**Project Report**

# Identifying the Impact Of Digitalization On The Society And Culture Of Tribal People Of J&K


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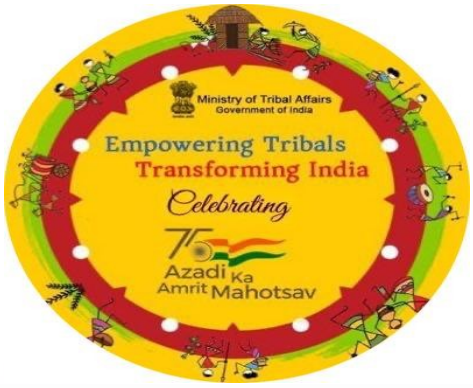



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# Abstract

Change is brought about by digital possibilities. This transition is vital, especially when one considers rural India's struggle to sustain social services, access to education, work opportunities, and other necessities in the face of population changes. The establishment of a highly fragmented and highly specific niche society for any imaginable type of cultural growth is enabled by Digitalization, which enables the development of widely scattered, interacting youth for cultural movements. Rural India is a significant contributor to the country's economy, accounting for over 46% of national income. The digital divide between urban and rural India is still very wide even though the number of Internet users in rural India is rising. Internet penetration in rural India was approximately 33%, compared to 99% in urban India, according to the most recent TRAI data.This disparity is mostly caused by two factors: a lack of infrastructure and a lack of knowledge. The Indian government has begun the "Digital India" effort to bridge the gap. One of the program's main goals is to develop the country's digital infrastructure, particularly in rural India. Jammu & Kashmir is home to a diverse range of tribal people that have established themselves in every nook and cranny of the rugged terrain. The state's tribal inhabitants are particularly passionate about Digital India. They are becoming more and more knowledgeable about the numerous facets of this programme in their society and elsewhere every day. However, their society has a number of urgent difficulties related to digitalization, including, to name a few, distribution of reservation facilities that is not consistent, linguistic issues, financial issues, a lack of appropriate direction, communication issues, and social inertia. The government must act to address these problems by making some necessary corrections. Examining how digitalization has

impacted tribal societies in J&K is the goal of this study.This thesis will be extensively studying the current status of Digitalization in rural areas of J&K, as well as the extent to which Digitalization has aided the lives of tribal people in J&K, and the digital empowerment of such societies that has so far been provided through Digitalization programmes. It will look at the overall benefits and drawbacks that Digitalization has brought to different tribal cultures. This study will also lead us to suggesting several remedial measures for improving Digitalization and digitally empowering the tribal people of J&K to a greater extent than ever before.

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# CHAPTER 1

# INTRODUCTION

## 1.1 Introduction:

India is a pluralist and multi-cultural country with a diverse culture, religions, languages, and racial stocks. The country's population is made up of several castes, communities, socioeconomic and ethnic groupings. The country holds the dubious distinction of having the world's second-highest concentration of tribal communities. The majority of the States and Union territory of this subcontinent are home to 573 groups and subgroups, which make up the scheduled tribes. The Scheduled Tribes of India make up 8.6% of the country's overall population, with a total of 104,281,034. (Census 2011). These tribal settlements are dispersed across roughly 15% of the nation, the most of which is covered in hills, dales, forests, and plateaus, making them underdeveloped and inaccessible. The bulk of India's scheduled tribes have poor economic, social, and educational standing. Their social structure, economic structure, and political structure all differ significantly.Although they share a cultural thread that expresses their group identity, the art, craft, music, song, language, literature, traditions, and religion of different regions vary and are distinct from one another. But one obvious similarity to the scheduled tribes of India is their underdevelopment and backwardness. They have suffered in the past, they are still suffering now, and their future likewise appears dark. The results to date have not been acceptable despite a variety of steps periodically implemented by governments for the general development of the indigenous population. There are now more than 700 tribal communities in India, with the exception of the states of Haryana, Punjab, Delhi, Chandigarh, and Puducherry, each having their own unique traditions, social customs, religions, languages, and vocations. Despite making up a minor portion of India's overall tribal population, the tribes are primarily

concentrated in the north-eastern regions.. Numerous tribal-communities have made Jammu and Kashmir their home, settling in the region's numerous nooks and crannies. The geography, the people, the customs, the traditions, the means of communication, or even just the ability to prepare food make the tribes of J&K distinct from the other Indian tribes. According to the constitution of Jammu and Kashmir, twelve tribal groups have been classified as scheduled tribes. This status was granted to eight settlements in 1989:Changpa, Balti, Brookpa,,Garra,Bot, Mon, Beda and Purigpa. The (Scheduled Tribes) Regulation (Amendment) Act of 1991 included more tribes to the list of scheduled tribes, including the Bakarwals, Gujjars, Gaddis, and Sippis. All twelve scheduled tribes were properly counted for the first time in the 2001 census, which resulted in a population of 1,105,979.

According to the 2011 Census, there are 1,493,299 Scheduled Tribes in the state, representing 1.5% of the nation's tribal population overall and 11.9% of the state's total population. The Gujjar and Bakarwal tribes, however, predominate in Kashmir Valley. Nearly every section of the valley is home to one of these tribes.

