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The Digital India: Opportunities and Challenges

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Article Info	Abstract
<p>Received: 02/07/2023 Revised: 22/08/2023 Accepted: 03/09/2023</p>	<p>Digital India is an effect of many innovations and technological improvements. The 'Digital India' programme, is an initiative of honourable Prime Minister Mr. Narendra Modi. The vision of the programme is focus on three areas: creation of digital infrastructure, delivery of governance and services on demand and digital empowerment of citizens. The Digital India initiative is a dream project of the Indian Government to remodel India into a knowledgeable economy and digitally empowered society, by good governance for citizens through bringing synchronization and co-ordination in public accountability, digitally relating and delivering the government programs and services to mobilize the proficiency of information technology through government departments. There are many roadblocks in the way of its successful implementation alike digital illiteracy, poor infrastructure, low internet speed, lack of coordination among various departments, issue pertaining to taxation etc. These challenges essential to be addressed in order to realize the full potential of this Programme.</p>
<p>Keywords: Digital India, Digital Technology, Nine pillar, key Idea, Vision, Challenges.</p>	

INTRODUCTION:

ICT is evolving at an exact fast pace. Our grandparents grew up in a society through no telephone; our parents in a society in which the radio was the first and television was the last source of information. We live in a world of internet and the new generation in the wireless world. As a result the world around us as well has changed dramatically over the years. This dramatic change in the field of ICT is a result of innovations in the field of science, business and defence. These innovations have compact the size of the technological tools and increased the speed in which they operate to process data and information communicate. Digitalization is one of the most fundamental period of transformation we have ever witnessed. The accurate meaning of digitalization gives an apparent idea of development and technology dependent world. Digital India is a programme based on technology with a vision to transform India to a

digitally empowered society and knowledge economy. Digital India was launched under the flagship of the Prime Minister of India Narendra Modi on 1 July 2015 with an objective of connecting rural areas by high-speed Internet networks and improving digital literacy. Digital India symbolizes the Government of India's vision for connecting and empowering 125 crore citizens; creating unprecedented levels of transparency and accountability in governance; and leveraging technology for quality education, farming, health care, financial inclusion and empowering citizens. In the 'Digital India' Programme, technology will play a vital role to achieve easy, effective and economical governance.

REVIEW OF LITERATURE:

Gupta and Arora (2015) deliberate the impact of digital India project on India's rural area. This

study initiate that many schemes have been flung in digital India to boost agriculture sector and entrepreneurship development in rural zones. Digital India programme has also set the phase for empowerment of rural Indian women. Midha(2016) concluded that digital India is a best plan to develop India for knowledge future but its improper implementation due to inaccessibility and inflexibility to essential can lead to its failure. However digital India programme is facing number of challenges yet if properly implemented it can make the best future of every one. Hence we Indians should work together to form the knowledge economy. Pichai, Nadella, & Musk (2016) study about Digital India and its preparedness to generate jobs opportunities in the information segment. They concluded that creating new jobs should be continued with shifting more workers into high productivity jobs in order to make available long term push to the technological sector in India.

RESEARCH METHODOLOGY:

This research study is based on secondary dat that have been retrieved from internet, newspaper and journals. Thus, qualitative data have been used in this research study. The focus is to know more about the concept, its application and the impact on economy.

OBJECTIVES OF THE STUDY:

The following were the objectives of the study:

1. To know the concept of digital India.
2. To study the vision of digital India.
3. To know the pillars of Digital India.
4. To observe the challenges faced in implementation of this programme.

DIGITAL INDIA PROGRAMME:

Digital India is a programme to transform India into a digitally empowered society and knowledge economy. The today's digital world where we are active is the result of many innovations and technological advancement which helps to develop the life of all citizens. The tag line of Digital India agenda is "power to empower". Digital India thought is about progress in electronic sector such as service, manufacturing, products & job opportunities etc. as well as also concentrate on three key areas that is Digital Infrastructure as a Utility to Every Citizen, Governance & Services on demand and Digital Empowerment of Citizens. First purpose behind Digital India programme is to

provide all services electronically to citizen and spread digital literacy among publics. This initiative is marked change in country and enhances the growth of economy. The digital India initiative brings growth with an image to change India into a digitally knowledge economy and empowered society which mostly focuses on Digital India.

