

## Effect of Digitalization in Rural Areas

**S. Muthulakshmi**

*Assistant Professor,*

*Department of Commerce,*

*VHNSN College (Autonomous), Virudhunagar.*

### Abstract

Digitalization offers both opportunities and challenges. As digital information can be accessed everywhere, the choice of location for industries, businesses and workers becomes more flexible. However, there are concerns that economic development will concentrate in certain areas, mainly in metropolitan cities as the better developed digital infrastructure and already existing innovation hubs can be found there. On top, ongoing megatrends such as the urbanisation and the rise of the creative class that mainly settles in cities make it even more likely that only certain areas profit from the digitalisation. In this sense, digitalisation could lead to further social and regional disparities and could possibly deepen the existing divide between urban and rural areas.

**Keywords:** Digitalization, Rural

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### I. INTRODUCTION

The potential for rural areas to benefit from telecommunications technology is a persistent question. This paper examines data for the USA concerning the 'digital divide' and access of residences and businesses, which tend to suggest that all is (or will soon be) well. The paper also presents data on aspects of digital infrastructure in rural America, including points of presence and digital telephone switches, which suggest that there are major shortcomings in most rural communities. Demand aggregation is a possible solution, but more serious pitfalls are those related to shortages of human capital. These might be resolved in some rural places, where in migration and return migration bring needed cerebral inputs to rural areas. A final set of improvements concerns how businesses use the Internet and e-commerce. In the end, telecommunications is not a 'quick fix' solution for rural development, and the desired improvements will be limited to a fraction of rural places.

### II. OBJECTIVES

- To understand about Effect of Digitalization In Rural Areas
- To know about Effect of Digitalization In Rural Areas
- To known Steps Towards Digitalization of Rural India

### III. METHODOLOGY

Details and Information for the purpose of the study was collected from the secondary sources viz., websites, published articles, thesis and dissertation, journals, magazines etc.....

#### **Effect of Digitalization in Rural Areas**

It is a well-known fact that digital India is the outcome of many innovations and technological advancements. These transform the lives of people in many ways and will empower the society in a better manner. The 'Digital India' programme, an initiative of honourable Prime Minister Mr. Narendra Modi, will emerge new progressions in every sector and generates innovative endeavours for geNext. The motive behind the concept is to build participative, transparent and responsive system. The Digital India drive is a dream project of the Indian Government to remodel India into a knowledgeable economy and digitally empowered society, with good governance for citizens by bringing synchronization and co-ordination in public accountability, digitally connecting and delivering the government programs and services to mobilize the capability of information technology across government departments. Today, every nation wants to be fully digitalized and this programme strives to provide equal benefit to the user and service provider. Hence, an attempt has been made in this paper to understand Digital India-as a campaign where technologies and connectivity will come together to make an impact on all aspects of governance and improve the quality of life of citizens. Digital India is a campaign launched by the Government of India to ensure that Government services are made available to citizens electronically by improved online infrastructure and by increasing Internet connectivity or by making the country digitally empowered in the field of technology. It were launched on 1 July 2015 by Prime Minister Narendra Modi. The initiative includes plans to connect rural areas with high-speed internet networks. Digital India consists of three core components. These include: The creation of digital infrastructure, Delivery of services digitally and Digital literacy Digital India is a large umbrella national programme that focuses at providing universal digital literacy and universal accessibility of all digital resources for citizens. The vision is centered on three key areas: creation of digital infrastructure, delivery of governance and services on demand, and digital empowerment of citizens. Digital India program will focus on restructuring several existing schemes to bring in a transformational impact. The vision of the programme aims to transform India into a digitally-empowered society and knowledge economy through infrastructural reforms such as high-speed internet in all gram panchayats, lifelong digital identification for citizens, mobile banking for all, easy access to Common Service Centres (CSC), shareable private spaces on an easily accessible public Cloud and cyber-security. The programme will also ensure that all government services and information are available anywhere, anytime, on any device that is easy-to-use, seamless, highly-available and secured. It is one of the step by the government to motivate and connect Indian Economy to a knowledge savvy world .The Programme 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, health care, farming, financial inclusion and empowering citizens. Under the „Digital India“ Programme, technology will play a central role to achieve easy, effective and economical governance.