**Table 1: Tribal Population Overview**

| Name | Population(Census 2011) | Population (Census 2001) | Variation |
|---|---|---|---|
| India | 10,42,81,034 | 84326240 | 19954794 |
| J&K | 14,93,299 | 11,0,5979 | 387320 |

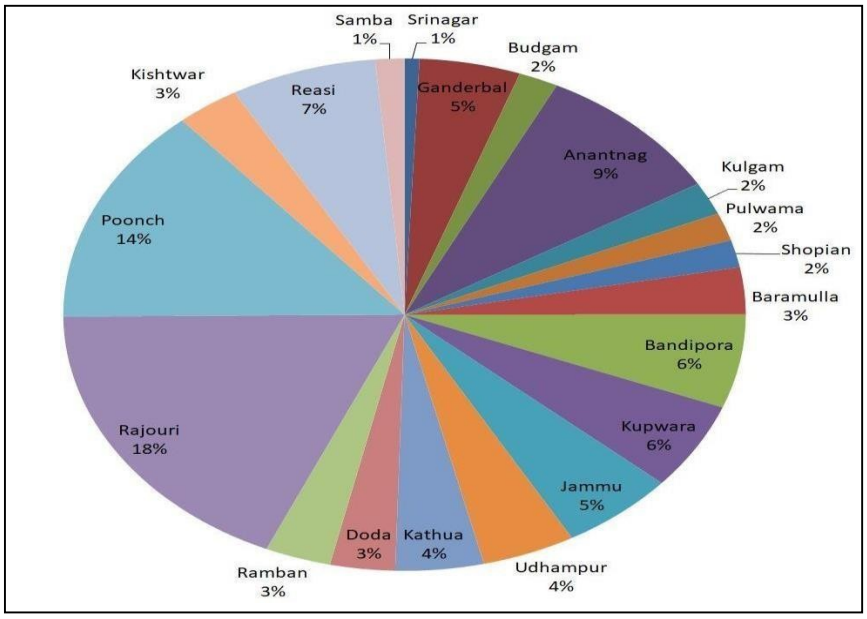


Fig.1.1 District wise tribal percentage of Jammu and Kashmir

## 1.2 Digitalization:

Binary digits are referred to as digital. Adopting this technology and transforming physical data to digital representation is what is meant by digitalization. IGI Dictionary (2017) defines digitalization as the incorporation of digital technology into daily life through the digitalization of everything. The word's exact definition conveys the sense of growth and a technologically dependent society. This idea has existed since the invention of technology, thus it is not new. Banks and other financial institutions throughout the world are modernising themselves in an effort to keep up with technology. Additionally, new players are entering markets with wider and more diverse financial services and products.

## 1.3 Digital India Programme:

Broadband Highways, Universal Access to Mobile Connectivity, Public Internet Access Programme, e-Governance: Reforming Government through Technology, eKranti - Electronic Delivery of Services, Information for All, Electronics Manufacturing, IT for Jobs, and Early Harvest Programmes are the nine growth areas that the Digital India Program seeks to propel forward. Each pillar has its own significance, implementation challenges, and role in the nation's overall progress. Farming knowledge (crop selection, seed-variety), context (weather, protection, cultivation practises), and market information may all be provided by digital platforms. It is a Central Government of India project that aims to revitalise India's ailing digital industry with the aid of better digital connection, skill development, and several other incentives to make the nation technologically advanced in the digital sphere. The Digital India plan is a welcome step and just what the technologically disadvantaged sector needs right now. With the Digital India Program, the Indian government aspires to progress on a number of fronts. Mobile and Internet banking have the potential to improve financial inclusion in the country and create a win-win situation for all participants in the value chain by developing an interoperable ecosystem and revenue-sharing business models. Telecom providers gain from new revenue streams, while banks may reach new customer groups for the least expensive possible price. According to estimates, the Digital India plan might boost the GDP by up to $1 trillion by 2025. Macroeconomic metrics including GDP growth, job creation, labour productivity, company expansion, and revenue leakage may all be significantly impacted by it. Social sectors are unable to interact with citizens because of barriers and limitations such intermediaries, illiteracy, ignorance, poverty, a lack of financing, knowledge, and investments. Due to these challenges, the

expansion of rural and urban regions has been unequal, and there are significant differences between them in terms of the economic and social status of their respective populations.

