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Organized by
**Faculty of
Management Studies**

**Proceedings of
National Conference
on
Digital Transformation
for Socio-Economic Development
of Rural India**

in association with



Date
25th February 2020

Smt. Droupadi Murmu
GOVERNOR OF JHARKHAND



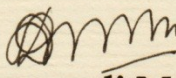
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Message

It gives me great pleasure to learn that ICFAI University Jharkhand is organizing a National Conference on the theme “**Digital Transformation for Socio-Economic Development of Rural India**” on 25th February, 2020 and also to commemorate the occasion a souvenir is being published.

Global digitalization has changed not only the economic, but also the social vision of the world. The digital era is determined by continuous flow of data containing information, knowledge, ideas and innovations. Industrialized & developed countries are successfully digitalizing their economies. They are rapidly developing innovative technologies where Artificial Intelligence (AI), automation and digital platforms prevail. Digitalization should provide every citizen with equal access to the services of information and knowledge provided on the basis of information, communication and digital technologies.

I commend my best wishes for the success of this National Conference and to all participants.


(Droupadi Murmu)

बन्ना गुप्ता
मंत्री



स्वास्थ्य, चिकित्सा शिक्षा एवं
परिवार कल्याण विभाग-सह-
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पत्रांक 806/2020

दिनांक 21/02/2020

Prof O R S Rao
Vice-Chancellor
ICFAI University, Jharkhand
Ranchi.

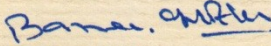
Dear Prof Rao,

I am very happy to note that ICFAI University, Jharkhand is organising a National Conference on "Digital Transformation for Socio-Economic Development of Rural India" on 25th Feb 2020 and a Souvenir is being released on the occasion.

In the last few decades, Digital Technologies have made our day-to-day lives more comfortable, by way of savings in money, time and efforts. However, most of these benefits have not percolated down to the level of the Villages, which constitute over two-thirds of Indian population. India can develop only when Rural India develops. There is need for quantum improvement in areas like Agriculture, Education and Rural Health. Digital Technology can enable this transformation.

Though Jharkhand is a newly created state, it is ahead of digitalization programme in multiple sectors. Government of Jharkhand launched a number of initiatives for technology deployment in areas like Public Distribution System, Computer Literacy in interior villages, digitalization of land records etc. Our Government plans to take up more such initiatives for faster development of the Rural People. Our Government is also keen to improve the access and quality of Health Care Services, using Technology.

I appreciate the initiative of the ICFAI University to organise the Conference on such an important topic. I wish the Conference a grand success.


(BANNA GUPTA)
Minister
Health, Medical Education & Family Welfare
Cum Disaster Management Department
Govt. of Jharkhand



Message

I am extremely delighted to know that Faculty of Management Studies, ICFAI University Jharkhand is organising one Day National Conference on “Digital Transformation for Socio-Economic Development of Rural India” on 25th February 2020 at Ranchi.

The organization has rightly selected the contemporary and relevant theme “**Digital Transformation for Socio-Economic Development of Rural India**” as there is great need for digitalization for effective delivery of services. NABARD is playing an important role in Financial Inclusion ecosystem by promoting outreach of formal banking services to the rural poor and evolving supplementary credit strategies in a cost effective manner by promoting Self Help Groups (SHGs) and Joint Liability Groups (JLGs). NABARD is supporting financial literacy efforts through various initiatives keeping in mind its importance to augment demand for financial services.

In addition, in order to augment the supply side of the financial ecosystem, NABARD is also extending support for onboarding to digital platforms, improving connectivity, etc. keeping in view the mission for creating a digital India. NABARD is implementing a project **E-Shakti** for digitisation of all Self Help Groups (SHGs) in the country.

I believe that new ideas and suggestions would emerge during discussion in the conference and contribute effectively to the process of policy making. I extend my best wishes to the Faculty of Management studies, ICFAI University Jharkhand and wish a huge success of this National Conference.

(Ashish Kumar Padhi)
Chief General Manager

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

झारखण्ड क्षेत्रीय कार्यालय/Jharkhand Regional Office :

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Message from the Vice-Chancellor

Our country has been witnessing massive growth and development in almost all domains, especially in Science and Technology. While India is on the progressive path of development, its rural population is an integral part of this growth. After over 70 years of independence, our country has gained the liberty to think and act freely on aspects that can foster economic progression. As estimated by McKinsey Global Institute in March 2019, India is one of the largest and fastest-growing markets for digital consumers with 560 million internet subscribers, after China. So, there is more space and opportunity in rural areas towards digitalization. The digital revolution in rural areas can bring transformation in millions of Indian lives and can help us to gain global leadership. As India gears up for an era of increased digitalization, the issue of holistic and inclusive economic growth remains a pivotal concern. Digitalization offers opportunities to design disruptive business models for value chains in agri-business by seamlessly connecting producers and consumers in innovative ways.

Digital technologies have the potential to revolutionize rural India through its intervention in agriculture by helping farmers work more productively, efficiently and sustainably. Beyond farming, digital technologies are keys to making rural communities more attractive, smart and sustainable, reducing problems related to remoteness and improving access to services. The digitalization in rural areas is triggering through transformative developments in areas like e-payments, digital literacy, financial inclusion, geographic mapping and rural development.

Accelerated digital transformation strategy could be an effective solution to address the long-standing problem. Research and innovation are vitally important to facilitate and accelerate digital transformation in agricultural businesses in terms of improving traceability, sustainability, and quality of a product in many different areas. Digital Revolution can have a dramatic impact in different ways on rural society, economy and above all, humanity.

In view of this perspective, it is a commendable initiative on the part of our University to organizing this National Conference on Digital Transformation for Socio-Economic Development of Rural India in association with NABARD, wherein all the stakeholders - Academicians, Researchers, Industry Managers, Government Officials, NGOs and Rural Entrepreneurs – are brought together, onto a common platform to discuss the opportunities as well as challenges so that appropriate solutions can be worked out.

I am also happy to note that several presenters will discuss and deliberate on trends and issues related to digital transformation.

I am confident that the deliberations during the conference will be insightful and purposeful.

I extend my warm greetings to all the delegates attending the National Conference and wish the conference all success.

A handwritten signature in black ink, appearing to read 'O R S Rao', written over a horizontal line.

(Prof. O R S Rao)
Vice-Chancellor
ICFAI University Jharkhand

Acknowledgement

ICFAI University Jharkhand is thankful for the financial assistance received from Research & Development Fund of NABARD towards printing of souvenir cum conference proceeding for the National Conference on "Digital Transformation for Socio-Economic Development of Rural India".

