Role of Information Technology in Rural Development of India: An Overview

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ABSTRACT

The Government of India through its Digital India program is working to transform the country's rural economy and generate skilled employment in rural areas. It aims to develop a 'digitally empowered society and knowledge economy' but at the same time it aims to increase equity, with a special focus on rural communities. The role of information and communication technology for rural sector is becoming increasingly important. It gives an opportunity to empower and enable youth, acquire new skills, provide new employment opportunities, connect through digital mediums and benefit from government and non-government services. It paves a new and powerful way for the participation of youth in the process of development of the country.

Key words: Startups, Digital, Inclusion, Technology, Youth.

Introduction

The role of information and communication technology for rural sector is becoming increasingly important. It gives an opportunity to empower and enable youth, acquire new skills, provide new employment opportunities, connect through digital mediums and benefit from government and non-government services. It paves a new and powerful way for the participation of youth in the process of development of the country. In view of the important role of information technology in the empowerment of youth of rural sector, many such programs and schemes have been conducted by Central and state governments which directly deliver the benefits of these technologies to them.

There are many benefits of empowering the youth technically. For example, by using these mediums, youth can use their energy in constructive and positive activities. It has been observed that where information technology was used for dissemination of knowledge and skills, the impact of negative tendencies like poverty, crime, violence etc. on youth was comparatively less. Most of the youth felt that computers increased their efficiency, developed more confidence in them, had more control over the course of their lives as well as improved their status at the social level and accordingly increased their participation in social work. The status of women empowered with technical knowledge and skills also improved in the society and this also affected their families. The digital environment in India has empowered the rural youth to stand out in the world with more confidence. Technology has also ensured equal access to opportunities in many respects. Its far-reaching effects include spreading the risk-taking spirit amongst the youth and consequently creating interest in starting startups in rural India.

The vision of making youth technically competent and skilled is clearly reflected in the National Youth Policy 2014. It said that the National Youth Policy 2014 reiterates the commitment of the entire nation for the all-round development of the youth of India so that they can realize their full potential and contribute positively in the process of nation building.

Objective of the Study: The main objective is to analyse the various initiatives taken by the governments in respect of IT sector for rural development in India and how much the rural youth can be benefitted from this.

Let us summarize the role of IT with the help of initiatives taken by government of India for rural development –

Financial Inclusion and Startups in villages

Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in 2014 as a national mission for financial inclusion. Under this, an integrated approach was adopted for comprehensive economic inclusion of all the households of the country in two phases. The understanding behind this is that such deep financial inclusion in an affordable manner is possible only through effective use of technology. The use of technology includes making every bank account online through RuPay card and mobile banking facility, using e-KYC to simplify the account opening process, Aadhaar enabled payment system for reciprocity, setting up of Financial Literacy Centers (FLCs) Support for setup, support for demonstration of banking technology (ATM fitted mobile vans), online monitoring through system-generated Management Information System and call center and free telephone number facilities. There are many challenges to be faced in achieving this goal. These include telecom connectivity, activation of accounts; reach and effect of Bank Mitras, overdraft payments, direct transfer of benefits costs are included. RBI introduced the Business Agent (BC) model in 2006 as part of its plan for financial inclusion. For the areas where banks do not have their presence, they appoint business agents. These agents provide banking services on behalf of these banks at the doorsteps of the poor in remote areas. Two major technological tools are involved in this work. First, offline devices in hand through which financial services are provided to customers. Second, a smart card of 32K / 64K memory chip to be given to each customer for recording transactions. Besides these, business agents also use laptops to fill in account opening forms, customer details, digital/web cameras to capture photographs and biometric devices for recording fingerprints. No doubt business agents and business assistants are providing banking services in remote areas but they cannot be expected to do it for free.

Several new schemes have been launched in the recent years to encourage entrepreneurship among youth, such as Startup India, Standup India, Pradhan Mantri Mudra Yojana, Ease of Doing Business, Startup Village Entrepreneurship Program etc. The intention of the government behind encouraging startups can be understood from these facts. India needs 10 million jobs in a year and global data shows that startups can play a very effective role in this task. Startups are also the centers of innovation and can become a great medium to increase employment generation in the economy. The Startup India initiative aims to promote entrepreneurship and foster innovation by creating an ecosystem that is conducive to the growth of startups. It will help in making India a country of job creators instead of becoming a country of job seekers. If jobs are created through startups in villages, then it also has many other benefits such as rural development and reduction in migration of youth to cities. It also promotes entrepreneurship, which is of far-reaching importance in ensuring sustainable development in the country.

Prime Minister Skill Development Scheme and Digital India

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship scheme of the Ministry of Skill Development and Entrepreneurship (MSDE). The objective of this skill certification scheme is to enable a large number of Indian youth to take up industry related skill training which will help them in securing a better livelihood. Vocational training is being imparted to the youth under the skill up gradation training program to help them generate additional income and build confidence. In another program called Life Skills Training for Adolescents (Empowerment for Adolescents), youth are being trained in ways to cope with pressure and lead a healthy life. Under the Tribal Youth Exchange Program, efforts are being made to upgrade potential youth from the Left Wing Extremism-affected tribal belt, in which technology also plays an important role.