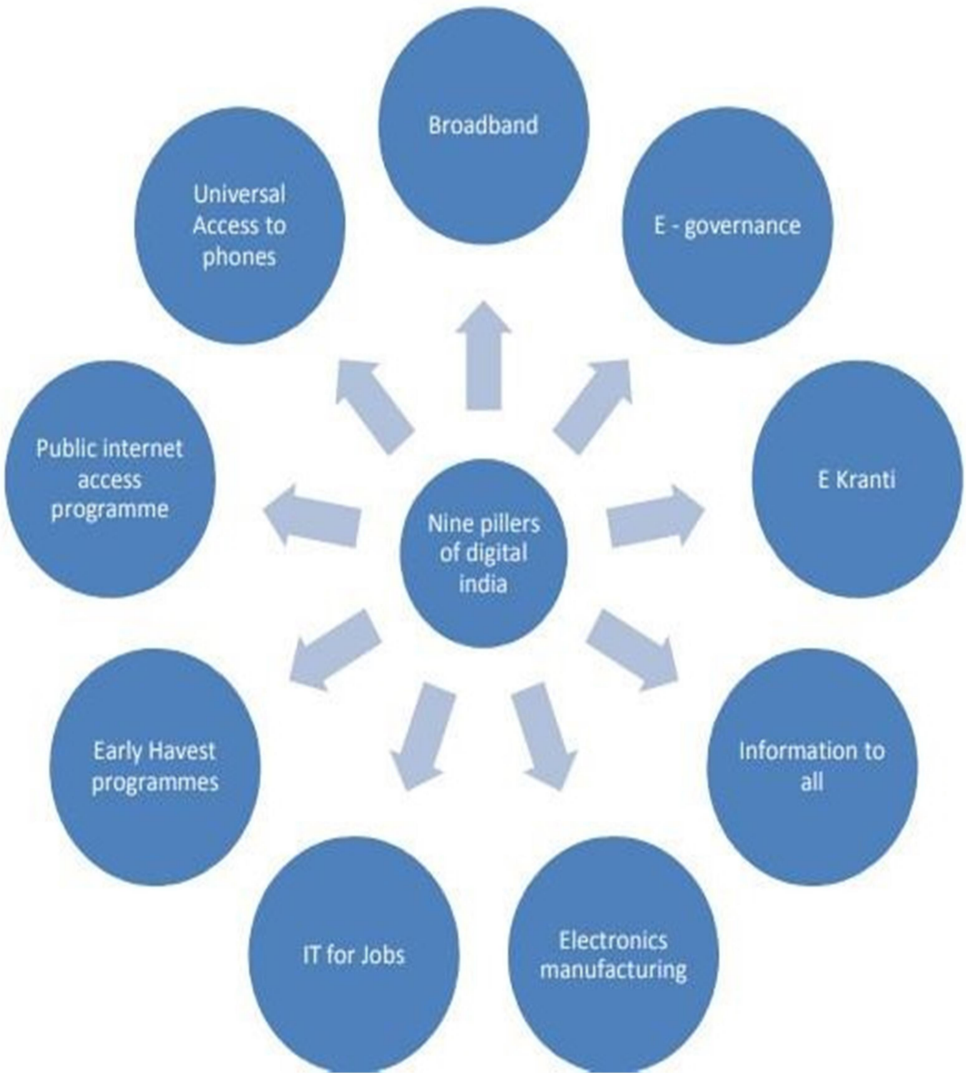


Fig. 1.2: Nine Pillars of Digital India

The various programs started under Digital India, their explanation and status is given below:

| INITATIVES | EXPLANATION | CURRENT STATUS |
|---|---|---|
| Aadhaar | started in 2009 with an aim to provide every citizen of India with a unique identity. | The UIDAI estimates that as of April 2021, 129 crores Indian citizens will have an Aadhaar. |
| Digi-Locker | In order to issue, share, and evaluate crucial papers or certificates, a cloud-based platform was developed in 2015. | By 2021, ~60.09 millions registered users |
| MyGov | It was introduced in 2014 to facilitate communication between the public and the government by acting as an interface (online forum). | By 2021, >171.51 lakhs members |
| BharatNet | created in 2012 to deliver 100 Mbps internet connectivity to all two lakhs fifty thousandGram Panchayats in the nation. | By Nov. 2020, ~146,872-gram panchayat is ready for service. |

| | | |
|---|---|---|
| Smart Cities | Started in 2015 to convert all cities into smart cities. | For area-based and pan-city improvement between 2019 and 2023, 100 cities have been chosen. |
| Common-Service-Centers (CSCs) | DeiTY's CSC 2.0 programme aims to establish a self-sustaining network of 2.5 lakh CSC centres throughout Gram-Panchayats. | By 2020, 255,798 actives centers in 687 districts. |
| Digitization of Post Offices | The goal of the government is to turn 150,000 post offices into multiservice institutions. | India Post Payments Bank enabled more than 1,365,000 post-offices to offer services, includingaccess to all Aadhaar-linked bank accounts, at the customer's doorstep as of February 2020,resulting in 2.5 times increase in the infrastructure for rural banking. |

| | | |
|---|---|---|
| Universal access to Mobile | began providing Indian people with cellphone access. | 772,551 communities will have access to mobile and internet services by 2020. |
| Public Wi-Fi Hotspots | started to establish open WiFi hotspots. | increased from 0.3 million in 2019 to 2.1 million in 2021 |
| Pradhan Mantri Gramin Digital Saksharta Abhiyaan (PMGDISHA) | began to aid improve the digital literacy of rural residents. By selecting one person from each eligible home, the programme sought to reach 6 crores rural residents by March 2020, or 40% of rural households. | 13,491,306 certified members and 23097324 registered members as of 2019 totaled. |
| e-Health | It was developed to provide quick and effective medical services, like online applications, payments, reports, and claims. | By 2021, around 400 e-Hospitals were established. |
| UDAAN | It is an initiative to address the needsof the educated employed in Jammu &Kashmir | 10,555 youths joined by July 2017 and 4984 are placed |

| | | |
|---|---|---|
| E-education | aim to deliver onlineeducation in remote and urban areas with the help of technologies like smartphones, computers and Internet. | PM eVIDYA, a programme providing multimode access to digital/online education, was introduced by the government in 2020. NISHTHA - Phase II introduced at the secondary level in FY21 with the goal of customizing modules for onli<br>part of the NISHTHA<br>training programme. |