1. Digital India is a programme to grow India in a learning future. It is an Umbrella Programme surrounded by various Government Departments.
2. The focus is on IT reframing.
3. It aims to enable changes for making technology central.
4. The programme blends together numerous ideas & thoughts into a single and complete vision. Due to this, each idea is seen as a feature of a bigger goal.
5. Each programme component has its own stand. Then it is a factor of the bigger picture.

DIGITAL INDIA PROGRAMME IS WORKING:

1. It will jointly bring numerous recurring projects.
2. These mission will be re-focused and re-organized.
3. There are various programme features that are in the process of improvement by minimum cost.
4. They will become implemented in a synchronized way.

OBJECT OF THE DIGITAL INDIA PROGRAMME:

1. Bring cost clarity between the public and the Government.
2. Deliver scheme services in an electronic form to citizens.
3. Get linked with society in an electronic way. Provide a much-needed point to the growth areas of nine pillars.

KEY IDEA AHEAD DIGITAL INDIA:

1. The theme can be described as - Indian Talent (IT) + Information Technology IT = India Tomorrow.
2. The centre is on making technology central to enable change.
3. It is an Umbrella Programme—covering various departments.

VISION OF DIGITAL INDIA:

The Digital India programme is centred on three key vision areas:

1. Infrastructure as a utility to every citizen :

1. High speed internet shall be through available in all gram panchayats.
2. Cradle to vital digital identity.
3. Mobile and Bank account would enable contribution in digital and financial space at individual level.
4. Shareable private space on a public cloud.
5. Secure and safe cyber space in the country.

2. Governance & Services On Demand:

1. Services accessible in real time from online & mobile platform.
2. Services digitally transformed for improving Comfort of doing Business.
3. Financial transactions making through electronic & cashless.
4. All citizen entitlements to be accessible on the cloud.

3. Digital Empowerment of Citizens:

1. Universal Digital Literacy.
2. Universally accessible digital resources.
3. Availability of digital services in Indian languages.
4. Collaborative digital platforms for participative governance.
5. Portability of all entitlements by cloud.

DIGITAL INDIA NINE PILLARS:

Digital India plans to provide thrust through nine pillars of growth areas i.e. broadband highways, universal access to mobile connectivity, public internet access programme, e-governance through reforming government through technology, e-kranti (NeGP 2.0) by electronic services, information for all, electronics manufacturing with a aim of net-zero imports, IT for jobs and some early harvest programmes.

They are as follows:

1. Broadband Highways:
2. Universal Access to Mobile Connectivity:
3. Public Internet Access Programme:
4. E-Governance: To Reform the Government via Technology:
5. E-Kranti: Electronics Manufacturing:
6. IT for Jobs:
7. Early Harvest Programmes:
8. Information for All:

OPPORTUNITIES OF DIGITAL INDIA:

The Digital India initiative will be generate approx \$1-trillion business opportunities related to communications, IT and IT-enabled services, telecom and manufacturing of electronics. Digital India programme brings or opens up a excess of opportunities for technology companies such as broadband infrastructure building; produce identity solutions, online delivery system, system of payment, etc. Digital India programme make available business opportunities initially in the following sectors:

• **Electronic Manufacturing:** Providing skill development opportunities for private sector by telecom and electronics, Investment in infrastructure of testing laboratories under the essential standard.

• **Information and Communication Technology:** Essential IT trainer to train people in villages training for service delivery agent, Works for IT experts, software developer and network experts.

• **National e-Governance Department:** Through its establishment, requirement of senior Consultant and IT consultant generated.

• **Healthcare:** Telemedicine and remote health plan will generate huge opportunity for universal accessibility to quality healthcare.

• **Cyber Security:** Cyber security is vital area of focus where abundant opportunities are available. It is necessary that all type and size of organizations should invest expressively in securing their products and services.

• **Telecom:** Provide training to rural workforce on telecom and telecom connected services (TSPs).

• **Infrastructure:** To establish broadband and integrate the network and cloud infrastructure for well connectivity generates many opportunity for networking experts and related organizations.

• **Agriculture:** Agriculture sector in India contributes 16% in India GDP while almost 51% in employment. It will help our farmers activities alike crop choice, seed variety weather, plant safety and market rate information. The opportunity will increase if government makes a framework for private sector to Digital India Programme: Challenges and Opportunities 223 compete and offer best services to farmers Setup of virtual market, crop insurance, soil health card scheme etc.

• **Economy:** Digital economy has great power to change the lives of millions of Indian people. It is a tool which would offer the opportunity for country to expand its role.

• **Marketing:** Numerous opportunities associated to the marketing such as Digital Process of advertisement, e-business, online shopping etc.

