

MEMORANDUM OF UNDERSTANDING OF



Department of Physical Education
Maharashtra Udaygari Mahavidyalaya, Udgir
Dist. Latur

And



Department of Physical Education
Kai. Rasika Mahavidyalaya, Deoni
Dist. Latur (M.S.)

Principal
Kai. Rasika Mahavidyalaya, Deoni
Tq. Deoni Dist. Latur



Maharashtra Education Society's

Maharashtra Udayagiri Mahavidyalaya, Somnathpur

Tq. Udgir Dist. Latur (Maharashtra)
(Arts, Science & Commerce)

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Ref. No.: Invt./2021-22/ 653

1

Date: 14-05-2022

To
Dr. S.S. Dengale
Dept. of Commerce
Kai. Rashika College,
Deoni.

Sub: Invitation as a Guest Lecturer...

Sir/Madam,

I am inviting you to give guest lecture to our B.Com. students of on 17th and 18th May 2022. It will be helpful to our students.

So make it convenient to come and give lecture

Thank you,

Principal

Principal

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Digital India: Challenges and Opportunities

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Abstract

The Digital India drive is a dream project of the Indian Government to remodel India into a Knowledgeable, economically strong, digitally empowered society, with good governance for citizens by bringing synchronization and coordination in public accountability, digitally connecting and delivering the government programs and services to mobilize the capability of information technology across government departments. Digitalization of business and delivery of services leads to ease of access, transparency and reduction in transaction cost such as e-Governance, e-Kranti-Electronic delivery of services. The 'Digital India' programme, an initiative of honourable Prime Minister Mr. Narendra Modi, will emerge new progressions in every sector of economy and generates innovative endeavours for Next, and this campaign started by PM is very impressive in economic development. So, Digital India is a step by the government to inspire and connect Indian Economy to such a knowledge savvy world. Digitalization provides efficient services in agriculture, education, and healthcare, Banking, Financial Service and Insurance. ICT play a vital role in Banking, Financial Services and Insurance. The digitalization creates IT jobs for the skilled youth results in income level that contribute to economic growth. The program motto is "Power to Empower". The program targets to make Government services available to people digitally and enjoy the benefit of the newest information and technological innovations, and provide all services to people in paperless mode. The program runs under The Ministry of Electronics and Information Technology. Hence, an attempt has been made in this paper to understand with advancement in mobile application, a requirement of customer has created a threat to the theft of data due to cyber-attack. Digital India—as a campaign where technologies and connectivity will come together to make an impact on all aspects of e-governance and improve the quality of life of citizens. This has to be address with a holistic policy on cyber security measures to protect the privacy of data.

Keywords - Digital India, Digital Technology, Challenges of Digital India, cyber-attack, E-governance, Opportunities of Digital India, e-Kranti.

I. Introduction:

A National e-Governance plan approved in 2006 has not insured effective progress in electronic manufacturing and e-Governance in country. Digital India is an ambitious programme to transform India into a digitally empowered economy. Our honourable Prime Minister Mr. Narendra Modi has introduced this programme from 1 July 2015. The motive behind this concept is to build participative, transparent & responsible system. It focuses on providing high speed internet services to its citizens & make services available in relative both for online & mobile platform. This programme has been envisaged and coordinated by the department of electronics and information technology in collaboration with central and state governments. Digital India mission's main aim is to bridge the connectivity gap between rural and urban areas. Digitization is an inclusive technique of preservation and access to knowledge contents, also it changes the ways in which collections are used and accessed. It is a social transformation started by the massive adoption of digital technologies to generate process, share and manage digital information. An attempt has been made in this paper to understand Digital India as a campaign where technologies & connectivity will come together for good governance. Digital India is set of


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'A Conceptual Framework of Entrepreneurship through Inclusion of ICT for Advancement of SHGs'

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Abstract:

Women confined almost every sector such as economic, political, and social, sports, education, corporate sector, etc. Women are crucial part of Indian Economy. The movement of Self-help Group (SHG) which was started in 1980s imprinted the marks of empowerment of Indian women. It is universally accepted that ICT offer immense opportunities for economic, social, educational development of the people. Inclusion of ICT enabled services given various new trends for the market such as E-commerce, E-learning, and G-governance. The present research work will highlight significance ICT for advancement of SHGs to remain competitive in the sense of Efficiency, Effectiveness, and Sustainability. With SHGs initiation government of India has taken lot of initiatives for women empowerment among them SHG is playing vital role. Through SHG movement women come together, share their problem and develop solution for survival and progress. This study initiated to place ICT for the real progress of SHGs.

Women's entrepreneurship in rural areas faces some problems applying the ICT for examples barriers to access and affordability of ICTs due to lack of infrastructure, high cost of hardware and software, concerning connectivity and illiteracy, including computer illiteracy. Other than this even access to and affordability of internet are met, another challenge arise in creating and maintaining effective websites with good content, clear presentation and easy accessibility. Thus 'There is great significance of ICT for advancement of SHGs to remain competitive in the sense of Efficiency, Effectiveness and Sustainability.'

(I) Introduction:

Women confined almost every sector such as economic, political, and social, sports, education, corporate sector, etc. Women are crucial part of Indian Economy. The movement of Self-help Group (SHG) which was started in 1980s imprinted the marks of empowerment of Indian women. It is rightly mentioned that the "Woman is the full circle, within her is the power to create, nurture and transform." Empowering women entrepreneurs is truly essential for achieving the goals of sustainable development of the nation in totality. Right efforts from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Government should extend better educational facilities, suitable financial schemes, training on technical and management skills and professional competence to women folk and on the part of the society, incessant support and recognition is equally essential. In this respect government initiative towards SHGs in the current situation is not extraordinarily brilliant paradigm shift but definitely the best alternative.

About approx.70% of the population lives in some 638,000 villages and rest 30% in towns and urban area. In 2013 male to female ratio is 940 female for every 1000 males. In 2012 in total female population was 591.4 million. Hence huge women population is leaving in India and women empowerment is most important challenge India. As women are the

revolutionise the nation through electronic delivery of services including e-education, e-healthcare and technology for planning.

II. Research Methodology

The data is secondary data collected from Journals, Magazine, Reference book, Annual reports, Recommendations of Councils, Web content of Government organization that relates to subject matter.

III. Objectives

1. To Study the concept of Digital India Programme
2. To find out opportunities in Digital India
3. To explore various areas of Digital India
4. To analysis the challenges that act as barriers to Digital India

IV. Projects Under Digital India Programme

1. Digital locker System: - DigiLocker is the national Digital Locker System launched by Govt. of India. 1 GB of free space in the locker to securely store resident documents. DigiLocker is a platform for issuance and verification of documents & certificates in a digital way, thus eliminating the use of physical documents. Indian citizens who sign up for a DigiLocker account get a dedicated cloud storage space that is linked to their Aadhaar (UIDAI) number. Organizations that are registered with Digital Locker can push electronic copies of documents and certificates (e.g. driving license, Voter ID, School certificates) directly into citizens lockers. Citizens can also upload scanned copies of their legacy documents in their accounts. These legacy documents can be electronically signed using the eSign facility.
2. Broadband Highway:- This covers three sub components, namely Broadband for All – Rural, All - Urban and National Information Infrastructure (NII). NII would integrate the network and cloud infrastructure in the country to provide high speed connectivity and cloud platform to various government departments up to the panchayat level.
3. Universal Mobile Access: - in the coming years, network technologies like 3G, 4G and upcoming 5G will storm the speed. General public will access the online government services with the help of handheld devices. Nation is ready to be well-connected, efficient and more productive in every aspect.
4. Online Registration System: - Online Registration System (ORS) is a framework to link various hospitals across the country for Aadhaar based online registration and appointment system, where counter based OPD registration and appointment system through Hospital Management Information System (HMIS) has been digitalized. The application has been hosted on the cloud services of NIC. Portal facilitates online appointments with various departments of different Hospitals using eKYC data of Aadhaarnumber, this application provides online registration, payment of fee and appointment, online diagnostic report etc.
5. Bharat Net:- a high speed digital highway to connect all 2.5 lakh gram panchayats of the Country.
6. National Scholarship Portal: - this initiative aims at making the scholarship process easy. From submitting the application, verification, sanction, everything related to government scholarship can be done on this single portal online.
7. Electronics Development Fund: - this policy aims to promote research and development, innovation and product development.
8. e-Kranti :-The Vision of e-Kranti is "Transforming e-Governance for Transforming Governance". e-kranti will fully focused on digital knowledge programme where education,

