

## Access and Affordability for Digitalization in India

### Introduction:

In 2014, there was a major shift in power within India. After 10 years the opposition, NDA won the elections against UPA government. On 1 July 2015, Digital India program was launched under leadership of the new Prime Minister of India, Narendra Modi, with the dream of restructuring the government through technology. The **goal** of Digital India was to deliver infrastructure as a utility to every citizen, Governance & Services on Demand and Digital Empowerment of citizens. [2] Many countries such as the US, Japan, and UK favored this program. In reception to this program, top CEOs all over India pledged approximately Rs 4.5 lakh crore to projects promoting digitalization, which were predicted to generate employment for 14 Lakh people. [4] However, numerous academic scholars have criticized the ICTs in development. [3] Their argument is about the **disproportionate access** to Information and communication technology (ICT) within the country. Many academics believe that the digital revolution has benefited only the states with strong economies such as Andhra Pradesh, Gujarat, and Kerala and has been insignificant for the states with poor economies like Bihar and Orissa. In this essay, we will discuss impact of Digital India Program on the Indian population and how access and affordability play a major role in it.

### Accessibility for Digital India:

Digital India is an ambitious project anticipated to cost Rs 1,13,000 crores. The program's main objective is to provide **public internet access** by expanding the coverage of **common service centers** (CSC) to one in every panchayat. Another objective of the program was to offer **universal access** to mobile connectivity making sure that 44,000 uncovered villages be provided with mobile connection by 2018. [6] The program also promotes online financial transactions using mobiles. Though the motives of the government were good, few important issues were overlooked. As of December 2017, it was observed that only 16% of users in rural areas of India access internet for digital payments, while 44% of users in urban areas access internet for the same purpose. [5] This makes us think what is the reason for the gap between rural users and urban users in terms of internet utilization might be. A study by the Internet and Mobile Association of India (IAMAI) suggests that this gap is due to unavailability of electricity and poor network qualities. I have a similar point of view. In India, I often travel to distant places via road. I have observed that whenever I travel across rural areas, there is poor network quality and several times no internet connection at all. I have also observed that as we move towards remote rural areas in India, the accessibility of the basic necessities such as electricity and water is restricted. In fact, some rural areas receive electricity for only a few hours, and few don't have access to electricity altogether. This makes me question whether internet or electricity can be considered a **public good** within India. Therefore, places with the least infrastructure, such as Bihar and Jharkhand are not able to take much advantage of this digital revolution. I believe it is **unethical** that the urban population are provided with all the required amenities, but the people from rural areas aren't. In order to promote universal access of internet, there should be **government policies** promoting unrestricted availability of electricity for rural areas. Also, the government should enforce **regulations** on **private companies** to maintain quality of the network. Providing unrestricted availability of electricity and good quality network will support transition to the new platform.

### Affordability for Digital India:

The government has considered the affordability of internet for common people in their vision. In recent years, the price of high speed internet in India has reduced significantly and India has become the cheapest mobile data provider in the world. [7] I, coming from a middle class family agree to the affordability of high speed internet in India. Today internet is so cheap in India that the urban public uses internet mainly for entertainment in comparison to online communication and social networking. However, one issue that comes to my mind is that currently, the private sector organizations have opted out from the project: 'Universal access to mobile in areas with sparse population' as it is commercially unprofitable. [6] Is this practice **ethical**? I believe it is unethical and the organizations should have considered the impact of their actions on underprivileged people. The government should come up with **regulations** on private sector organizations preventing them from opting out of unprofitable projects crucial for the welfare of rural areas. Such a regulation will reduce the disproportionate access of ICT in the country and in turn encourage a prosperous democracy.

**Impact of Literacy on Digital India:**

e-Kranti is a crucial pillar of the Digital India initiative which focuses on electronic delivery of agriculture, education, health and financial inclusion services. Considering the educational aspect, there is a strong correlation in literacy and ICT access in terms of **societal divide**. [8] It is observed that teaching is most effective when it comprises of content that aligns with the wants and social conditions of the learners. Similarly, information and technology are most appropriately understood when they align with the social conditions of the users. India is a country with 1652 different recognized languages and 22 official languages. Consequently, unavailability of digital services in local languages has resulted in unequal usage of technology. For instance, people in Chennai are reluctant to using technology in any language other than Tamil. Even if the people over there know other languages, they are more comfortable with Tamil. Hence, providing the resources in local languages will help the people overcome the **digital divide** and transition to the digital platform. Moreover, reports from 2014 survey suggest that 70% of Indian consumers don't use internet service as they are unaware of the technology. I can relate to these survey results. In recent years, I have met several illiterate people in rural areas of India oblivious to the internet service.

I believe, informing these people about the technology will increase their participation in information access activities and thus promote social inclusion.

**Considerations for Digitalization in India:**

In late 2016, in order to promote digital payment in India, the government came up with the Demonetization policy. [9] Even though the policy succeeded in increasing the usage of mobile payments and other electronic payment services, it had many effects as **negative externalities**. People already challenged by inconsistent access of internet had to now rely on it for several days. The **digital only access** to financial transactions most impacted the people with low income. A large group of people in India are paid on daily basis for their work and rely on the timely availability of the money for their livelihood. The livelihood of these people was **disrupted** by demonetization. Also, the less educated traders/businessman were negatively impacted by this reform. I believe the intentions of the government were right. However, the approach was flawed due to hasty decisions. More flexibility and assistance should have been given to the underprivileged in this process.

Digitalization has the potential to improve commerce with respect to small scale industries across rural areas. Digital Marketing and exposure of products on online portals/web apps can provide much needed platform to these businesses and allow the showcase of talent to a wider market. The move can gradually act as a catalyst for growing trade and stability in the economic aspects of the region. The future benefits of this movement must be propagated in a positive light across India to urge people to embrace Digitalization.

**How new digital only access might disrupt current practices:**

As mentioned earlier, India is moving into digitalization in all sectors like education, agriculture, e-payments etc. I would like to focus on agricultural application (E-Kisan app) which was introduced by the government to help farmers with appropriate pricing options for the crops after harvesting. This is a very innovative approach taken by the government of India. Now, in order to move to a digital approach, certain current practices of farmers would be disrupted. For example, farmers either quote a price for a crop based on intuition or sell the crop by constant bargaining with the buyer. But these practices would be stopped as the application would tell a fixed selling price for the crop. This would also empower the farmers as they wouldn't come under pressure of selling the crop at a low price due to constant pressure put by the buyer on them.

**Final Thoughts:**

For promoting digitalization in India, offices primarily focusing on consumer assistance are required. Without such offices the government cannot support transition of public documents to digital lockers. Mobile applications and website will play a crucial role in online financial transactions. [10] Even though there are few complications in the implementation of Digital India program, the **benefits** clearly outweigh the **costs**. Besides connecting the nation, it could potentially create up to 65 million new jobs by 2025, which will significantly boost the Indian Economy. [1]

I sincerely believe that digitalization in India is good for the welfare of Indian population. Also, ensuring equal access and affordability of ICT to everyone can set a good example globally.

**Word Count: 1499**

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