• **Finance:** Discovery new way from online banking to digital wallet, crowd funding, and low cost commercial transaction.

Challenges in Implementing Digital India Programme:

Almost everyone on Facebook changed their profile pictures to support digital India but to make it reality here are list of challenges in the implementation of digital India. Challenges are in every sector 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. Few of them have been listed below:

- **Connectivity to Remote Areas:** It is a mammoth task to have connectivity with each and every village, town and city. The problem of connectivity is a complex issue since every state has different laws pertaining to its execution. Likewise it is challenging for the central authorities to make a database where such a massive information can be stored.
- **High Level of Digital Illiteracy:** Digital illiteracy is prevalent in most of the towns and villages in India. Cities have adopted digitalization but limited to certain extent. Full-fledged digitalization is cashless transaction on daily basis, use of internet services to get government certificates. This requires administration changes, Taxation changes and change in public mentality. So it's a team work which contains citizen's responsibility and support to the new system.
- **Cyber Crime:** There is cyber threat all over the globe and digital India will not be any exception. Therefore we need a strong anti-cybercrime team which maintains the database and protects it round the clock.
- **Inter Departmental Coordination:** Within the government there are various departments which should be integrated. Integration has technical as well as corporate issue. Corporate in the sense self-ego of the officers and staff of our government services are hurdle in the change. Also the middle man policy will be eliminated completely since of digital India, Therefore there will be imminent resistance from the working staff.
- **Net Neutrality:** The issue is still on the table and we are blindly following the digital India. Net neutrality is must and we should make sure that digital India without net neutrality would be a great blow to entrepreneurs and citizens of India.
- **Changing The Mindset:** This point will come into picture when you have allocated the required resources and material but when it comes to

implementing them, most of them will be hesitant to change. People are accustomed with years of same of practice that they are not ready to change.

- **Exchange of Information:** The information stored should also be used by other government offices. Such as police, surveillance and other security issues can be easily resolved with digital India but its coordination is a massive task. It is not only a technological question but also deals with the question of privacy and security.

CONCLUSION:

The vision of digital India is outstanding. It is a vast step towards building a truly empowered nation. If successful, it transform citizen entrance to multimedia information, content and services. Though the goal is still far away then most of the nine pillars of digital India mission are facing serious challenges in implementation. It is imperative that intensive persistent attention must be given to each and every pillar so that this programme does not end up in failure. In fact we all should be mentally prepared for the change and be ready to face the challenges in implementing this policy, only then it would be possible to make this vision a reality.

The Digital India initiative is the beginning of a digital revolution, as soon as properly implemented; it will create numerous new opportunities for the citizens though, the Digital India programme success will be linked with the regulatory framework. The Government fully decides that these regulations create such an environment in which private organizations come in, work together and create efficient ecosystems. The government role should be line with administration that is the maximum role of governance and minimum role of government, with these efforts India will be digitally ready.

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A study on agricultural finance and its role in rural development in India

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Abstract

Agriculture has long been the backbone of India's economy, employing a significant portion of the population and contributing substantially to the nation's GDP. Rural development, therefore, hinges on the growth and sustainability of the agricultural sector. One critical aspect of agricultural development is access to finance, which plays a pivotal role in enabling farmers to invest in modern farming practices, improve productivity, and enhance their overall standard of living. This study aims to explore the intricate relationship between agricultural finance and rural development in India. It delves into the various financial instruments and mechanisms available to farmers, including formal banking channels, government-sponsored schemes, and microfinance institutions. Additionally, it investigates the challenges and constraints that hinder the effective deployment of agricultural finance in rural areas. The research employs a mixed-method approach, combining quantitative analysis of financial data and qualitative assessment through interviews and surveys with farmers, financial institutions, and government officials.

INTRODUCTION:

Agriculture is an unorganized profession. Its success and failure depends, to a large extent, on climate factors. If the climate/monsoon is adequate, the crop will grow as per the expectations of the farmers. But if it is not satisfactory then farmers' livelihood has to face various problems. Agricultural finance is a critical component of rural development, playing a pivotal role in promoting economic growth, reducing poverty, and improving

the livelihoods of rural populations. It encompasses a range of financial services and products tailored to meet the unique needs of farmers, agribusinesses, and rural communities. This introduction explores the concept of agricultural finance and its fundamental role in rural development.

Agricultural Finance Defined: Agricultural finance refers to the financial services and products specifically designed to support agricultural