## 1.4 Digitalization in Jammu and Kashmir:

The Digitalization in Jammu and Kashmir has started with the introduction of common service centers under the digital India campaign, launched by Government of India (GOI) in 2015. The GOI has launched the **National e-Governance Plan (NeGP)** with an aim of providing all the government services in an integrated manner at the doorstep of its citizens, at an affordable cost. To that effect, the role of Common Service Centers envisaged ads the frontend delivery network for Government services, assures great significance. The state government of J&K has established Khidmat Centers and Community Information Centers (CIC) around the state that provide a variety of services with a G2C orientation in order to bring the use of IT to the people's doorstep, particularly in rural regions and the hilly belt. Five broad categories may be used to group the services CICS provides, namely:

1. E-mail and internet access
2. Information dissemination
3. Citizen-centric applications
4. Entertainment and news
5. IT education and training

It aids the populace and residents in learning about governmental initiatives, policies, plans, and programmes. As a J&K Bank affiliate, Khidmat Centers will help close the digital divide and improve the financial inclusion of those living in distant places. Common Service Centers/Khidmat Centers were developed by Jammu & Kashmir Bank so that clients may access

all of the crucial financial services the bank offers. They let the bank provide crucial banking services to customers directly at their front doors in addition to bringing an increasing number of public areas into the purview of authorised financial channels. J&K Bank has been appointed as single administration office for the whole territory of J&K with a command to set up 1109 Common Service Centers (CSCs). J&K Bank till now has taken off 300 CSCs out of which 111 are operational on Vsat network and the rest of the CSCs will be made practical by December 2010.

To offer inhabitants common services, there are CICs in 135 blocks and 646 Khidmat Centers operating in the state. Khidmat simply translates as to assist. It aids the populace and residents in learning about governmental initiatives, policies, plans, and programmes. At first, the Khidmat Centers offered internet access for creative supplies like PCs, printers, webcams, etc. Khidmat Centers provide more than 30 services, such as digital loans, documentation of core banking services, NREGA data collection, government form submission, birth and death certificate processing, property tax payment, electricity and BSNL bill payment, LIC premium payment, gas booking, and reservation of train tickets, among others. As a J&K Bank affiliate, Khidmat Centers will help close the digital divide and improve the financial inclusion of those living in distant places.


Fig. 1.3: A Khidmat Center in Dawar area of Gurez


Fig. 1.4: A Common Service Center in Gurez

Prepaid and postpaid mobile recharges, DTH recharges, e-Collects, which enables educational, commercial, government, and non-government organisations to receive online payments, e-Pay, which enables taxpayers to pay direct taxes online (to take advantage of this facility, the taxpayer must have a net-banking account), and Bharat Bill Payment System (BBPS), which was introduced by the Reserve Bank of India as a mandatory system, are just a few of the online payment services that J Additionally, J&K Bank offered online banking, which is a highly practical approach for both corporate and retail customers to conduct banking transactions since it allows them to access their accounts at any time and from any location via the Internet and helps them avoid lines and delays. An account holder can access this service by logging in into his account through an ID and password.

Other digital services available in the state are; **Digital Locker**, a Digital India initiative which is a secure cloud-based platform for storage, sharing and verification of documents and certificates. E-PDS (electronic Public Distribution System) launched with an objective of Digitalization of data and seeding of Aadhaar cards. It designs Aadhaar based ration cards as per the NFSA guidelines. It helps in automation of fair price shops by using Aadhaar based biometric authentication model at fair price shops to validate the beneficiaries of ration card. It also provides the SMS alert to the stakeholders and PDS beneficiaries. And finally, it avails the facility of grievance redressal management which works on an integrated call Centre which operationalized having a toll-free number. To deliver last mile connectivity to the Gram Panchayat Level, the Department of Telecommunication, Government of India, is implementing the Bharat Net, formerly known as **National Optical Fibre project (NOFN)** in J&K. By building broadband access via optical fibre to 2,50.000 village panchayats across India, this initiative would provide a way to implement various services.

The SeMT Team has arranged the DPR for the **e-Agriculture** which is proposed to give a 'One Stop' entry for agribusiness, cultivation and gardening group in the territory of J&K. The entrance will have least help value, item showcase data; dynamic and multilingual agribusiness related data, 24x7 tele-help and e-accreditations for imports and fares. The task will be taken off in a stage shrewd way on all the concerned offices.

J&K IT Department had executed Secretariat Knowledge Information Management System **e-office**, which incorporate blend of aggregate 274 usefulness oblige the everyday working of all the office and keeping the record of all secretariat related correspondences.


Fig. 1.5: Biometric authentication of tribal woman

By encouraging local business owners, employment for women, and employment for people with disabilities, the BPO movement for smaller towns seeks to promote job possibilities and ensure a

balanced regional growth. It has the potential to provide over 1.5 lakh job openings. 53,300 seats are given to 184 businesses, resulting in the establishment of 268 units spread over 110 sites in 26 States and 2 UTs. In Jammu and Kashmir, BPOs have begun operating in a number of cities, including Bhaderwah, Budgam, Jammu, Sopore, and Srinagar.