About the Conference on Digital Transformation for Socio-Economic Development of Rural India

Digitalization has become a buzz word in today's era and digital transformation has been yielding rich dividends in all sectors of the economy. Digitalization, as a concept is not restricted to urban areas but also has been making inroads into rural India and holds the prospect. As estimated by McKinsey Global Institute in March 2019, India is one of the largest and fastest-growing markets for digital consumers with 560 million internet subscribers, after China. So, there is more space and opportunity in rural areas towards digitalization. Government of India has been working on a war-footing, in association with various institutions, corporates, non-government organizations and multilateral agencies to make all agricultural inputs to rural community in time and cost effectively. National Bank for Agriculture and Rural Development' (NABARD) has played a crucial role in creating infrastructure for rural India. NABARD has been working with the Government to ensure rural development to the fullest extent. Areas, where the success has been achieved include e-governance, digital marketing, e-Shakti initiatives and application of Artificial Intelligence for Rural Development. Implementation of MIS for Swarnjayanti Gram Swarozgar Yojana in the state of Gujarat is one of the best examples of application of e-governance. Jharkhand, though a newly created state, is ahead of digitalization programme. The Government of Jharkhand launched a pilot project of replacing the grain distribution system through Fair Price Shops (FPSs) with the direct transfer of subsidy amounts to PDS beneficiaries' accounts in the year 2017. In order to spread computer literacy in interior areas, the Ekal Abhiyan in association with Vikas Bharti launched Computer on Wheels, a mobile van service. The state is ahead in the area of land digitalization as compared to other progressive states. In this context, there is a need to percolate digitalization to the people at the bottom of the pyramid both at the regional and national level. This national seminar will inculcate creativity and innovations from different streams of the society which will foster rural economy.

Objective:

This conference is aimed at Identifying the need and opportunities for Digital Transformation for Socio Economic Development of Rural India Understanding the challenges involved in Digital Transformation of Rural India and evolve solutions to address them.

Themes of the Conference:

- Need for Digital Transformation of Rural India
- Digitalisation and financial inclusion
- Application of digitalisation for rural development
- Developmental schemes and digital intervention
- E-Governance for Rural Development
- E-Learning for Rural Training
- Digital Marketing for Rural Products
- Artificial Intelligence in Rural Development
- IT-enabled Supply Chain Management for Rural Products
- Case Studies on Digitalisation of Rural India
- Impact of e-Shakti Initiative on Rural Development
- Challenges faced in Digital Transformation of Rural India and how to address them
- Any other related

Conference Organizing Committee

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About the Document

This document cover the abstracts of research papers, contributed by authors from academia, research, industry, government, banks etc. from various locations in India on the themes of the conference. They are presented theme wise and author wise.

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Theme: Need for Digital Transformation of Rural India

A study of Digital Transformation in Rural India

Dr. Abhishek Anand

Senior Research Associate, Indian Institute of Management, Raipur, Chhattisgarh

Abstract

Indian Economy is primarily governed by agrarian infrastructure. Since independence, majority of our population thrives on agriculture and its allied activities as their means of livelihood. Till today, the contribution of agriculture sector in Gross Domestic Product (GDP) enhancement is remarkable. Not only that, the Indian economy thrives and sustains the capacity of Indian geographical natural resources for the agriculture products and services. The topography and climatic conditions of the country makes the agriculture the natural choices for our rural and village populace. At this juncture it becomes imperative to focus and understand the dynamics of agriculture services. These are in term of the employment and its various dimensions, the fertility and crop production and certainly about the financial benefits provided by Government of India to our farmers to boost the sector with dignity and commitment. In globalized era, when every sector of the economy is highly affected by Information and Communication Technology (ICT), the rural and agricultural domain could not become isolate and remain in hibernation. This exploratory paper, by the researcher, focuses on the Digital transformation of the rural India. It focuses on the different schemes and facilities which the Internet and automated machine culture has affected the rural population and their mode of survival in agriculture. Also, an in-depth study has been made towards the economic and budgetary allocation of financial resources to boost the Digitalization of the rural India. Needless to mention, these aspects today are changing the entire scenario of our village and rural India.

Keywords: Digitalization, ICT, Rural, Agricultural, Gross Domestic Product (GDP)

Rural Smart Tailing in Online Retailing - A Road to Rural Digital Transformation in India

Prof. Rohin Bhatnagar

Research Scholar, Faculty of Management Studies, ICFAI University Jharkhand

Dr. Rumna Bhattacharya

Professor, Faculty of Management Studies, ICFAI University Jharkhand

Abstract

Indian rural market is budding with a rapid graph year after year and the urban segment is saturating at a very faster rate due to changes in consumer habits and preferences that are never-ending and there is not much to offer as a catalyst to this market. The rural market though has potential but is lagging due to lack of investment in the digital infrastructure of online shopping by the investors and the state that already has preceded the old brick and mortar format of shopping structure in rural markets that are not witnessed pass from a decade.

The rural smartness is mounting in e-tailing with raise in smartphone shopping and tariff of internet data being brought down to its minimum that has compounded the rural consumer to shop more online with a variety of brands offered for hassle -free shopping. This study focuses on the investigation of increase in the rural consumer market for online shopping and provides a renewed road map to transform the current practices of online retailing that are obsolete and is hindering the economic and social development of rural retailing in India.

Keywords : Indian rural market, urban segment, investment, social development, rural retailing.

Theme: Digitalisation and Financial Inclusion

Digital Payments for Financial Inclusion

Mayank Shiraj

MBA (Rural Management), Final Year student

V. Venkatakrishnan

Professor, KIIT School of Rural Management, Bhubaneswar

Abstract

Digitalization and financial inclusion must have a symbiotic relationship. The digitalization is expected to provide the platform for enhancing the reach of financial services to the unreached and excluded in the rural areas. These financial services include opening accounts, credit, insurance, pensions, social security and managing money or transferring money.

The paper will be based on a review of the literature and also the various digital payment systems. This paper will bring out to what extent digitalization helped in achieving financial inclusion. The focus will be on the performance of various payment systems such as UPI, NEFT, RTGS, IMPS, e-Wallets, PoS, USSD, Aadhaar Enabled Payment Systems (AEPS) and internet banking services (net banking, e-passbook, banking applications, mobile banking, etc). It will discuss the accessibility of these payment systems to the rural people and their ability to use them. The digital divide and other barriers like infrastructural gaps, non-affordability, limited ease of use and lack of security will also be discussed to identify the bottlenecks in achieving financial inclusion. It may also compare these payment systems with those of selected developing countries to learn from their experiences.

The paper will analyze the various payment methods' suitability to further financial inclusion. It will provide suggestions on methods and steps to be taken for ensuring the wider use and acceptability of the payment systems to achieve better financial inclusion in rural areas.

Keywords: digitalization, financial services, digital payment, financial inclusion, Payment methods.

Role of Digital Finance and Its impact on Financial Inclusion in Rural Areas

Sidhant Kumar, Sadhvi Singh & Saurabh Sonkar

Research Scholar, Central University of Jharkhand

Abstract

Financial inclusion may be defined as the availability and equality of opportunities to access financial services. Financial inclusion intends to help people secure financial services and products at economical prices. Now a day, there is an inclusive growth is focused “Digital finance”. Thus, digital finance has given a new shape to the banking industry. Digital finance provides greater control of customer personal finance, quick financial decision making and the ability to make and receive payment. In this paper attempt is being made by us to explain the role played by digital finance in the development of rural areas in Ranchi and nearby area. The objective of the paper is to understand the role of digital finance and financial inclusion in rural areas in Jharkhand. The paper also aims to explain the role played by digital finance in the development of rural areas in Ranchi and nearby area. This is a quantitative paper in which relationship between the digital finance and financial inclusion is being tried to be established with the help of correlation analysis of primary and secondary data collected in Ranchi and nearby areas.

