digital platform. Of course, by ensuring financial inclusion, banks can benefit from the adoption of the digital model as it comes with a lot of benefits such as increased business volumes, lower operating costs, while also driving financial inclusion.

Economic growth in India has not been inclusive; unemployment and poverty remain high and a vast majority of the population remains excluded from health and education facilities (Chakrabarty, 2016). In order for growth to be inclusive, there needs to be not only the creation of economic opportunities, but also equal access to them (UshaThorat, 2007) (VighneswaraSwamy & Vijayalakshmi,, 2002) Inclusive growth can, thus, also contribute to poverty reduction by creating productive economic opportunities for poor and vulnerable groups. This address given by the Deputy Governor of the Reserve Bank of India discusses the important contribution of financial inclusion as a driver of inclusive growth.

Social Inclusion through financial inclusion:

More than one quarter of the world's population lacks access to formal banking services. Despite the growth in mobile financial solutions, including 700 million new account holders between 2011 and 2014, nearly half of all adults in the developing world still do not have bank accounts or access to services from financial institutions, according to the World Bank. Ericsson Mobile Financial Services (MFS) aim to drive greater financial and social inclusion. Financial services need to be accessible, affordable and convenient

particularly if they are to benefit users in more rural or hard-to-reach areas. The MFS platform features easy-to-use and secure next-generation mobile financial services, capable of hosting all services from different financial and commercial institutions to secure interoperability (Ericsson, 2018). Enshrined in the 2030 Agenda is the principle that every person should reap the benefits of prosperity and enjoy minimum standards of well-being. This is captured in the 17 Sustainable Development Goals that are aimed at freeing all nations and people and all segments of society from poverty and hunger and to ensure, among other things, healthy lives and access to education, modern energy and information. Recognizing that these goals are difficult to achieve without making institutions work for those who are deepest in poverty and most vulnerable, the Agenda embraces broad targets aimed at promoting the rule of law, ensuring equal access to justice and broadly fostering inclusive and participatory decision-making (Org, Identifying social inclusion and exclusion, 2016).

Financial Inclusion through Jan-Dhan yojan

From Jan-Dhan to Jan-Suraksha Experiencing huge success of the Pradhan Mantri Jan Dhan Yojana (PMJDY), Finance Minister Arun Jaitley proposed working towards creating a universal social security system for all Indians, especially the poor and the under-privileged, as he explained at the announcement of the Union Budget in February 2015. Coined Jan-Suraksha, the social security program was launched by the Prime Minister Modi over the weekend on May 9. It has three key parts: The Pradhan Mantri Suraksha Bima Yojana to offer accident insurance of INR 200,000 ($3,165) for a premium of just INR 12 ($0.19) per year, or INR 1 (just under two cents) per month. The Pradhan Mantri Jeevan Jyoti Bima Yojana to offer life insurance coverage of INR 200,000 ($3,165). The premium will be INR 330 ($5.00) per year, or less than INR 1 (just under two cents) per day, for people between 18 and 50 years of age. The Atal Pension Yojana to provide a defined pension, dependent on the contribution amount and duration of contributions. To encourage people to join this scheme, the government will contribute 50% of the beneficiaries' premium limited to INR 1,000 ($16.00) each year, for five years, in the new accounts opened before December 31, 2015.

The Direct Benefit Transfer

The Direct Benefit Transfer for LPG (DBTL) program Pratyaksh Hanstantrit Labh (PaHaL) is the first digitized DBT program under the new government. It was launched in 54 districts in November, 2014 and in the rest of India in January, 2015. Those with an Aadhaar number can link their Aadhaar number to their bank accounts and LPG consumer number to get the subsidy, those without can submit their bank details. There are close to 130 million PaHalL beneficiaries and over INR 122 billion (close to $ 2 billion) have been disbursed through the program. This can serve as an example on how the government can digitize cash transfers. For both demand and supply sides, the process has become much simpler. Beneficiaries only need to enrol for an Aadhaar number and link it to a bank account. As the Aadhaar number is a sufficient Know Your Customer (KYC) document, it eases the process of financial inclusion. Beneficiaries of the Dilli Annashree Yojana have the added advantage of being given the status of 'priority processing' for getting their

Aadhaar numbers issued. This has been enabled through a tie-up between the Department of Food and Supplies and the UIDAI. For government departments, the payment system has become simpler owing to the APB and AEPS. It has also removed the need from their end for having separate resident accounts for different schemes. Also there is now no need to maintain different accounts for the same beneficiary. They can use a single Aadhaar-linked account for all welfare payments. Streamlines and simplifies the administrative processes involved. The scheme is specifically targeted at providing funds to the senior most female members of households. While this does not automatically translate into women empowerment, it is a step in the direction. The DBT system is an experiment in delivering services to citizens. It provides the guarantee that the funds are reaching the accounts of the beneficiaries as the money flow can be tracked digitally. It also ensures that funds are being withdrawn by the beneficiaries themselves through the biometric authentication system. Further, the biometric data collected by the UIDAI through its enrolment drive is available to banks through Aadhaar enabled accounts, saving both them and the beneficiaries the need and cost of verification documents and procedures. However, thus far the DBT has been studied only in its functioning in the Dilli Annashree Yojana, which is a simple, non-dynamical system. The amount provided per month is fixed. In situations where the amount is dynamic such as in proposed direct subsidy transfers, it as yet remains to be seen whether the mechanism would deliver the desired results (Chowdhary, 2014).

Conclusion

The problem of financial inclusion is global, and it is not just a third world problem. It is true that in developing economies, only 59% of adults have a traditional bank account. In India, more than 233 million people have never been to a bank. But highly developed economies have challenges too. McKinsey & Company estimated that 2.5 billion of the world's population is currently unbanked, with just short of 2.2 billion of these in Africa, Asia, Latin America and the Middle East. Many large technology and banking providers are already looking at how to address this problem, alongside governments who are introducing new policies to support this. The challenge is to create meaningful opportunities to bring banking services to underserved communities. Solutions like online payments, mobile banking, and prepaid cards have made important strides in promoting financial inclusion, these sobering numbers make it clear that there is still a great deal of work to do. Also, the pace of change and disruptive innovation happening around is exhilarating. There are incredible potentials to address a very real societal problem: the growing number of unbanked and underbanked individuals where GIS is one.

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SOUTH ASIAN JOURNAL
OF PARTICIPATIVE DEVELOPMENT

ISSN No. : 0976 2701

UGC Approved Journal
Journal No. 64282

www.southasianjournalpd.org

South Asian Journal of Participative Development – SAJPD is the Research and Development oriented, peer reviewed, referred, Bi-annual Periodical published with **ISSN No. 0976 2701** by the Centre for Social Research and Development (CSRD), Pune. The journal is a multi-disciplinary and covers the south Asian countries for its circulation and as well as its academic and professional contribution. It has completed its **17 years** of service.

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Published By: Dr. B.T.Lawani on behalf of CSRD, Flat No. 2, Bhusari Colony, Kothrud, Pune – 411038, Maharashtra. Cell + 91 9370969607

Printed At: Atharva Grafics, Indira Shankar Nagari, Paud Road, Pune – 411 038