The "Budget Estimation and Allocation Monitoring System (BEAMS)" gave the people of J&K the ability to monitor the progress of projects in their neighbourhoods in real time. The administration has successfully implemented a number of novel initiatives in this area, including BEAMS, online bill submission through J&K PaySys, mandatory administrative approvals, technical sanctions, and e-tendering, digital payments, GFR, GeM, and related measures, which have significantly aided the financial systems in J&K in keeping up with other developing financial systems in the nation.Other programmes like Awam ki Awaaz, MyGov, e-Unnat, and Aapki Zameen AapkiNigrani have transformed people's lives while bringing openness and accountability to government. For real-time citizen input, 209 government services have been connected with the Rapid Assessment System. According to a recent analysis of citizen input, 85% of residents are satisfied with the services.

J&K UT has recorded 22.48 crore in electronic transactions from January 1, 2022. "In July, J&K Bank's digital transactions surpassed the 22 lakh milestone. J&K is one of the top three States/UTs in terms of Internet penetration, scoring 52%. With 72% males and 43.3% women using the internet, we are doing better than many states and UTs.

## 1.5 Impact of digitalization:

The digital India initiative offers a significant potential to "redefine India the paradigms of service sector" by utilizing cutting-edge technology. In addition to giving access to financial,

medical, and educational services, a digitally linked India may aid in the improvement of the social and economic conditions of those living in rural regions. The following are some of the impacts:

### 1.5.1 Economic Impact:

It can have a significant impact on macroeconomic variables including GDP growth, job creation, labor productivity, an increase in the number of enterprises, and government revenue leaks.

### 1.5.2 Social & Cultural Impact:

Due to obstacles and constraints including middlemen illiteracy, poverty, lack of funding and investments, social sectors like banking, healthcare, and education are unable to connect with the public. People may access services and resources more easily thanks to modern ICT. In addition to the development of completely new services, the widespread usage of mobile devices may be very beneficial as an additional channel for the delivery of public services. In addition to the benefits to the economy, digitization has improved human society. The relationship between digitalization and general social wellbeing is among the most intriguing and significant aspects of this topic. As a social process, digitalization enables institutions to produce, collaborate, and create more for the advantages and advancement of society using digital means.

### 1.5.3 Environmental Impact:

Not only will significant technology advancements have an impact on the economy, but it will also have an impact on the environment. In the long run, a greener environment will result from

using less fuel, better managing trash, and developing greener workplaces thanks to next-generation technologies. The ICT sector aids in the efficient use and management of finite and non-renewable resources. Cloud computing boosts flexibility and mobility, which lowers carbon emissions. By 2020, energy consumption from cloud data centres might drop from 201.8 terawatt hours (TWh) in 2010, to 139.8 TWh, resulting in a 28% reduction in carbon footprint compared to that of 2010.

## 1.6 Problem Statement:

About 46% of India's national revenue comes from the rural sector, which is a significant portion of the country's economy. There remains a significant digital divide between urban and rural India, notwithstanding the rising number of internet users in rural India. According to the most recent TRAI data, just approximately 33% of rural Indians have access to the internet, compared to 99% of urban Indians. Two things, specifically a lack of infrastructure and knowledge, are the major causes of this disparity. The Indian government has started the "Digital India" effort to close the gap. Improving the nation's digital infrastructure, especially in rural India, is one of the program's main goals.

Many tribal communities have made Jammu and Kashmir their home, settling in every nook and cranny of this rugged territory. The state's tribal population is strongly supportive of Digital India. Every day, they educate others in their society and outside about the various facets of this programme. But their society is struggling with certain serious issues related to the implementation of digitization, such as linguistic issues, financial issues, a lack of effective instruction, communication issues, societal lethargy, unequal distribution of reservation facilities, etc. It is urgent to implement corrective measures in government policy to address those issues.

The only state in northwest India with a sizable percentage of Scheduled Tribes is Jammu & Kashmir. In the 2011 census, they made up 11.9 percent of the entire population. These are the most underprivileged groups because they lag in both social and economic development. For these tribal people, the forest and its resources offer the best means of subsistence. Many tribes, particularly the women, participate in agriculture and food collecting since they rely so significantly on the forest's resources. Even though this group has been socially and economically acknowledged as being indigenous, they are still not being given the proper care and attention by the government. In order to investigate impact, this study will make a little effort.

## 1.7 Objectives

The objectives of the research are:

- To study the digital India initiative (and its impact) by Indian Government.
- To study the current status of Digitalization in tribal areas of J&K.
- To study the impact of the digitization on different sectors.
- To study various ways of reinforcing the digital infrastructure and digitally empowering the tribal areas of J&K.