The Government of India through its Digital India program is working to transform the country's rural economy and generate skilled employment in rural areas. It aims to develop a 'digitally empowered society and knowledge economy' but at the same time it aims to increase equity, with a special focus on rural communities. According to National Sample Survey Organization (NSSO) for the upliftment of an estimated 15.6 crore Indian rural households living in poverty of rural areas, it is necessary to create more employment for women and youth of rural areas. This requires investment in transportation, electricity and internet access. The Digital India program can act as a catalyst in this direction. The Ministry of Communications and Information Technology, along with other Ministries, is running several important programs, especially the large-scale establishment of Common Service Centers. Set up in rural areas across the length and breadth of the country, these service centers provide access points for providing various electronic services to villages, promoting digital and financial inclusion, encouraging rural entrepreneurship and building rural capacity and livelihoods. Knowledge of new technologies helps small farmers to move towards additional knowledge-intensive agriculture. Through market information and e-market reforms, rural farmers are able to get the best market prices. Similarly, reaching of fertilizer subsidy to the farmers through DBT reduces the pressure from financial intermediaries. The coming of better communication facilities in rural areas will act as a catalyst in the empowerment of youth. Under Digital India, work is going on for connecting 2.5 lakh gram panchayats through technology with high speed internet. Thousands of gram panchayats already have internet. Banking services are available within five kilometers in only 27% of villages in India. Here the government is giving licenses to new banks and using mobile phone banking technology for their services. This has created great potential for expansion of banking services as the coverage of mobile phones in India is very high. Out of 1.4 billion populations here, more than one billion people have mobile phones.

BPO Scheme under Digital India Program

Under the Bharat BPO Promotion Scheme (IBPS), BPO/ITES operations are being promoted across the country. Under this, there is a plan to set up BPO centers of 48,300 seats. The amount sanctioned under this scheme is distributed among each state in the ratio of their population. The scheme will help in infrastructure development and capacity building of human resources in villages and small towns. Simultaneously, it will form the basis for the next wave of IT/ITES led development. The scheme has the potential to generate direct employment of about 1.5 lakhs considering three shift operations. Also a good number of indirect jobs can also be created.

Youth Exchange Program North East BPO under Digital India Program to generate employment opportunities for youth affected by militancy and also encourage mourning of BPO/ITES operations in North-East Region (NER) for development of IT/ITES industry Promotion Scheme (NEBPS) has been approved. The objective is to:

1. Creating employment opportunities for local youth in NER by promoting IT/ITES industry especially by setting up BPO/ITES operations
 2. In NER to expand IT industry base and secure balanced regional development Promoting investment in the IT/ITES sector.

National Mission on ICT

The National Mission on Education through Information and Communication Technology has been set up as a centrally sponsored scheme to harness the potential of ICT. This hypothesis can be applied in any mode at any time. The youth under training is based on the teaching and learning process for the benefit of all the learners in the higher education institutions to generate income. This is a landmark initiative of the Ministry of Human Resource Development (MHRD) to address all the education and learning related needs of learners, teachers and learners to help enhance lifelong life skills. Rural youth will be benefitted on a large scale from this action. It is being said that they can encourage the North East BPO and the youth are getting the potential for healthy life.

Prime Minister Rural Digital Literacy Campaign and NREGA Soft

Pradhan Mantri Gramin Digital Saksharta Abhiyan is a scheme to make six crore persons digitally literate in rural areas, which will reach about 40 percent of rural households by 31st March, 2019 by covering one member from each eligible household. Under this, the digital divide will be bridged and the rural population especially including Scheduled Castes / Scheduled Tribes, Minorities, Below Poverty Line (BPL), women, disabled and marginalized sections of the society will be benefited.

NREGA-Soft envisages a mechanism to implement e-governance in three tiers of State, District and Panchayati Raj Institutions. It empowers the common man using information technology. In compliance with NREGA-soft, Right to Information Act (RTI Act) provides information to citizens. It provides all documents like muster roll, registration application register, job card / employment register / muster roll issue register, muster roll receipt register which otherwise villagers have to make special efforts to see.

Conclusion

Today news is being received from villages and towns of startups, new innovations coming to the fore, establishment of rural BPOs, spread of education, and use of new technologies in areas like agriculture and horticulture and success of skill development programs. Not only youth but women are also getting benefited by participating in such programs. This is a good sign for our economy and our society. It is to be hoped that the efforts being made by the various ministries of

the Central Government towards rural development and empowerment of rural youth will pave the way for sustainable and inclusive growth in the country. Developed and empowered villages are going to play an important role in the new India.

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