In presence of the fast developing and evolving communication technologies, appreciable advances have been registered with all the related integrated services on global scale and particularly in the developed world. Most of the developing and transitional countries still face and has to overcome the problem of digitalization of the telephone communication in general and solving of the rural infra-structural and digitalization problems in particular. For transitional countries like Armenia the general problem is one of overall upgrading of the existing infrastructure and changing of the exchanges from analogue to digital ones where necessary. The digitalization of the cities and backbone structure of telecommunication in Armenia is almost ready or on the verge of completion. Same cannot be said about the rural areas of the country. Doubtless, the enhanced telecommunication services in the rural areas not only will improve the telecommunication in the villages, but also will help the stimulation of the local

economies, businesses, increase the demand for such services, and augment the number of subscribers. Taking into account the financial resources, cost effectiveness, existing demand, priority factors, urgency and the requirement to provide optimal telecommunication solutions, ArmenTel undertook serious research and planning works to reconcile and meet these criteria and at the same time secure rural population of Armenia with modern and financially feasible means of communication. Several options, among which full digitalization of the rural areas using remote subscriber units, overlaid digital network through new regional center digital exchanges using existing access network and transmission means, installation of GSM card-phones, and fixed-wireless technology have been studied, considered and even for some options projects were prepared. All of the options have their merits and disadvantages at the same time. In the case of Armenia the priority was given to the urgency of the matter. To meet and satisfy the immediate needs of the rural population in Armenia in the most restricted period of time, the “installation of GSM card-phones” option fitted best and opted for. Presently, the actual implementation of the “installation of GSM card-phones” is underway in earnest. Installing GSM cardphones the provision of telephone services become generally available (allowing incoming and outgoing calls) to the rural population at tariffs equivalent to the tariffs offered to population living in areas covered by conventional wireline service. But this option may not meet full telecommunication demand. In this article, we would like to present and discuss the case study of “overlaid digital network through new regional center digital exchanges using existing access network and transmission means” option. This option, though requires considerable financial resources and may be in excess of the existing demand. Adoption of this option provides and can serve for broadband services.

India, which was considered as primarily an agricultural economy, is developing at a very fast rate. It has now become a knowledge economy. It has got the world's largest pool of scientists, doctors, engineers and experts in every field. Till few years back India's metros were developed which had all the latest technologies. The evolution of information and communication technologies (ICTs) rural revolution in India has created a technological divide between the urban areas and rural areas many of India's companies and well-educated enjoy the benefits of ICTs, these technologies were not accessible or affordable for the majority of the population. The divide is exacerbated by the deeply ingrained disparities of gender and social class, which determine who can or cannot use technology. Despite recent Liberalization, Privatization and Globalization since the 1990, accessibility is also hindered by language barriers, and a lack of suitable content and applications in local languages. But now that is not the case. India's rural areas are also developing at a very fast rate. According to a marketing research firm report by Francis Kanoi “Contrary to the perception that Direct-to-Home (DTH) television technology is an urban or a metro phenomenon, 70 per cent of its DTH subscribers reside in rural areas and towns with a population under a million. And metros like Delhi or Mumbai contribute only 2-3 per cent to the overall DTH subscriber base of 13.2 million” In rural areas the market leaders are Dish TV and DD's direct plus DTH while in metros Tata Sky, Dish TV and Sun Direct DTH services are the preferred brands. The states of Maharashtra, Goa, Punjab, Uttar Pradesh, and Rajasthan are the leaders in DTH subscription, contributing over 6.4 million DTH connections or 48 per cent to the overall DTH subscriber base. DTH has become popular in rural areas because it always gives the consumers a variety to choose from and pick accordingly. In rural areas there are almost 10-12 hours of power cuts. it will be easier for the people to access their favourite programmes or daily soaps through DTH. All they need is a small generator and their digital TV will work while cable will not.

### **Steps towards Digitalization of Rural India**

Cisco and BT have established Life lines India. It is a telephone-based help line that provides advice and guidance to rural farming communities. Majority of the rural population is illiterate and therefore a voice based programme is highly useful to the farmers. Large number of farmers call on their helpline for problem relating to cattle or pest infestation to their crop etc and are getting benefitted by it. There is one instance of a farmer whose cow was giving very less and poor quality of milk. He called on

these help lines and followed their instructions meticulously and with few days found improvement in the quality and quantity of milk given by the cow. The program, which launched in November 2006, can point to many solid achievements:

- Participating farmers have increased profits from 25 to 150 percent due to a consistent improvement in crop quality and productivity.
- The FAQ database now contains more than 125,000 entries.
- The program has expanded to encompass more than 100,000 farmers in nearly 5,000 villages.
- Call volume has risen from 1,100 per month at launch to more than 200 calls daily.
- The program has expanded beyond agriculture and now supports teachers with advice on curriculum, pedagogy, policy and administration.