## 1.8 Research Methodology:

In order to solve any problem, a systematic approach must be followed efficiently to reach a desired solution. The research methodology that would be carried out in this work is presented as

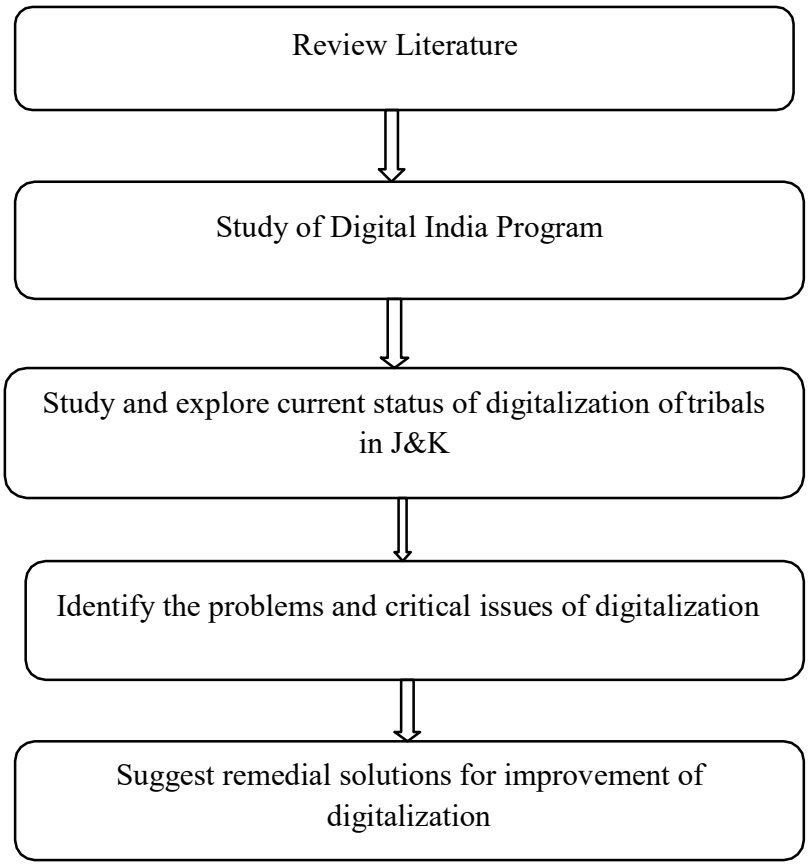


Fig. 1.6: Flowchart of Research

# CHAPTER 2

## LITERATURE REVIEW

## 2.1 Introduction

According to L.R. Gay, G. E. Mills, & P. W. Airasian, "The major purpose of reviewing the literature is to determine the research related to topic that has already been done. It prevents us from unintentionally duplicating another person's research and also gives us the insight of the logical framework in which we need to place our study. The review enlightens us about what has been done and what needs to be done". The goal of reviewing literature is to expose not just what has been accomplished in the topic of interest so far, but also the approaches and statistical procedures that others have undertaken. To do a literature review, we must locate, study, and analyse research documents, reports, theses, and other academic materials in order to offer context and justification for the research, as well as to choose the theory, research techniques, and methods.

The question of development of tribals in India has always been on main agenda of Indian economic-policy. Academicians and various policy makers have paid their attention to the same, which contributed to a plethora of perspectives, studies and administrative reports during the last century. This literature review pertains mainly to the Scheduled tribes of India in general and scheduled tribes of Jammu and Kashmir. To gain a better grasp of how digitalisation affects indigenous people,,we have gone through many research papers as presented in this chapter.

## 2.2 Tribal People

Tribal people have one of the worst rates of poverty in the world, which has led poverty specialists to worry that many nations with sizable vulnerable populations won't achieve the Millennium Development Goals, according to Hall and Patrinos[1]. The importance of tailoring intervention programmes to local contexts, the value of indigenous tribes maintaining their distinct cultures and assessing their own rates of development, and the beneficial effects of social and cultural diversity on economic development have all been recognised by international development organisations over the past few decades. This realisation has led to the emergence of new conceptual frameworks, such as ethno-development and development with identity, emphasising the necessity of discovering socially and culturally suitable development options for tribal groups that allow them to be in charge of their own development.

Gul and Ganai[2] conducted a study titled Myths and realities of tribal education in Jammu and Kashmir: an exploratory study that investigated the present situation of education amongst tribal communities in Jammu and Kashmir.

. To make comparisons and analyses, descriptive analysis such as averages, ratios, and percentages were used. They finally concluded that the main barriers to tribal schooling education include tribal dwellings, economic situations, parental attitudes, and poor infrastructure. their educational status is significantly lower than the state's total literacy rate and even lower than the literacy rate of scheduled tribes at the national level. For tribal education in Jammu and Kashmir to advance more quickly, the government, non-governmental organisations, and local bodies must put in a lot of effort. The government should encourage NGOs and the corporate sector to engage in education since scheduled tribes have a low enrollment rate, a high dropout rate, and a backward educational system. To solve their problems as soon as possible, the government needs to move swiftly.