There exists a positive correlation between the financial inclusion and digital finance in rural areas of Ranchi and nearby area of Jharkhand. And it is also expected their exist a cause and effect relationship between two. As the research is confined to Ranchi and nearby areas in Jharkhand it cannot give an exact picture of the entire country. As the study is quantitative in nature using the primary data collected from the field to depict the relationship between financial inclusion and digital finance in rural areas it gains considerable importance for the society and future growth.

Keywords: Financial inclusion; Rural Areas, Socio-Economic Development and Digital finance.

An Eye View on the Digitization of Mortgage Creation Process on Agri Land for Availing a Bank Loan by a Farmers, Practiced Across Different States in India

K Govardhan Shetty

Research Scholar, Faculty of Management Studies, ICFAI University Jharkhand

Dr. Sarika R Lohana

PDRF

Dr. Vishal Kumar

Assistant Professor, Faculty of Management Studies, ICFAI University Jharkhand

Abstract

Lending towards agriculture is an important function of any bank in India. When the banks grant loans to farmers for agricultural activities, the concerned land is normally mortgaged as collateral security towards the loan. The central and state governments have made many regulations to simplify the formalities of mortgage, and to reduce the cost and time of farmers in the process. The Digitization of land records drive from central government started since the year 1991. However, the progress on the front has remained slow across many states due to various implementation issues. Few states have progressed well in this regard, whereas few states are lagging behind. This article aims to give a brief idea of the various mortgage processes followed at different states in a nutshell, keeping in view the

wide disparities in land records maintenance system in the country and also the progress of digitization in various states. This article is based on the personal visits and observations of the author across various states- Maharashtra, MP & Chhattisgarh, Gujarat, Karnataka, AP & Telangana, Tamil Nadu, Rajasthan, Punjab & Haryana UP & Uttaranchal, Orissa, Bihar & Jharkhand and West Bengal .This article highlights the processes of digitized charge creation done at Banks itself at few states and highlights the savings on cost and time to farmers and risk reduction to bank.

Key words : Digitization, mortgage, charge creation, farmer, agriculture land, agriculture loans.

A Study on the Financial Literacy Level of Investors in Chennai

Samuel E Chakkaravarthy

Research Scholar, Faculty of Management Studies, ICFAI University Jharkhand

Dr. Goutam Tanty

Associate Professor, Faculty of Management Studies, ICFAI University Jharkhand

Abstract

Till the start of the 21st century the term financial literacy had no significant relevance in the mind of the Indian investor. The advent of MNCs post-globalization in the 1990s offering various investment avenues to invest the savings and coupled with an increase in the disposable income of the individual, the Indian investor was spoiled for choice in choosing an apt investment. This led to a lot of mis-selling of investment products resulting in the investors losing their hard-earned savings because of lack of financial knowledge. Financial literacy is equipping oneself with the basic knowledge and skillset to analyse the various financial products available in the market. Financial literacy develops skill sets which help the investor to evaluate the various investment opportunities available and understand the risk-return payoff in those investments. The aim of this study is to find out the literacy level of the investors in Chennai on factors such as investment experience, sources of information, investment priority, returns calculation, risk-return payoff etc. It was found among the respondents that a majority of the investors have either moderate or little experience as a result the majority of them do not have the ability to calculate the investment returns or understand the risk return payoff. Children's education and well-being ranks among the top priority for investment in the 30-40 age group whereas in the 40-50age group retirement also rank among the top priority. 80% of the respondents prefer fixed deposits and property over direct equity or equity mutual funds. Social media, blogs and advice from peers and family are the major source of information for the age group belonging to <35 whereas the >35 age group tend to rely on information from magazines, TV channels, advisors etc.

Financial literacy starts with categorizing various investment avenues and educating the investors on the risk-return payoff matrix for various investments. Only then the investors will be in a position to evaluate the various products available and choose what is appropriate for them. Financial blogs, websites, magazines can be used as a starting point to grow one's financial knowledge. However, taking the help of professional investment advisors in the initial stages is the easiest way to increase the financial literacy level of the investors.

Keywords: Financial literacy, Investment avenues, Risk-return payoff, Investment experience, Investment advisor.

Theme: Application of Digitalisation for Rural Development

Organic Farming in Jharkhand: Transformation Through Digitalization

Dr. Jay Prakash Verma

Assistant Professor,

Kejriwal Institute of Management and Development Studies, Ranchi, Jharkhand

Abstract

After Independence, India has seen a tremendous pressure on the Agricultural Sector on increasing the production of agriculture produce to fulfill the food requirement of the ever-growing population of the country. The Green Revolution has played a crucial role in the modernization of agriculture in the country. The country became self-sufficient in terms of agricultural produce by ensuring food security to its population and reducing the imports of food grains. However, the adverse effect of Green Revolution cannot be undermined. The heavy use of chemicals resulted in decline in the crop yield. This vicious cycle of chemical farming has made farming unsustainable due to higher input requirements and poor soil quality, which has aggravated the condition because of continuous pest and disease infestation. The increased use of pesticides and fertilizers has led to the entry of harmful compounds into food chain with deterioration of ecology. This eventually has resulted in serious health and environmental implications. Hence, it becomes imperative to maintain the ecological system by incorporating sustainable agricultural practices. Organic farming can be the solution of these problems. It helps to maintain the soil productivity and controls pests through the enhancement of natural processes that are congenial to the environment. It can also help in mitigating the adverse effect of climate change. However, dearth of proper technological support and market intervention is a major roadblock. The growing awareness among the consumers regarding use of organic products has been a good signal for the farmers. Farmers can use this rising inclination among consumers to adopt organic farming methods. This paper would study the impact of digitalization as a medium to give proper incentives to the farmers for adopting Organic farming.

Keywords: Organic agriculture, Participatory Guarantee System (PGS), Certified Contract Farming, Digitalization, Market Intervention, Certification, etc.

A Study on Application of Digitalization for Rural Development in Rural Chhattisgarh

Dr. Bhagabat Barik

Professor,

Faculty of Management Studies

ICFAI University, Ranchi, Jharkhand

Ruchi Gupta

Assistant, Professor,

Kalinga University, Atal Nagar, Raipur (C.G)

Abstract :

Digitization and technology can ease approach and applicable of new services and products be made available to meet the growing target of the underserved and unreached rural India.

With the help of government's digital India programme is being compelled strongly. Rural India is expected to jump towards urban India and constitute nearly 50% of all Indian internet users by 2020. Digitization can be provided with 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. Near about 10 years ago, the government, with the help of 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. The purpose of this study the use and impact of digitalization for rural development in rural India. This study is based on secondary data which is collected through different sources like newspaper, internet, government websites, journals etc. The overall paper is targeting on making rural areas of India into a brilliant future with the help of adopting new technologies and programmes .

Keywords: Digitalization, technology, digital India programme, rural India, e-governance, Internet.