In Dhar district of Madhya Pradesh government has launched Gyandoot (messenger of knowledge) Project. In this project a reliable intranet connects villages throughout the district. Access is through numerous cyber-kiosks run by local entrepreneurs. A wide range of services is offered: mandi [market] information, landholder records, Hindi email, forms and news on employment, matrimonials, education and health. This project won the prestigious Stockholm Challenge Award for the year 2000. M.S. Swaminathan Research Foundation of Chennai and International Development Research Centre [IDRC] of Canada have initiated a project similar to Gyandoot project named, The Information Village Research Project (IVRP). in Chennai. About 8 villages around Pondicherry form the test bed for the project. For the villages covered under the project, Villianur, Pillayarkuppam, Kizhur, Embalam, Veerampattinam, Thirukanchipet, Pooranamkuppam and Kalitheerthalkuppam, information technology is no longer a dream of the 21st century It has redefined their lives. It provides information on fisheries, agriculture, buses, healthcare, jobs etc. online. Best of all the project uses 60% of solar energy and is totally wireless.

### **Economic Impact of Digitalization of Rural India**

The economic impact of digitalization of rural India is far and wide. To quote in the words of Kane J. Shore a Journalist “What a difference five years can make. In that time, a project to bring the Information Age to villagers in southern India has... given 50 000 “information shop” users in a dozen”information shop” users in a dozen communities high-speed wireless telephone and Internet access. It has also helped improve more traditional Indian communication methods, such as public loudspeaker networks and community newspapers. Increase in Employment Opportunities: First and foremost benefit of digitalization is increase in employment opportunities in rural areas. Large number of small entrepreneurs have got employment in provision of Internet kiosks in rural areas –Improvement in standard of Living: The second benefit is the improvement in standard of living of the people by improving their income. Large numbers of people are getting benefitted by these facilities. They are using internet services and other facilities provided by various schemes like lifelines India and are getting awareness regarding various plant diseases, new methods of farming etc. They are also getting information on various diseases of farm animals and methods by which they can remain healthy and their output also increases.

- Reduction in Risk and Uncertainty: Rural community is making full use of available techniques and is reducing risk and uncertainty by getting market information online. Fishermen are checking weather conditions before venturing into the sea. They are also carrying mobile phones with them so that in case of any emergencies they can contact their relatives or authorities and they can get help.
- Saved life during Tsunami: “Residents of the village of Nallavadu, Pondicherry on the east coast of India escaped December’s deadly tsunami after some quick-thinking, and forewarned, citizens managed to broadcast an alert of the oncoming waves. After receiving a phone call from a relative in Singapore who had heard of the earthquake and resulting

tsunami headed for India, villagers broke into the community centre set up by the IDRC-supported MS Swaminathan Research Foundation (MSSRF) where a public address system used routinely to announce sea conditions to the fishermen was housed. The warning was successful and the entire village's population of more than 3,500 evacuated the area in time " (Digital Review of Asia Pacific) This is only one instance in which ICT could save lives of large number of people.

- Increasing e-literacy in rural areas: Large number of rural youth is getting training in using computers, MS Office and Internet. Internet Kiosks are conducting educational and training programs for rural youth. Under various programs large number of rural youth is being trained through village knowledge centers.
- Increasing awareness about Spoken English: Rural people have become aware of importance of spoken English, since English is the main language required for Internet.

### **Impact of Digitization: The New Rural Reality**

Rural India is expected to leapfrog urban India and constitute nearly half of all Indian internet users by 2020. Digitisation can facilitate some of the key needs of rural India including e-governance services, banking and financial services, educational and healthcare services, mobile/DTH recharge, e-ticketing services, online shopping, etc. Over 10 years ago, the government, through its flagship National e-Governance Plan, envisaged to empower rural citizens by making available various government services to them via electronic media and created access points, i.e. common service centres run by village-level entrepreneurs (VLEs) at the village and gram panchayat level.