With an emphasis on the Gujjar and Bakarwal tribes, Jameel and Israr [3] undertook research on the socioeconomic and educational circumstances of tribal people in Jammu and Kashmir. The 2001 and 2011 Indian population censuses, as well as a number of other journals, papers, books, and reports, serve as the foundation for this study. The Gujjars and Bakarwals, who together made-up 55.52 percent of the state's population in 2001, had literacy rates of 31.6 percent and 22.5 percent, respectively. Tabular and graphical representations of the data were employed to derive conclusions from them. They found that the Gujjar and Bakarwal populations in Jammu and Kashmir had appalling social and educational conditions. Although a small number of families have achieved academic success, the majority of tribal people still suffer with illiteracy and poverty. The census figures show that the indigenous population has widespread poverty, illiteracy, and backwardness. The majority of Gujjars and Bakarwals in Jammu and Kashmir's lower, middle, and higher mountain areas depend on agriculture and livestock for their livelihood. Although they are often more severe, some of the difficulties transhumant communities have in delivering educational services are comparable to those encountered by other rural and marginalised households in the area.These include professors who lack motivation, inadequate infrastructure, and nomadism. The tribal community is therefore in the dark. The media, community leaders, and indigenous families must all play important roles in fostering a shift in the public's awareness of and attitudes about tribal people. There is always opportunity for improvement, even if the government and civil society have achieved considerable strides in the area of tribal development.

To access and assess the effects of various developmental programmes on the socioeconomic transformation of the transhumant tribals of Jammu & Kashmir, Sofi [4] did research titled Paradox of Tribal Development a Case of Gujars and Bakarwals of Jammu & Kashmir (India). The major objectives of the study were to examine and evaluate how different state-sponsored development programmes affected the Gujjar and Bakarwal tribes. ii) to inform these tribe members about various social programmes. The study is based on data collected from five tribal communities in the Anantnag region. Five tribal communities in three Tehsils of the Anantnag district were represented by a random sample of 125 families. A standardised interview schedule was used to collect data in the selected communities. According to the report, despite the state and central governments' adoption of various policies and programmes aimed at their development, these tribals continue to live in deplorable conditions.

To explain the regional distribution of the poor population in the state and to highlight the relationship between poverty and socio-demographic factors like sex ratio, household size, affiliation with a particular social group or religion, and level of literacy, Fayaz and Shazia [5] conducted a study titled Regional Distribution of Vulnerable Poor and Poverty Alleviation Programs in J&K. It has also been emphasised how important it is for the state to implement the various anti-poverty initiatives the J&K government supports. It is both analytical and descriptive. The study's primary source of secondary data is the Government of J&K's BPL data. They fixed expendable sum of Rs600 & Rs 500 per month for urban and rural respectively.Data analysis reveals that, when compared to other religious believers, statelevel poverty is extremely widespread among Muslims. The majority of Muslims, whether in majority or minority, are economically marginalized in both regions. In rural areas, there is a significant difference in poverty rates between Muslims and other religious followers, yet in metropolitan areas, there is a high incidence of poverty among Hindus. BPL has a better sex ratio than the overall population,

although it is still lower than the average. So, there is need of more frantic efforts to uproot the causes of poverty and allow the poor to enjoy their capabilities in joining the mainstream society. Touseef and Ruhi[6] investigated the demographics of tribal people and development initiatives in India, specifically in Jammu and Kashmir. They firstly define tribes and then discuss their characteristics features. They discussed the various policies and programmeslaunched by both central and state government for betterment of tribal people. The programmes include Integrated Tribal Development Area Programme (ITDAP) and Tribal Sub Plan (TSP).

## 2.3 Digitization of India

The digitization of everything that can be digitised is the process of integrating digital technologies into everyday life. The literal definition of the word "digitalization" suggests a world that is reliant on technology. By contrast, digitalization denotes "the application of new technologies." or “increased use of digital technology." The term "digitalization" was first used in the context of computerization in the modern era and appears in a North American Review essay published in 1971. As part of the Digital India programme, the projects and items listed below have either been released or are about to be launched: Digi Locker, Bhim app, MyGov.in, e-sign framework, e-hospital, banking sector, national scholarship portal, Digital India platform, BharatNet programs, Broadband Highways. This digitalization process would assure government transparency while also reducing the threat of corruption, which is a roadblock to the country's prosperity. The government should make more efforts to literate folks and educate them on the benefits and applications of DIGITALIZATION [7].

Digitalization growth through Digital India Programmeaims to deliver the nine pillars of growth areas which includes Broadband Highways, Universal Access to Mobile Connectivity, Public

Internet Access Programme, e-Governance: Reforming Government through Technology, e-Kranti, Electronic Delivery of Services, Information for All, Electronics Manufacturing, IT for Jobs and Early Harvest Programmes. Every pillar has its own significance, complexities in execution and is a push towards overall growth of the country. As a result of the digitization process, knowledge is increasingly produced, processed, shared, and archived digitally. The paper also discussed about the social, economic and environmental impact of digitalization[8].

Thepaper[9] focuses on how India is on its way to becoming one of the world's most cosmopolitan countries. It also identified a few industries where digitalization has made a significant impact, such as digital India, digital culture, digital photography, digital computers, and digital education. More than 100 top executives were polled to determine their readiness to capitalize on a rapidly evolving opportunity.It was discovered that executives have a high level of awareness of current and future digital technologies, such as the Internet of Things(IOT). Digitalization is a strategic growth necessity, according to the executives polled. Many respondents to the poll felt that high expenses restrict them from fully utilizing digital technologies.A huge percentage of people are seeing their gains from digital adoption plateau. To assist businesses in adopting digitalization in a precise way, we developed a framework for achieving both efficient and profitable digitalization. The suggested framework is divided into three parts:

Step 1: Raise awareness and ownership of digitalization

Step 2: Create a digitalization roadmap

Step 3: Convert your company model to a digital one

The paper [10] defines the significance and influence of digitalization on the Indian economy.

