

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY (MeitY)  
**RAJYA SABHA**  
**UNSTARRED QUESTION No. 1834**  
TO BE ANSWERED ON: 17.03.2017

**E-LITERACY IN RURAL INDIA**

**1834: SHRI MD. NADIMUL HAQUE:**

Will the Minister of Electronics and Information Technology be pleased to state:

- (a) the steps taken by Government to increase e-Literacy in rural India, the details thereof; and
- (b) the outcomes of e-Literacy drives, viz, the data which shows the percentage shift from offline to online platforms for services and commerce by individuals, especially in rural India, the details thereof?

**ANSWER**

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY  
(SHRI P.P.CHAUDHARY)

(a): - Government of India approved a scheme entitled 'IT Mass Literacy' in March 2014 which was renamed as 'National Digital Literacy Mission' (NDLM). Under NDLM, the objective was to train 10 lakh persons with an aim to cover one person from every eligible household to be made digitally literate across the country including rural India. Under Digital India, a new scheme entitled Digital Saksharta Abhiyan (DISHA) was approved in December 2014 with a target to train an additional 42.5 Lakh candidates in digital literacy across the country in a period of four years. Both NDLM and DISHA schemes were implemented concurrently and have achieved training and certification of 53.67 Lakh candidates.

- A new scheme Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) has been approved by the Cabinet on 08.2.2017 to usher in digital literacy in rural India by covering 6 crore rural households by 31.03.2019. This is in line with the announcement made by Hon'ble Finance Minister in the Union Budget 2016-17.

- In addition, Government has taken up several initiatives to promote a less cash economy. A brief on these initiatives is at **Annexure**.

(b): - Government is promoting establishment of Common Services Centres (CSCs) through CSC e-Governance Services India Ltd., a Special Purpose Vehicle (CSC –SPV). One of the major roles of CSCs is to provide citizen centric services in electronic mode (online) including Government-to-Citizens (G2C) and Business-to-Citizens (B2C) services in the locality of citizens. The CSCs also aim to provide individual access to internet to citizens in rural India where the ICT intervention is very low. Presently a large number of Government services are being delivered to the citizens through CSCs across the country and consistent efforts are being made to increase the portfolio of e-Services. The details of online services given to citizens through CSC ecosystem are as follows:

Year	2014	2015	2016	2017 (upto Feb'17)
No of Transaction ( In Lakh)	71.26	902.10	1,175.30	101.00

- The details regarding usage of digital payment systems are as follows:

- **Aadhaar Enabled Payment System (AEPS)** : The average number of transactions using AEPS have increased to around 1.20 lakh in the month of February, 2017 from around 18,000 in the month of November, 2016
- **Unified Payment Interface(UPI)**: The average number of transactions using UPI have increased to around 1.60 lakh in the month of February, 2017 from around 11,000 in the month of November, 2016
- **Bharat Interface for Money (BHIM)**: Government has launched a new digital payment app named "BHIM - Bharat Interface for Money". This is a unified app for UPI through which the users can make simple, easy and quick payment transactions using Unified Payments Interface (UPI). The average

transactions made with this mobile app have increased to 70,000 in the month of February 2017 from 20,000 in the month of December 2016.

- Merchant on boarding & trading done in some outlets like:
  - **Mother Dairy (including Safal Booths)** : As on 28.02.2017, all 1113 shops (including 326 Safal booths) facilitate e-payment; 850 shops (including 90 Safal booths) accept SBI cash cards; Sale proceeds in digital mode @ Rs 44 lakh /day.
  - **NAFED**: As on 28.02.2017, sale proceeds of 3.35 crore are through digital means
  - **Agricultural Mandis** : As on 28.02.2017, 8,75,376 cashless transactions done
  - **Fair Price Shops**: As on 28.02.2017, operational e-POS are 1,78,081.

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## **Annexure**

### **Initiatives taken by Government towards promotion of cashless economy**

- ‘Digital Finance for Rural India: Creating Awareness and Access through Common Service Centres(CSCs)’ under the Digital Saksharta Abhiyan (DISHA) has been initiated in November 2016 for conducting awareness sessions on digital finance options available for rural citizens as well as enabling various mechanisms of digital financial services such as Unstructured Supplementary Service Data(USSD), Unified Payment Interface (UPI), Cards/Point of Sales(PoS), Aadhaar Enabled Payment System(AEPS) and eWallet etc. As on 15.03.2017, more than 2 crore beneficiaries and around 10.56 lakh Merchants have been trained/enabled under this programme. Further, sensitization drives have been carried out at 650 Districts and 5,735 Blocks throughout the country.
- In addition to this, following initiatives have been taken for creating awareness amongst citizens:
  - A 24-hour TV channel named “DigiShala” and a website called “[www.cashlessindia.gov.in](http://www.cashlessindia.gov.in)”, dedicated for facilitating awareness to citizens on cashless payment options and their use, have been launched on 9th December, 2016.
  - DigiDhan Melas: The DigiDhan Mela brings together various stakeholders of digital payment systems such as banks, e-wallet operators, telecom providers and institutions like Unique Identification Authority of India (UIDAI), Common Services Centres(CSCs) and National Payments Corporation of India (NPCI) to promote digital payments. The objective is to enable citizens and merchants to undertake real time digital transactions and encourage them to use digital platforms for day to day transactions.
  - A Two day awareness camp ‘DigiDhan Mela’ was organised on 17<sup>th</sup> -18th December, 2016 to promote digital payments
  - Lucky Grahak Yojana/ Digi-Dhan Vyapar Yojana: The Government has launched the Lucky Grahak Yojana for consumers and Digi-Dhan Vyapar Yojana for merchants. These schemes provide daily and weekly awards to citizens and merchants for undertaking digital transactions through Rupay cards, AEPS, UPI Apps and USSD. The objective is to incentivise citizens and merchants to adopt digital payment platforms.
  - The DigiDhan Melas are being organised in 100 cities till 14th April, 2017. MeitY has launched a website [www.digidhan.mygov.in](http://www.digidhan.mygov.in) which provides the latest updates on demonetisation and the consumer and merchants can check

the rewards under the LuckyGrahak and Digidhan Vypar Yojana. As on 28.02.2017, more than 11.6 lakh citizens / merchants have participated in the DigiDhan Melas.

- A project titled “On-boarding of self-organised small and medium business/ traders on digital payment initiatives” has been approved for implementation by National Institute of Electronics and IT (NIELIT) covering small and medium size unorganized/self-organized business/traders. Under this, a Regional Workshop was organised on 04.03.2017 at Delhi.

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