

Digital India- Need of the Hour

- Sampurna Hajra*

To make India a digitally empowered nation, Govt of India launched **The Digital India** programme on 3rd July 2015. The dream was to ensure government services made available to every citizen electronically through internet networks and thereby making India a growing digital base of today's consumers. Through **Bharat Net** Government took the initiative to deliver various services such as e-health, e-education, and e-commerce to the remotest part of rural India. The country, thus, was already on a path of digital trajectory with a significant volume of digital transactions and contactless digital technology at the time since the world's worst pandemic emerged in the last year. Which was once a dream to us, became the need of the hour with the outbreak of the Covid-19 pandemic. The uncertainty regarding business trading affected the whole world. The outbreak of the pandemic and subsequent lockdown changed the basic sentiment and character of the business.

In India, the lockdown was declared in the last week of March'20 to restrict the spread of the disease. The country was not prepared for the unprecedented measure. The supply chain almost collapsed and people were afraid to go outside even for their basic needs. The situation compelled the use of contactless digital technology including online shopping, digital transactions, etc. Many service providers, such as banks, and other financial institutions like Insurance companies, have significantly reduced their offline operations and were asking their customers to use the online mode. From food ordering to grocery shopping, entertainment to business meetings everything shifted to the online mode. Business Community started remote working (work from home), shifted to virtual events &

*Student of Economics (Honours), Semester-IV, The Heritage College)

conferences. It was an evolution and reinvention of infrastructure which accelerated the path towards the digitalisation of the Indian economy. To provide customers with services of their choice and at their convenience, digital transformation was becoming the need of the hour. For survival, companies had no other option but to switch to digital platforms & adapt to several creative solutions meeting consumer expectations.

The digitalisation of the economy touched every aspect of life. Almost every Indian now has a digitally authenticated Aadhar identification number. The connection of Aadhar with bank accounts (scheme called Jan Dhan), and mobile phones, called as **Jandhan-Aadhar-Mobile [JAM]**, are the important initiative taken by Govt. Of India. As the part of Digital India Campaign, Direct Benefit Transfer (**DBT**) and JAM initiatives are the positive trajectory of the banking sector. **JAM** has provided a digital identity to Indian Citizens to access the banking service. When lockdown created a severe strain on the crores of common people, **JAM** played the role of a safety net and helped those who need immediate monetary aid through direct transfer of state benefits. A large amount of cash benefit has been distributed to citizens through the digital mode of payment.

For effective tracking and monitoring of the spread of COVID-19, India's National Informatics Centre created the **Aarogya Setu** app. Aarogya Setu and e-Office has tracked, traced and taken care of the covid patients. Aarogya Setu and other allied initiatives like the National e-Health Authority and new telemedicine guidelines are useful and vital move towards health facilities at this moment. The use of technology to fulfil the healthcare needs in remote areas of the country helps to formulate data-driven public policy on health. By using technology, the state governments are also managing the demand for essential medical equipment like ventilators, N95 masks and personal protective equipment (PPE). Many Indian states have taken the opportunity of technology expansion in their way. For example, Jharkhand Government is now using Collaborative Robots (Co-Bot) or India's tech hub Bengaluru is using drones to spray disinfectants, survey areas, monitor containment zones and make

public announcements.

The use of technology and innovative digital tools have touched the various spheres of life, be it access to services, livelihoods, or education. For example, vegetable vendors using aggregator apps or plying of e-rickshaws are now able to provide door-to-door services. Receiving consolidated payments every month provides a stable source of income also. Similarly, in education, many schools have shifted to online classrooms. Students with limited internet connectivity are also learning via mobile phones. The Indian government has promoted **DIKSHA**, a platform for school education. Education app like Biju's is gaining huge popularity among the student community. Jio, an all-services tech platform, from Reliance, has extended its service in various wings of the people and it is now the most popular brand in the remotest part of India.

The success of the Digital India mission depends on the well-defined infrastructure which includes the availability of high-speed internet connection for every rural village, easy access to common services centre within their locality and safe & secure cyberspace in the country. Digital education is crucial to make the digital revolution successful. How long the Government's effort to create interconnected digital infrastructure particularly in the financial sector through Digital Financial Service (DFS) in rural areas will be effective, depends on the affordability of smartphones on one hand and the availability of internet connectivity on the other. In addition, confidence and trust in technology are the most important- where we are lagging as a result cash transaction still a preferred mode of transaction for millions of Indians. Thus, awareness regarding the benefit of the digital economy is very crucial for the success of the "Digital India mission.