Role of Agribusiness in Providing Rural Youth Employment

Dr. Rajeev Kumar

Assistant Professor

MBA (Agribusiness)

Rajiv Gandhi South Campus (RGSC),

Banaras Hindu University (BHU), Varanasi, India

Abstract

Youth of the rural areas are the building blocks of the agricultural sector in India. Around 70% of population are living in rural and depending on agriculture and maximum are youth who are unemployed which leads them to move to urban areas from villages in search of better employment as well as better life. They are migrating towards cities due to limited resources, weak infrastructure, and unemployment in rural areas. So, in connection to youth from the rural background, Agribusiness can prove an important tool to stop the exodus of rural youth from rural to urban areas. Agribusiness provides the various employment opportunities in the areas of agricultural inputs, crop production, agro chemicals, fruit and vegetable cultivation, agricultural marketing and processing of agricultural produce. Agribusiness helps in making rural youth to become an agripreneur which will help in remunerative farming which further leads to increases the level of income, employment and living standard of people in rural India. An agripreneur may start an agro business, change a business direction, acquire a business or may be involved in innovatory activity of value addition.

The research present paper will focus on the role and significance of agribusiness in providing and adding values which further lead in providing rural youth employment.

Key Words: Agribusiness, Entrepreneurship, Employment, Rural, Youth etc.

Theme: Developmental Schemes and Digital Intervention

Non – Farm Employment Opportunities Created Through Digitalization and Its Impact on West Bengal Economy – Story of Purulia and Nadia

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Abstract

Analysis of the rural labour market and hence livelihood pattern in the context of developing or less developed countries has been crucial to understanding the development of these countries. The majority of people of these countries are still rural and agriculture is the dominant source of employment. However, with the increasing number of workers in rural areas, agriculture alone will not solve the problem of unemployment in rural areas. The rural non-farm sector, therefore, has become an important source of employment.

The importance of non-farm sector as a source of employment is well recognized in the process of development. For most rural people in developing economies, rural non-farm activities are part of a diversified livelihood portfolio. However, there are large variations in the share of non -farm income in poor countries. In regional terms, average non -farm income shares in rural areas are higher in Africa (42%) and Latin America (40%) than Asia (32%) (Reardon, 1997). There is also some evidence to suggest that income diversification may have increased in recent years. For example, Bryceson (1996 and 1997) has found that rural Sub-Saharan Africa is becoming steadily less agrarian and increasingly more reliant on non -farm sources of income. Also in rapidly growing East Asian countries like South Korea, the rate of growth of income generated in the rural non -farm sector has been substantial. In surplus labour countries of South Asia such as India and China, this sector is absorbing a growing amount of human labour.

In the context of India, diversification in rural employment has gained significant importance over time which has been studied by several researchers over the past two decades (Basant and Kumar, 1989; Visaria, 1995; Chadha and Sahu, 2002; Bhaumik, S.K, 2002b, 2007a; Mukhopadhyay and Rajaraman, 2007). Importantly, the non-farm sector's share in employment (principal and subsidiary status) increased during the period 1993-94 to 2009-10. However, if we compute the growth rate of non -farm employment (NFE) for different periods and make a comparison, we can note that the annual growth of non -farm employment has decreased during 1993-94 to 1999-00, the early years of economic liberalization. However, the situation changes during 1999-00 to 2004-05, when the growth rate of non-farm employment show an upturn. The situation again reversed during 2004-05 to 2009-10.

In the present study, two study districts were identified, viz. Purulia and Nadia. In one of the districts, the rate of non-farm employment was high and in another district, the rate of non-

farm employment is low. The pilot study conducted in these two study districts helped to identify 20 research variables. Subsequently, a factor analysis is conducted on these 20 variables and ultimately 13 variables were retained for the final study. To validate the research variables a focus group interview was conducted in both the districts and it was observed that the variables are fitting with the specific objectives of the study. The study reveals that variables like participation in skill enhancement programmes – especially through Digitalization is playing an important role in Purulia district where non – farm employment generation is more whereas in Nadia district Non – wage benefit is playing an important role. The outcome of the result is going to have an important policy impact so as to understand the real benefits of non – farm employment opportunities on the economy.

Key Words: Non – Farm Employment, Digitalization, Factor Analysis, Focus Group

The Impact of MGNREGA–CFT Programme: Steps towards Digital Transformation within Rania Block of Khuti District, Jharkhand

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Abstract

National Rural Employment Guarantee Act (NREGA) enacted by the legislation of India on 25 August 2005 and as notified on September 7, 2005, it was renamed as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on 2nd October 2009 on the birth anniversary of Mahatma Ghandhi. The Act guarantees to provide 100 days of wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work. Wages are paid to the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) beneficiaries according to the state-wise Government of India notified MGNREGS wages or according to piece rate as per the Schedule of Rates (SoRs). The Act mandates that payment of wages has to be done on a weekly basis and it cannot be delayed more than 15 days.

In the first few years of MGNREGS implementation, the payment of wages to beneficiaries was done in cash. In order to bring about transparency in wage payments and prevent misappropriations of funds, the Act was subsequently modified with the support of the central Cluster Facilitation Team (CFTs).

The Mahatma Gandhi National Rural Employment Guarantee Act. (MGNREGA) was enacted in India with the various multiple objectives for providing employment in a rights-based framework, addressing rural poverty, checking migration, and building rural infrastructure. Incorrect data of workers in the official MGNRECA website (NREGA Soft) is a common reason for delays in wage payments. To mitigate this problem, the CFTs should verify the NREGA Soft data by examining the job card and pass book of workers. The required corrections in NREGA Soft are to be made by the computer operator and the CFTs have to monitor this task of Fund Transfer Order (FTO). Through this the track of the Data will be available for all the concerned Govt. and Non- Governmental Departments who have been

working for the development of rural areas of India specially with in the state of Jharkhand (Rania Block Khuti District). By this, the transparency will be maintained and the wages will be directly transferred to the accounts of beneficiaries which can be monitored by any concerned person and the updated data's will be available with the help of digitalisation process.

Key Words: Employment, poverty, infrastructure development, asset creation, Fund Transfer Order, Digitalisation.

Theme: E-Governance for Rural Development
E-Commerce in Rural Life: A great Digital Transformation

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Abstract

E-Commerce is very important for the growth of Rural India because of its various facilities & supports. Its success depends on the understanding of the market, quantity of consumers and offering various features. It is found that the Overall E-Commerce will increase drastically coming years in the various market segments. Despite the rural area availability of the internet is lower as compared to urban areas but Government's dream project. Digital India will control or fixed this gap which increases the mass of consumers for the E-Commerce world through spreading business using social commerce (Face book Commerce, Twitter Commerce), mobile commerce etc. with adopting Digitalization features like the creation of digital infrastructure and digital literacy. A combination of E-Commerce and Digital India project make easier contact can be made to anywhere in the world in a fraction of seconds. Through the help of online trading, businesses open themselves in the global marketplace. The study of this paper is concerned with the current scenario of the impact of Digitalization in India, how government campaign —Digital India can connect a maximum number of rural Indians all over the world through the Internet and how E-Commerce Industries can convert the people of rural Indian for trading. This paper also narrates the impact of digital India in the future of E-Commerce in Rural India, represents the various opportunities for customers, E-Commerce Industries and parameters influencing trust in rural India.

Keywords: E-commerce, Digitalization, Parameters, Social Commerce, Digital India.