health, rights, financial and many more services will be delivered on very high bandwidth. Physical boundaries no longer are a limitation when almost everyone and everything is a digital. The implementation of e-Kranti is vital for Digital India and for the delivery of e-governance, easy governance and good governance in the country.

9. Electronics Manufacturing: - this milestone will create a huge base for electronics manufacturing in India with the aid of digital technologies and skills. The empowerment of manufacturing through the internet of things will enable intelligent workshops that demonstrate data driven operational excellence and decentralised production control system within and beyond the physical factory walls.
10. MyGov Platform:- It acts as a medium for citizens to exchange ideas/ suggestions with the Government. Through this platform, the Government of India gets feedback, inputs, advice and ideas from citizens for policy decisions, new initiatives like Digital India, SwachhBharat, Clean Ganga, Make in India, Skill Development, etc. MyGov is growing steadily, with over 15.8 lakh users already registered. MyGov has conducted over 750 activities and is receiving more than ten thousand (10,000) posts per week on various issues.
11. Information for All: - websites and mobile apps will convey data and realistic participation and through social media. Everything is connected through virtual networks. Swift work flow and no delays due to wait in queues.

India ranks 79 on the networked readiness index 2019, a key component of the world economic forum's. The global information technology report 2019. This report assesses the factors, policies and institutions that enable a country to fully leverage ICT for increase prosperity and crystalizes them into a global ranking of network readiness.

V. Challenges in the way of digital India are:-

Digital India mission has been announced but it is facing multiple challenges in successful implementation. Few of the challenges are

1. Telecom infrastructure, IT infrastructure in the form of apps, software is insufficient.
2. High level of digital illiteracy is the biggest challenge in the success of digital India programme. Low digital literacy is key hindrance in adaptation of technologies.
3. Illiteracy level is still high in India and similar share of youth is not enrolled in secondary education.
4. Only 15 out of 100 household have access to the internet.
5. "Universal access" does not, however, guarantee a working network. Even in its major cities, India's mobile network so stressed that many times its broken, with call failures and drop a common complaint.
6. Integration of technology and language is one of the main challenges the mission would face in its implementation.
7. Cyber security is a major issue in the way of digital payments a wider adoption of digital payments will invariably change the dimensions of risk, crime and security as well. Digital pickpockets pose a range of threats to individuals, institutions and economic stability itself.
8. Making Digital India scheme known and creating an awareness among common masses about its benefits is also a great challenge.
9. The biggest challenge faced by Digital India programme is slow and delayed infrastructure development. India's digital infrastructure is comprehensively inadequate to tackle growing increase in digital transactions.
10. India has 1600 languages and dialects. Non availability of digital services in local languages is a great barrier in digital literacy.