These 'brick and click' centres act as one-stop digital outlets providing both government and business services to rural citizens. Keeping in mind the evolving needs of rural citizens, the service portfolio available at these centres has gradually expanded beyond government services to banking, financial services, mobile top-ups, electricity payments, railway bookings, e-learning and e-commerce. Financial inclusion is an important priority of the government. Only 38% of the 117,200 branches of scheduled commercial banks are working in rural areas, and a meagre 40% of the households have bank accounts. Thus, India is home to 19% of the world's unbanked population.

This gap at the last-mile is being filled by banks through a combination of finance and technology enabled by business correspondent agents at these kendras where customers can open accounts and do normal banking transactions. To further enable mass transactions, AePS (Aadhaar-enabled Payment System) has been launched wherein rural citizens can perform simple banking transactions like deposit and withdrawal through their biometric ID and Aadhaar number at any of the AePS kendras. Adoption of financial services like life, motor and health insurance by rural consumers is a challenge, considering their difficulty in understanding the need and importance of such an insurance cover; it is also time-consuming.

But with technology and processes becoming easier online, common service centres are playing an important role in furthering the adoption of financial services. Digital payment is another basic need—for mobile phones, DTH or electricity bills. With options being available at their doorstep through common service centres, villagers can do top-ups or pay bills at the click of a button. Besides, with growing awareness of e-commerce, rural consumers are seeking such online shopping options that are currently available only to their urban counterparts.

E-commerce portals with a focused approach to cater to the needs of rural population are gaining popularity. This is only the beginning of a new wave that is impacting the bottom of the pyramid. While on one hand demonetisation paved the path for quicker adoption of digital payments, on the other there are several start-ups with novel solutions in digital learning and tele-medicine knocking on the doors of the rural consumer. This rural awakening is also creating fresh opportunities for rural entrepreneurship, wherein the rural youth are seen providing digital services to their brethren, ensuring quicker adoption of such services.

### **Rural India Is the Future of Digital India**

The Digital India agenda has created opportunities for many ministries and departments of the government to come together and develop integrated solutions. But many technology providers, and indeed even some policy planners, have begun to consider Digital India opportunity as synonymous to the development of smart cities and the “Internet of Everything”.

In reality, the benefits of a truly Digital India for rural areas are even more significant than the more trendy applications that urban planners can envisage. This point was brought home to some of us at NASSCOM Foundation in a conversation with secretary (panchayat) and her team in Delhi a few weeks ago. During a discussion on the National Digital Literacy Mission (NDLM) and the excitement at making over two hundred million citizens and families access and disseminate information for building better livelihoods, it emerged that the vehicles that could drive the digital literacy agenda could be used to provide various other services to the rural population.

At the behest of the secretary and her team a visit to Hiwre Bazar, a village of just over a thousand people in the Ahmednagar district of Maharashtra, served as an eye-opener to our team. The story of this village, which has moved from a drought prone state of penury twenty years ago to a stage where hardly three of its inhabitants qualify for below poverty line (BPL) status, is a story of leadership and commitment helped to some extent by technology.

The very erudite Popatrao Pawar who abandoned a flourishing cricket career to take on the reins of the village and invested in education and regular gram sabhas to rid the village of the twin scourges of alcoholism and illiteracy is fond of talking about the people movement inspired by him that led to this transformation. The e-Panchayat software installed in the village that helps keep track of all critical parameters of village health may not be core to the success of this remarkable village, but certainly is a catalyst for its ongoing progress.

The possibilities to deploy the next level of technology in Hiwre Bazar, the adjoining Ralegam Sidhi made famous by its lead occupant Anna Hazare and six hundred thousand villages with two hundred and fifty thousand panchayats that dot the country’s rural landscape are mind-boggling. The very well run primary school that has been the fountainhead of change in the Hiwre Bazar community could become the hub for digital literacy and digitally enabled skills – for agriculture, basic healthcare and repair and maintenance training. It could also train the elected members of the panchayat in the excellent software applications already developed and deployed by the ministry and enable self-help groups to flourish with access to information and sharing of knowledge enabled at their fingertips.

In some of the early centres set up through corporate funding as part of the NASSCOM Foundation’s role in the one million people first phase of NDLM, the training and certification of urban poor in cities like Pune and Hyderabad have demonstrated the power of the digital literacy platform. An enabled citizenry will put the power of e-government applications firmly in the hands of the people and it will need joint strategizing and implementation by government, associations like NASSCOM, CII, FICCI and the civil societies to ensure that training and applications are put in their hands to make the digital India dream a reality.