The Future of E-Commerce Through Smart Devices

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Abstract

E-commerce is certainly one of the business options that every individual will have to explore in the future. E-commerce is supposed to bring about the paradigm shift in the

world for trading. Prediction e-commerce is showing incredible business growth in our country. Indian e-commerce has seen impressive growth in the last decade. Considering India's demographic dividend & rising internet accessibility, the sector is scheduled to scale greater heights. Even though India's overall retail opportunity is substantial, the sector is overwhelmed with some serious challenges. The present study has been undertaken to describe the present status & future growth of e-commerce in India. There are players who made a good establishment. Their success depends on their understanding of the market and offering various types of features. This paper gives an overview of the future of E-Commerce in India and discusses the future growth sectors in India's E-Commerce. Also, find out various aspects that would necessary for the future growth of Indian E-commerce. And represent the various opportunities for retailers, wholesalers, producers and for people. In this paper, we found that the Overall E-Commerce will increase in the coming years in the emerging market of India.

Key words: E-commerce, India, internet, Information Technology.

Effects of Selected Green HRM Practices on Employee Workplace Green Behaviour in Manufacturing Sector

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Abstract

HR can measure and influence environment sustainability-related behaviour, attitudes, knowledge and motivation of employees. Hence, organizations can use HRM to effectively deliver and execute environmentally sustainable policies. The organizations can effectively use digitalization to practice Green HRM. Green human resource management (green HRM) has been linked to influencing employee workplace green behaviour. This study empirically tested this link in the manufacturing sector. The researchers tested the influence of selected green HRM practices on employee workplace green behaviour with a sample size of 100 employees. The findings suggest that green HRM affects both employee in-role and extra-role workplace green behaviour. However, this occurs through different social and psychological processes. The study finds that green HRM practices positively enhance environmental performance. It further reveals that the effect of green HRM practices on environmental passion is more important when an employee is high on green values than when s/he is low. The current study provides new theoretical insights into environmental management literature by linking green HRM practices to environmental performance. Our findings will help managers in giving an idea about the circumstances in which green HRM practices are more likely to lead to enhanced environmental performance. With the adoption of digitalization also the HR professionals can ascertain that GHRM practices are effectively adopted to gain competitive advantages among the corporate world.

Keywords: Sustainable HR, Environmental Performance, Green HRM Practices, Individual Green Value, Green HR, Manufacturing Sector, Workplace Behaviour.

Impact of e-governance in Application of Social Security Laws for Rural Development in India

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Abstract

This paper seeks to understand the impact of e-governance in the application of social security laws for rural development in India. E-governance being the mode to reach out to a wider audience in a shorter time period impacts the effective implementation of these laws. 68.86% of the population in India belongs to the rural areas. In order to contribute to the Country's development, it is thus important to have provisions that benefit the employees from the rural areas and they reach the rural workmen easily. Hence the role of e-governance. A chunk of the rural workforce is a part of the unorganized sector which was not covered by any social security law until 2008, when the Unorganized Workers' Social Security Act was formed. For the workers belonging to the organized sector, the Government has laid down various laws in order to safeguard the interests of these workers such as Employees' Provident Fund and Miscellaneous Provisions Act, Employees' State Insurance Act, the Maternity Benefit Act to name a few.

The study shows through e-governance the provisions can be implemented better maintaining transparency, but, there are hindrances in the practical implementation of the same. This paper will discuss probable solutions to the hindrances for e-governance in rural India. E-governance leads to better management of resources and fewer chances for corruption. It contributes to rural development through making the benefits available through social security laws to the workers easily. The social security laws ensure a secure lifestyle and a better standard of living for the workers of the rural areas, hence accelerating the rural development in the Country.

Keywords: rural development, labour welfare, social security, PF, ESI, e-governance

E-Governance and Its Role in Development of Rural Areas

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Abstract

India is a country of villages. The rural population in this countries comprises the core of Indian society and also represents the real India. According to the Census Data 2011, there are approximately 640,867 villages in India that represent more than 68.84 % of the total population. So the development of these rural people is one of the key areas of consideration in government policy formulation. Rural Development which is concerned with economic growth and social justice, improvement in the living standard of the rural people by providing adequate and quality social services and minimum basic needs becomes essential. The present strategy of rural development mainly focuses on poverty alleviation, better livelihood opportunities, provision of basic amenities and infrastructure facilities through innovative programmes of wage and self-employment etc.

The government of India has started many programmes aimed at improving the standard of living in rural areas. To build rural infrastructure, the government launched several plans like Deen Dayal Upadhyay Grameen Kaushal Yojna, Roshni: Skill Development Scheme for Tribals, Swachhh Bharat Mission, Sansad Adarsh Gram Yojna, Heritage Development and Augmentation Yojna (HRIDAY), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Through these plans action is proposed in the areas of Water Supply, Housing, Telecommunication and Information Technology, Roads, Electrification and Irrigation.

In view of the sheer size and diversity of our country, delivery of governance to the remote corners in a meaningful and locally relevant manner is a huge challenge. The administrative setup has evolved by incorporating our age-old institutions with the modern democratic organs to meet this challenge. To make this challenge easy came into existence. Panchayats have historically been an integral part of rural life in India, and the Constitution (73rd Amendment) Act, 1992 has institutionalised the Panchayati Raj at the Village, Intermediate and the District levels, as the third tier of governance. The use of information - communication technology has made this challenge more convenient. Now the government is working for easing of life of people through the use of information technology. Digital India initiative is at the forefront of the development of the rural economy. It has extensive use from agriculture credit to agriculture marketing, from land documentation records to training through an e-learning programme.

Keywords: India, Rural Development, governance, information, communication technology, agriculture marketing.

Theme: E-Learning for Rural Training

Adaptation of Mass Digital Broadcasting Systems in Indian Rural Village for Skill Building

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Abstract

The Indian economy and its development are largely dependent on the workforce skills, knowledge and competencies of the population that shapes the societal output. There is a wide spread gap in the education sector, especially with regards to primary and secondary schooling across various demographics, due to poverty, that can be overcome structurally with the aid of ICT (information computer technology). The concept of digital literacy is important as it helps to create a digital environment, linking the various institutions in the process of imparting education and transforming the education system.

The shift towards mass digital broadcasting systems requires sophisticated digital technology that can upskill and train people in deep rural pockets. This prototype is aimed to guide them in the right direction supporting the national agenda of government initiatives such as 'SkillIndia' mission. In this research, an attempt is made to link the institutions, and design a conceptual framework drawing from models around the world,

establishing the feasibility of digital broadcasting capabilities at a rural level to exchange information at mass scale. The gaps in the Indian context can be addressed with the development of a model that fits real-time applicability in India paving a constructive solution for overcoming challenges of e-learning in the rural training domain.

Keywords: Digital training, e-learning, digital literacy, digital environment.

Role of NGOs in Digitalization of Indian Rural Education

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Abstract

The Annual Status of Education Report states that more than 50% of the students in fifth grade attending Indian rural schools lack basic reading and mathematical problem-solving skills. With 68.86% of the Indian population residing in the rural areas, the glaring disparity between the state of rural and urban education has been a major concern for India's educational policy-makers. With issues such as infrastructural inequities, lack of connectivity and unavailability of teachers plaguing the Indian rural schools, empowerment lies in the digitalization of rural education. The role of NGOs in providing various digital education tools across Indian villages is indispensable. Organizations such as Pratham and eVidyaloka aim at revolutionizing rural education through digital classrooms. This article focuses on the role played by NGOs in boosting rural education through digitalization and is based on secondary data. The findings will enable the decision-maker in making the effective implementation of the digitalization of education in the minor veins of the rural society of India.