Today digitalization can be seen as a tool of transformation which extends beyond over lifestyle to the way we transact across all sectors, be this communication, media, healthcare, retail and manufacturing. We are increasingly seeing the use of digital technology. The cabinet approved a blueprint for the digital India programme, which envisages all government services be delivered electronically by 2018. It will also provide high speed internet as a core utility down to the gram panchayat level. Actual programmes and road maps like Bharat Net and National Optic Fibre Network (NOFN) have delivered quantifiable objectives and milestones. The fibre optic cables and the trenching have been covered around 80000 km during this time while optic fibre has reached till 24000 GPS. There are many projects under e-governance which are doing really well. E-passport, online land registration projects like Bhumi in Karnataka, ration cards and food distribution services in some states are good examples. Land registration, college admissions, commercial tax department, driving licences, vehicle registration certificates and processing of intra-department files at the state secretariat have been digitised. Various projects like DigiLocker, MyGov.in, e-Sign framework, Swachh Bharat Mission mobile app, National Scholarship Portal, e-Hospital, Digitize India platform, Bharat Net, Electronic Development Fund, Centre of Excellence on Internet of Things (IOT) have been formed under the digital India programme.

VI. Opportunities in the digital India

I. Employment: The introduction and advancement in Information and Communication Technology has a greater impact on employment, as it creates more jobs in the IT sector, which may be related to software development, Outsourcing, hardware manufacturing and other IT related businesses. In addition, the impact of these technologies has been realized on other service sectors, like in trade, industry, financial and health care services. Job creation with an estimated overall cost of INR 1,000 billion in ongoing schemes and INR 130 billion for proposed and new schemes, Digital India aims to create 17 million direct and 85 million indirect jobs by 2020. Introduction of digital skill programs at an institutional level: Skill training and digital literacy should be introduced as part of institutional trainings in schools, colleges and universities across India. Curriculum and interactive programmes should be mandated to ensure adequate digital skills of all graduates.

II. Ecological Impacts of Digitization: During the last few decades, healthy living has become the major concern of society. There has been an increased focus on health related matters. There are many ecological benefits of digitization. Saving paper equates to saving trees and using less overall supplies, which could position an organisation ahead of its competitors in terms of its positive user sentiment. With digital documents and a document solution programme, organisation will no longer have to worry about using hours or even days of time looking for lost documents. Instead, everything will be available instantly via a computer search. Digitization can help organisation to take advantage of new technologies and allow staff to access records in and location it turns help in making ecological sustainable society as the person does not use vehicle to go here and there and it controls pollution.

III. Economic and Social Impacts Of Digitization:

The process of digitization, knowledge to an ever greater amount is being produced, processed, communicated and preserved digitally. Digitization, despite being expensive at the initiative level such as designing a website, scanning of documents, fast hardware, software packages and good connection etc., it saves much of the production cost and reasonable in comparison to the conventional form of distributing system of information. With the usage of digital technology, such as pricing, reliability, speed and ease of use determine the level of digitization, which in turn has a proven impact on reducing unemployment, improving quality

Dengale/19

of life and boosting citizens, access to public services. For digitization, a number of libraries, museums and publishers have been scanning their older documents and rare images for many years and made them available through World Wide Web.

VII. Conclusion:

The vision of digital India is grand. It is a huge step towards building a truly empowered nation. If successful, it transform citizen access to multimedia information, content and services. Digital India is one of the most exciting initiatives in the country. The programme focuses on e-governance solutions that leverage technology to improve the way the government interacts with citizens. It ensures benefits especially in the areas of broadband expansion, electronic manufacturing and e-governance. But there are many challenges in the way of digitization. It include lack of proper infrastructure, illiteracy, limited access to internet etc. government is making efforts to remove these hindrances by investment in digital infrastructure, improving digital literacy and providing online services to citizens. Tech giants from all over the world are willing to actively participate in this dream campaign. In nutshell, this programme is useful to every citizen success of this programme will make India digitally empowered and leader in usage of IT in delivery of services related to various domains such as digital marketing, health, education, agriculture, banking etc.. Let us all look forward for the successful implementation for this project for the brighter and prosperous India.

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