Beyond individual empowerment, an experiment we are starting in one of the manufacturing states is also worth mentioning here. Hosted at the state’s data centre, the project aims at creating a state manufacturing applications cloud. The project that will ride on the state wide area network will enable thousands of SMEs to access world class applications to automate their procurement, production and dispatch operations in a pay-per-use basis.

Software-as-a-service deployment and the engagement of all eco-system players through the cloud platform will make transactions between companies, as well as government transparent and friction free. This will substantially improve productivity and help reduce cost. This is an example of Digital India creating an inclusive culture rather than just catering to the urban elite.

### **Importance of the Internet in Rural Development**

Today's generation is all about the digital progress and technological advancement. The immeasurable heights that technology has attained are a marker of growth and development. It is a benefaction for the country and apparently, the whole world. No aspect of our lives is devoid of this progressive innovation. Communication has become better than ever. Businesses are blooming, education is upgrading, jobs are being invented, and a lot more!

### **Business Growth**

With the availability of internet service provider in rural areas, business will see tremendous growth. The connectivity will enhance and thus, many start-ups and small-scale businesses can reach potential customers directly. The pre-existing businesses will be given a boost as they understand trends and demands, while new endeavors could be made possible.

### **Regional development**

Budding technology offers a sense of recognition to a place. It becomes a society of aware citizens having an understanding of their rights and responsibilities. The banking system, transportation, education and almost every sector is impacted with this progression as the services become better. And this way, the entire region flourishes as a whole.

### **Reduces dislocation and migration**

The cases of dislocation and migration come mostly from rural localities. If the rural areas are developed and offered employment via Internet connectivity, global communications and increased income, then there would be lesser cases of migration and dislocation by natives.

### **Better communication means**

This is the most obvious and significant aid that internet availability offers to any place. The means of communication can enhance and bring rural areas closer to the world which is a significant step towards development.

### **Digital mastery and banking**

The motive of government to introduce digitization in rural areas was to empower individuals. The mastery over digital advancement is a medium through which e-banking system is encouraged. It is a great initiative for rural development as the population has access to transparency with regards to loans and liabilities.

### **Literacy rate hike**

The online teaching facility is empowering. The Internet brings with it the option of spreading education in a widespread way without the constraints of distance. In rural areas where schools can be at quite a distance, thus, the Internet can help increase literacy rate of rural areas.

### **Agricultural assistance**

An internet service offers farmers an opportunity to gain an intricate understanding of their own business and also the ways in which they can improve their yield. It is a prominent initiative to reduce exploitation and offer guidance in terms of market prices and interaction with direct consumers.

### **Community Development**

As a community, the exposure to awareness and rationale can help individuals to make better decisions. It can be an excellent medium to annihilate myths associated with girls, evil eye, etc. The welfare level of internet service also becomes very high.

### **Impact of Digital India on Rural Indian Students**

Digital India can only succeed in impacting education if its technology can be integrated into our vast and complex school/college system. Investment also needs to be put into the tools that are used for student learning like digitized textbooks, animations and videos.

We need to build learning tools to address the diversity of languages. Such content could either be developed locally or high quality global content could be localized. Further, we also face a huge challenge of teachers lacking adequate training. While those in government schools have access to professional development and academic support, only 20-30 of them actually received in-service training. Teachers in private schools, who now educate 43% of our students also lack access to training.

Technology allows for reinventing models of teacher education by creating competency-linked training programmes, and enables teachers to connect with peers, and receive coaching from experts remotely. Government teachers in Maharashtra, Gujarat, Uttarakhand are using Whats App groups to exchange knowledge and ideas with each other. The Karnataka Open Educational Resources platform is enabling teachers to create digital content. Digital India is a huge opportunity for us as the government pushes for the use of technology. Let us not duplicate the mistakes of the past by assuming that providing hardware and connectivity to schools will result in the uptake of technology. Instead, let us approach the opportunity with a vision and commitment to adopting a comprehensive approach to using technology to improve the education of our children.

### **Importance of Digital Literacy in Rural India**

Fastest growing countries like in India digital literacy plays major role . In India around 70% of people lives in rural areas. Earlier we don't used to have access of electricity and basic education . Nowadays govt of India has improved social position of people. Even govt of India improved their social position but employment is major issue for them.