Keywords: Rural education, NGOs, digital classroom, decision maker, digitalization.

Digitization of educational institutes in Rural Areas

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Abstract

With the expansion of telecommunication networks, digitization in India has started taking shape now. Government is improving infrastructure for digitization work which has resulted in creation of jobs opportunity in this area. Government of India has launched e-governance programs for skill development for technical education departments. The study on digitization of data for government and private ITI running in Madhya Pradesh stress the need for scanning millions of important pages for past few years. More than five hundred ITIs are running in the state. Development and implementation of a new IT application for management of work of educational institutes e.g. admission process, examination, result publication and library etc. is necessary. The new IT system with enhanced features will help

in smooth management of institutes, prevent fraud, reduce paper work and save cost of paper. More customer service centers are required in rural areas for delivering e-governance services.

It is mandatory for the states to provide basic education to the people of India. Effort should be made not only to provide basic education but to train people with employable skills. The IT system should capture aadhar, identity card details and bio metric data in order to prevent students taking admission in multiple courses in different institutes for availing scholarship offered by government. Also effort by institutes to enroll dummy candidates for duping scholarship funds should be checked with built in validations in system and deserving candidates should be trained in employable skill development programs and paid scholarship as per eligibility. The objective is to help in smooth service delivery related to education, exchange of information communication, transactions & integration of various systems between education institutes and citizens in rural areas in India. In this research article, an attempt has been made to study the e-governance initiative by Government of India for skill development programs.

Keywords: Digitization, e-governance, educational institutes, scholarship.

Theme: Digital Marketing for Rural Products

Digital Marketing: A Strategic Approach for Rural Development

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Abstract:

As we know that more than 68% of the population is living in rural areas and consumers are the king of the market. We need a variety of goods and services right from birth to death. Because, of marketing, we can have what we need. Marketing is a procedure through which both the buyer and seller give something (e.g. goods, services, money etc.) to each other for maximum possible satisfaction. Nowadays, Rural Marketing is gaining importance. In current years, marketers see an untapped prospective in the rural segment of the country due to the economic shifts which in twist escorted to rise in purchasing supremacy of the rural community. According to the Boston Consulting Group up to 2020, 50% of India's internet users will be from rural areas. In the present time, rural India contributes to over 60% of the country's GDP and with the incredible increase in internet usage, there is expected to be a momentous uptick in digital commerce.

This prime focuses on what digital media has been using by multinational companies to penetrate the rural market. What are the trends of rural participation since the last ten year and what will the different mode which increases the rural participation in coming years. The next section tried to consolidate the different available literature on digital marketing and rural development in India. The last section of the research paper concluded the different strategic approach, which directly and indirectly influences the digital marketing in rural India.

Key Words: Digital, Marketing, Strategy, Rural, Development etc.

Online Job Portal for Rural Development

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Abstract

There is a need for the job not only for the urban market but also for the rural masses. If rural masses also get the job then it will increase the per capita income and can boost the GDP of the country in addition to fulfilling the need for a job for rural areas and the portal. There are many such portals government and private as well which are helpful in a searching job in rural areas. However, the Government should also ensure maximizing such a job portal enabling the intake of jobs both quantitatively and qualitatively as well by the rural areas to boost the job availability for the people residing in rural households thus making them socially and financially rich.

That's why the government of India in order to ensure that the government's services are made available to the rural citizens electronically by improved online infrastructure and by increasing internet connectivity or making the country digitally empowered in the field of technology also by introducing more online job portal for rural area thus helping in rural development

Key Words: Online Job Portal, Rural development, employment.

Digitalization and its Influence on Online Shopping Behavior in Rural India: An Exploratory Study

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Abstract

The Internet is increasing the span of commerce and trade in India and has included both urban and rural areas whose credit could be assigned to the ambitious Digital India program. India's internet users are about to reach 627 million by the end of 2019 and of that 97% of internet users access through mobile phones. Urban India has witnessed a growth of 7% in terms of internet users, whilst rural India witnessed a whopping 35% growth since 2015. This has caught the attention of E-commerce companies and they have started their focus on rural and semi-urban patches as well. Besides these facts, there are several other factors for the boost of online shopping in rural and semi-urban areas. This paper tries to find out some major factors that influence online shopping behavior. The data is collected from secondary sources. The paper explains that apart from the demographic profile, access and awareness have equal responsibility towards online behavior. The study only limits to Palamu district of Jharkhand. It will help both academicians and others to frame further study in this area.

Keywords: Digital India, Internet users, E-commerce, Online Shopping, Rural and urban customers.

Pros and Cons of Digital Marketing on Rural Marketing

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Abstract

Traditional marketing has become an old concept of marketing now in the current scenario with increasing usage of internet. Digital marketing is a concept used as promotional tools for product and services using digital communication channel. The rural product segment is unique and it carries different selling methods, advertising techniques, different marketing strategies and communication channel.

The purpose of this paper is to study the impact of digitalization in the local marketplace with a focus on how digitalization in rural market relative to their business and innovation strategies. The main focus of the study is not only to see the business strategy but to see the customer perception in regard to acceptance of digital platform. Although customer is key to market place in traditional marketing and with innovation digital platform gives a virtual market place to get more access. This article focuses on which digital marketing media can be used and what type of products these digital media can use to expand their consumer base to the less developed consumer segment.

Keywords: Digital marketing, Rural Marketing, Innovation, business strategy.

Theme: Artificial Intelligence in Rural Development

Fintech – A Bridge Connecting Rural India To Mainstream

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Abstract

The strength of my country lies in the huts of the poor, in the villages; in the youth; mothers and sisters; in the farmers... I believe in your strength and hence I believe in the future of our country. — PM Shri. Narendra Modi.

According to the World Bank Collection of Development indicator, compiled from officially recognized sources 65.97% of the Indian population resides in a rural area (2018). A large extent of this population is engaged in agriculture-related business. This section has been undesired when it comes to access to financial literacy The section mostly deals in cash and has clear fault lines when we look at the digital payments, credit demand & supply and saving scheme products. With the advancement of digitalization almost all the sections of the society should have a direct or indirect impact on rural development, but unfortunately FinTech in rural masses has not proven its impact as desired. There are some of the start-ups who are working onto this area of FinTech reaching rural markets such as '*Credible India*' based in Mumbai apart from '*Jai-Kisan*' which is also based in Mumbai. They have worked in Artificial Intelligence-driven crop monitoring and local market demand forecasting tool; flexible low-cost financing for agricultural equipment, dairy equipment and another rural yield generational asset. The government can promote such FinTech start-ups

focusing on rural development by providing them some tax benefits, subsidies, training, Capitals etc. For the transformation of India, we need to focus on the rural areas because as the father of the nation once quoted: **“The future of India lies in villages”** — Mahatma Gandhi

Keywords: FinTech, Rural development, Startups, Artificial Intelligence dairy equipment’s, subsidies.