We can achieve employment by injecting digital era into their life. Digital literacy has direct impact on people's per capita income. Consider importance of digital literacy in education which is help students to learn things around the world besides book knowledge . They can learn different kind of online courses which improves their employability criteria.

Digital literacy will improve social and financial status of people . We can see womens in remote areas are selling their handcraft products in e-commerce platform like Amazon . People can learn their interesting factors like organic farming, health precautions. Govt of India has initiated E-PACHAYAT mission to improve quality of governance in rural areas.

### **Digital: Transforming Rural Life in India**

The digital penetration in the Indian hinterland is growing silently but rapidly. Several initiatives taken by the government, NGOS, private social groups are now using technology for efficient delivery of a variety of services that is showing remarkable results.

India's population now exceeds 1.21 billion with 69% of the population located in rural areas. Internet penetration is increasing with Mobile playing the major catalyst. Studies conducted by IAMAI reflect some interesting patterns. 90% of those accessing the internet were using it for entertainment, 80% were using it for communications, 67% for online services, 65% for e-commerce and 60% for social networking. The number of Internet users in rural India is estimated to cross 85 million by June 2014 making India the world's second largest market for Internet users. All these put together is now changing attitudes, awareness and lifestyles in rural India. A decade ago, the awareness, information and knowledge gap between the rural youth and his urban counterpart was significant. This has now rapidly narrowed and the gap is closing. In any developing economy, the success of any social development initiative depends on not only the government's involvement but active participation from both the private sector, as well as, people themselves. India is continuing to demonstrate several success stories that can lead to other initiatives by various interest groups. Bottom line: people participation.

The use of Digital technology to better lives is now beginning to unfold in the Indian hinterland. Some of the interesting experiences come from the Rural Health Connect initiative of New Digm Healthcare Technologies. They have taken the initiative to utilize the large pool of Village Health Workers (VHW) that provides a wide variety of health care support to the last mile areas of rural India. Creating a mobile platform to collect, streamline, analyze, offer medical advice and the next course of possible action to the VHW. The results are well documented.

In a field trial conducted with the National Rural Health Mission, Tamil Nadu saw 95% pregnancies registered and monitored, 20% reduction in outpatient costs including drugs, 75% VHWs registering an increase in diagnostic efficiency and ease of operation. In the next three years, the target market penetration is going to significantly increase with its impact on both healthcare and rural incomes.

Google has launched an initiative to introduce women to the internet especially those in the rural areas. They have launched a website 'Helping Women Get Online'. They have partnered with leading companies like Hindustan Levers, Axis Bank, Intel, Johnson & Johnson, Shaadi.com, Babyoye & iDivi. The website offers a step-by-step guide to computer basics, internet skills, chat & email and watching videos online. Each topic has different topics ranging from how to start and shut down your computer, how to create an email account.

In addition, the site also offers information on a variety of topics such as cooking recipes, childcare, financial, healthcare, maternity, relationship and style & beauty. They also offer a Toll-free helpline.

Another initiative from Human Welfare Association called Mahila Shakti. HWA works with underserved, disadvantaged and minority communities in the Varanasi area through education, literacy and livelihood by using personal contact programs, group meetings, SMS, education hubs etc. Their other well recognized projects are PES Project, Global Fund for Children, e-NGO National Program and Rajiv Gandhi Foundation amongst others.

Launched in June 2000, ITC's e-choupal initiative has emerged as the largest internet based intervention in rural India, reaching out to 4 million farmers in over 40,000 villages through 6,500 internet kiosks. The initiative leverages technology through internet kiosks managed by farmers themselves and providing all relevant information to the farming community covering weather, market prices, information on best farming practices and risk management, while providing all information to facilitate sale and optimizing farmer profitability. A fact that the rural farming community has wholeheartedly accepted and adopted best practices using technology has shown its impact and success on rising agricultural production and income.

Those of us in urban areas often desire to reach out and do something that can make a difference to someone's life but never get around to taking that first step. It just may be a great idea to take inspiration from the above and see what you could offer based on your time, talent and skill set. Technology can help you reach out to a larger number more efficiently. Remember we all have something positive to offer we just need the right platform.

#### **IV. CONCLUSION**

Digitalization of rural India gives a very rosy picture. But it is not so. There are large number of problems and challenges ahead. Discussion of all these is beyond the scope of this paper. But it can be said that Indian farmer is no longer traditional and illiterate. It is found that whenever he has got the opportunity he has made full use of available technology and has benefitted with it.

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