Theme: Case Studies on Digitalisation of Rural India

Development Schemes and Digital intervention: A Case study on “Jharkhand State Livelihood Promotion Society (JSLPS)”

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Abstract

Jharkhand, at the time of its formation, lagged behind the all India average in many of the key development indicators. It has made impressive progress since then. However, the development gaps, though reduced, still persist. Therefore, to bridge these gaps and to achieve an overall, inclusive and sustainable development, planned efforts are required from all sources – government as well as non-government. Jharkhand is among those States which have a very high percentage of rural poverty in the country. Therefore, improving the social and economic status of its citizens by undertaking the development of rural areas is one of the key priorities for the State Government. The State Government commits to adopt a more inclusive and outcome-based approach towards rural development by ‘creating gainful and diversified livelihood opportunities for the poor and deprived, providing basic services for reducing their deprivation and adopting comprehensive, inclusive and robust social protection system’. About 50% of the workforce in Jharkhand is dependent on agriculture for livelihood. The Agriculture and Allied sector has recorded an impressive average annual growth of above 5% between FY12 and FY16. Yet, as per NSSO data (68th round, 2011-12), over 45% of the farmer households in Jharkhand live in poverty, which is highest in the country. Farmers’ income remains substantially low. Therefore, the State plans to increase the income of farmers by 60% by 2020 and subsequently double it by 2022. The government of Jharkhand has implemented various development programme/ Schemes through “Jharkhand State livelihood Promotion Society (JSLPS)” to achieve the goal and for doubling farmer’s income i.e. DAY-NRLM, NRETP, JICA, JOHAR, MKSP, and many other programs. JSLPS is doing various digital interventions to achieve the target and efficient utilization of government fund. The paper delineates aspects of Government development schemes and digital intervention in the implementation of program/ schemes.

Keywords: JSLPS, Development Programs, DAY-NRLM, JOHAR, Digital intervention.

Faceless, Cashless & Paperless Scheme for Farmer? — Implementation of Mukhya Mantri Krishi Ashirvard Yojana (MMKAY) in the State of Jharkhand through Digitization mode — A Case Study

Jyoti

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Abstract

As per census 2011, there are 38 lakh farmers in the state of Jharkhand and farmers' welfare is always the top priority of Government. Ensuring the reaching of benefits of schemes to farmers is also a challenging issue before the Government. Challenges become more challenging when the desired infrastructure to reach the beneficiaries is not robust or fully developed. However, clarity on the concept, procedure, objective, dedication, fast decision, sticking to timelines and good teamwork can overcome challenges make schemes reach the farmers at the doorstep.

Mukhya Mantri Krishi Ashirvard Yojana (MMKAY) is one such example that has been recently implemented in the State of Jharkhand by the Department of Agriculture, Animal Husbandry & Cooperative. It is a cash-based incentive scheme for small and marginal farmers. This scheme has been well accepted by farmers and helped the state to build more trust among rural people. The online technology played a significant role in the implementation of this scheme to reach farmers and transfer of benefits was done in Direct Benefit Transfer(DBT) mode.

Keywords: Farmers, Direct Benefit Transfer (DBT), Mukhya Mantri Krishi Ashirwad Yojana (MMKAY), Doubling farmers income.

Theme: Impact of e-Shakti Initiative on Rural Development

Impact Study of EShakti Project in Ramgarh and Hazaribagh Districts of Jharkhand

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Abstract

Over the last 26 years, the term Self Help Group has become synonymous with the financial and social empowerment of rural women. It is now embedded into the collective consciousness of the country as a symbol and a tool for unlocking the potential of the poor at the bottom of the pyramid. EShakti is a strategic step towards leveraging SHGs for easy access to affordable credit by the poor through the medium of technology. In not too

distant a future, this game -changing initiative of NABARD would enable banks to reach out to the SHGs for a more meaningful financial relationship. Other stakeholders will also be able to use the invaluable data for building social capital. However, there are certain impediments in the way of EShakti to reach its zenith. Thus, the urge was to study the impact of EShakti and how the impediments can be done away with.

So, this study was carried in Ramgarh and Hazaribagh districts of Jharkhand to measure the progress level of the project in 4 years since inception. The various stakeholders were intrigued to draw the inferences. The EShakti project has been performing exceptionally well and has provided a loan to the majority of the SHGs in the two districts after digitization. Also, 9% of the SHGs have received loans more than one time after digitization. These statistics clearly reflect that SHGs have reaped the benefits of the EShakti project. The other major stakeholders of this project are the banks. Various banks are working for the upliftment of SHGs under the project, however, among them, Bank of India has performed well. The Implementing Agencies are also playing a major role in the enhancement of the project. The sustainability of the project depends on the SHGs realizing the importance of this software platform for maintaining their books of accounts, obtaining financial support from the banking system and other social benefits. Once technology penetrates deep into the villages, the tech-savvy SHG woman can subscribe and avail services of the App. Banks being major beneficiaries of EShakti. The success of the project depends on how it has been able to enhance the financial and social health of the SHG members. It is also important that the project should be of value to the bankers.

Keywords: SHGs, financial empowerment, social health, E Shakti, digitization.

Role of Perceived Organizational Support in impact of e-Shakti Initiatives of NABARD on Rural Development in India

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Abstract

India is a country known for its heritage of Unity in Diversity that's why most of the people in its urban cities are originally residents of some rural villages of India. This is an issue of irony that after leaving their rural natives for some reasons such as education, job or health services they never return back to their rural roots. As per RBI, the rural areas house up to 70% of India's population. Rural India contributes a large chunk to India's GDP by way of agriculture, self-employment, services, construction etc. As per a strict measure used by the National Sample Survey in its 63rd round, called monthly per capita expenditure, rural expenditure accounts for 55% of total national monthly expenditure. The rural population currently accounts for one-third of the total Indian FMCG sales. In order to develop the status of the rural villages of India, there are various organizations have introduced various

projects. Such as e-Shakti is a pilot project of the National Bank for Agriculture and Rural Development (NABARD) for the digitization of Self Help Groups (SHGs). It was initiated to address certain concerns like improving the quality of bookkeeping of SHGs and to enable banks to take informed credit decisions about the group through a Management Information System (MIS). The project covers 25 districts and 1,30,176 SHGs have been digitized as of 31st March 2017. This paper tries to explore the role of POS (Perceived Organisational Support) in the Impact of e-Shakti initiatives of NABARD on Rural Development in India. That how e- Shakti is working to uplift the status of rural villages towards development. This research paper is based on primary as well as secondary sources and data.

Keywords: Perceived Organizational Support, e-Shakti, Rural Development.

Impact of E-Shakti Initiative on Rural Development

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Abstract :

E- shakti is a pilot project of National Bank for Agriculture and Rural Development (NABARD) for the digitization of Self Help Groups (SHGs). It is felt that digital empowerment will help in bringing SHGs on a common web-based e- platform by making bookkeeping easy for low literacy clients. This will also help in promoting the national agenda of Financial Inclusion and pave the way for the credibility of SHGs data which can later be used by Credit Bureaus to reduce the issues related to multiple financing by banks. E- shakti has provided credit to SHGs based on real-time performance and significantly reduced saving- credit linkage gap. It captures the credit history of members and promotes transparency through real-time SMS alerts in 10 languages to members. This project is implemented in 100 districts across the country and more than 1.3 lakh SHGs have been digitized. It was initiated to address certain corners like improving the quality of bookkeeping of SHGs and to enable banks to take informed credit decisions about the group through a Management Information System (MIS). The stakeholders of the e- Shakti NABARD projects are rural poor communities and members of SHGs, Non-Government Organizations (NGOs), Banks, NABARD, National Rural Livelihoods Mission (NRLM), Solid and Liquid Resource Management (SLRM).

Keywords : NABARD, digital empowerment, SHGs, Management Information System, SLRM.

Theme: Challenges faced in Digital Transformation of Rural India and how to address them

Rural Poverty in Jharkhand: An Empirical Exploration of Socio-economic Determinants

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Abstract

Poverty has become a general phenomenon that is perceived to mean different things to different people at different times and places. Oguwumike (2001) defined poverty as a situation where a household or an individual is unable to meet the basic necessities of life, which include consumption and non-consumption items, considered as minimum requirement to sustain livelihood. Oguwumike (2001) and Odusola (2001) referred to poverty as a condition of deprivation which could be in form of social inferiority, isolation, physical weakness, vulnerability, powerlessness and humiliation. In India, poverty reduction is one of the major objectives of economic development programmes. Though, India was the first country in the world to define poverty as the total per capita expenditure of the lowest expenditure class, which is required to ascertain a minimum intake of 2400 kcal/day in rural and 2100 kcal/day in urban areas. The same is converted into financial terms and the poverty line is defined as a minimum level of income or expenditure, which is periodically updated.

The latest updated poverty line is Rs.356.30 in rural areas and Rs.538.60 in urban areas in 2004-05 (Planning Commission, 2007). There exists a substantial interstate and urban rural differential in the cost of goods and services. One in three Indians lives below the poverty line according to the Tendulkar Committee report which used a measurement of goods and services, rather than calorie intake, to calculate poverty. The World Bank estimates that 80% of India's population lives on less than \$2 a day which means a higher proportion of its population lives on less than \$2 per day as compared with sub-Saharan Africa. There has been no uniform measure of poverty in India.

Keywords : Poverty, livelihood, economic development, urban rural differential, India.

Lack of Awareness: An Obstacle In The Way of Rural Development

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Abstract

Development of Rural areas is the key to the transformation of India from developing to a developed country because almost half of the Indian population still lives in rural areas. Rural development not just develops the livelihood of rural people but the overall economy of the country. There are certain factors that act as the hindrance of development, and in which Lack of awareness is the major cause that is affecting the development.

Education and Technology are the two basic things that help the rural people to keep them updated with all the government policies which government is providing to develop them and their livelihood. The main occupation of the people of rural areas is Agriculture and by the use of the latest technologies and equipments, they can enhance their productivity through proper irrigation and cultivation. The use of technology in education that is E-learning can be a favourable way to make education interesting for the children of rural areas and that also helps them to connect with the technology from the beginning. If we talk about the adults then it is difficult to educate them through alphabets and letters but by E-learning it will be easy to develop and aware them of the new changes. In this context, it is correctly said –“All the scientists and technologists should work in the appropriate region, specifically the rural technologies, to transform the Indian rural sector.”- A.P.J Abdul Kalam.

Keywords: Awareness, E learning, technology, education, agriculture.

Democratic Legality and Rural Development, A Short Survey

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Abstract

This paper aims at study of huge limitation of democratic legality in India in the prospective of “Trinity linkage between Transformative constitution, Digital India and socio-economic development of Rural India. Limitation of democratic legality in terms of huge pendency of courts – cases is undoubtedly a modern national ailment which has direct impact upon the socio-economic facts of Rural development .For, each and every development scheme for rural development nowadays shall have to be scanned, screened and streamlined through Legal digitalization in order to evade any subsequent debate ability, since everything ends up to Judicial aftermath.

While prosecuting the study of Socio Economic development of rural India the coordinate geometrical introspection of income today (=x-axis) and Income tomorrow (=y-axis) as suggested in the book POOR Economics (Rethinking poverty &the ways to end it (Rethinking poverty &the ways to end it) by Dr. Abhijit v Banerejee. That’s why it is the Law to safeguard the eventuality of INCOMES stop growing and wages fall under wages Act. There is a huge pending of M_W cases in courts of law ‘NREGA’ –project at instances of government was launched for Rural development .But due to corrupt and faulty public distribution system (PDR}.

Keywords: Transformative constitution, Judicial after math, Income today and income tomorrow.

The ICFAI University, Jharkhand

About Us

The ICFAI University, Jharkhand (IUJ) was established under the provisions of the Institute of Chartered Financial Analysts of India University Act, 2006 (Jharkhand Act No. 08 of 2007), vide Notification dated June 17, 2008 of the Government of Jharkhand. The University is sponsored by the Institute of Chartered Financial Analysts of India (ICFAI), a not-for-profit educational society established in 1984 under the Andhra Pradesh (Telangana Area) Public Societies Registration Act, 1350 F (Act No.1 of 1350F) with the objective of imparting training in finance and management to students, working executives and professionals in India

The IUJ is included in the list of universities maintained by University Grants Commission (UGC) under section 2(f) of the UGC Act, 1956 vide their letter no F.8-17/2009(CPP-I) dated 01 Dec 2009. The University believes in creating and disseminating knowledge and skills in core and frontier areas through innovative educational programs, research, consulting and publishing, and developing a new cadre of professionals with a high level of competence and deep sense of ethics and commitment to the code of professional conduct.

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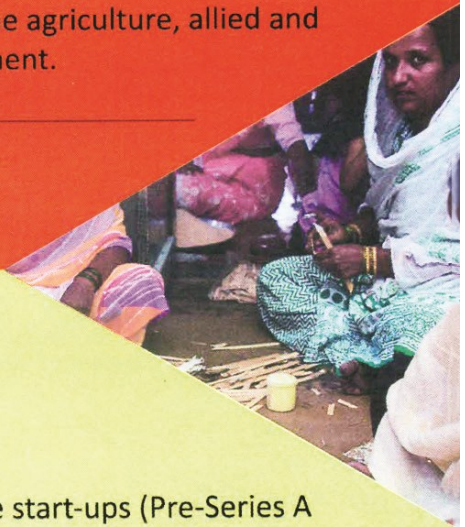
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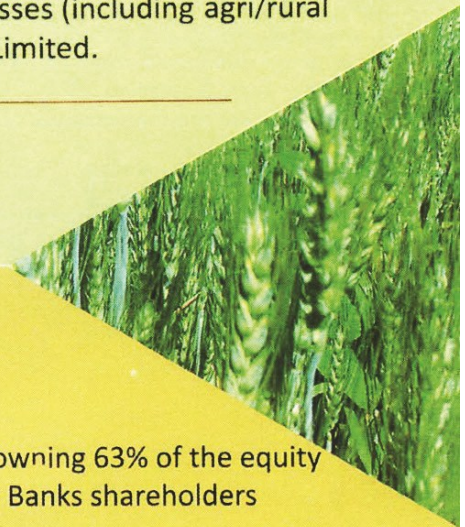
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