They describe digitization to put it in layman's terms as *"Ab cash saathrakhnajarurinahi, sab payment phone se ho jatihai."* Alternatively, we don't need to carry cash. All transactions can be completed over the phone. In today's modern world, the most severe issue in emerging countries is corruption. The government is seeking to eradicate corruption from our system through digitization efforts such as online taxing purchases and Demonetization, which is projected to have a positive impact on the Indian economy. The Indian government, for its part, is forcing and encouraging its people to go cashless in order to reduce their reliance on cash transactions. The goal is for us to accept electronic payments. We are compelled to seek a legal path that helps the economy as a result of digital transactions. By gradually decreasing the need on paper, digitization is supporting businesses in streamlining their processes. To promote digitization in the country, the government is promoting e-services to all citizens. Digital India strives to encourage development and generate chances for a new India in terms of jobs, technology, and transparency through digitization.

Harshita[11] discuss the journey from demonetization to digitalization in her paper. Demonetization is lubricating the digitalization wheels and transforming India into a Digital India. The Indian government has initiated the Digital India initiative to ensure that residents can access services electronically through improved online infrastructure and connectivity, i.e., digital empowerment. The number of Jan Dhan accounts has increased dramatically in the previous two years, their share of the banking system's total deposit base has remained below 1%. The demonetization of higher-denominated notes might boost cash deposits in Jan Dhan accounts, which have been dormant for nearly a quarter of a century. The drawbacks of digitalization are also discussed. Some of strategies are also given to improve the condition of

digitalization which include: imparting awareness among people, charges related to e-payment should be removed, strict cyber law and acts should be maintained.

The authors[12] discussed various schemes launched by the Ministry of Rural development for welfare and development of rural population of the country. The current rural development strategy focuses primarily on poverty alleviation, improved livelihood opportunities, and the provision of basic amenities and infrastructure facilities through innovative wage and self-employmentprogrammes, among other things, leading to a more equal and inclusive society. Some of these welfare programmes have influenced India's whole social infrastructure framework.

MGNREGA and PMAYG are two such programmes. There are a variety of programmes that have been bringing change to rural India for decades. The various roadblocks which occur in the way of proper implementation of these schemes are: Poor connectivity, IT illiteracy, lack of awareness, resistance tochange, infrastructure and cost, etc.

## 2.4 Digital India

Gupta and Arora[13] evaluated the impact of the digital India project on India's rural economy. According to the research, many programmes have been undertaken in digital India to improve the agriculture sector and entrepreneurship development in the rural areas. Women's empowerment in rural India has also been facilitated by the Digital India project.

The study[14] examines the difficulties and opportunities presented by digital India in India. The paper aids in the comprehension and investigation of global and domestic challenges that may obstruct the smooth implementation of the Digital India Programme. This article focuses on the opportunities that will aid in the achievement of the Digital India goal, as well as attempting to describe the concept of digital India in a concise manner.

Midha[15] pointed out that, while digital India is a good concept for advancing India's future, its inadequate implementation due to limited access and lack of flexibility to requirements could lead to its demise. Though the digital India initiative faces many challenges, if properly implemented, it may ensure that every citizen has a bright future.This attempt to investigate the different potential barriers to the Digital India initiative, as well as the solutions to these difficulties.

The fundamental goal of Digital India, according to Vijayan, was to give all services to every citizen via web portals or electronically to make transactions smooth and transparent. The government is increasing its technological investments in order to eradicate black money and corruption from public life. India has begun to undergo a digital transition; however, it will take some time for the full impact of this change to be seen. India will achieve the United Nations Sustainable Goals Agenda by 2030 as a result of this programme. With the pillars of Digital India, the author develops a paradigm for achieving Sustainable Development Goals. The model is as follows:

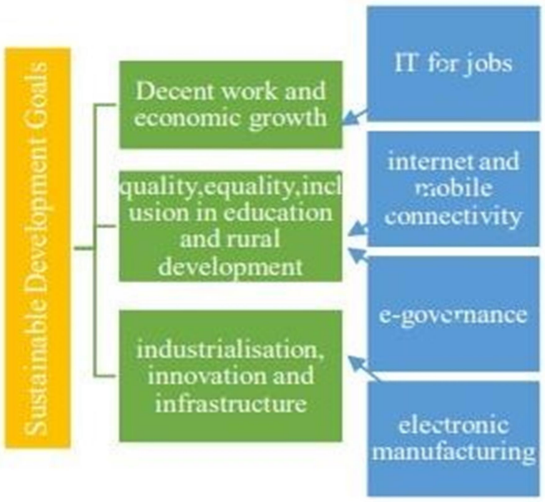


Fig. 2.1: Paradigm for achieving Sustainable Development Goals

The Digital India campaign has nine essential pillars, four of which are more important in making India a sustainable nation by 2030 through meeting the UN Sustainable Goals. Electronic production will result in net zero imports, boosting economic growth and jobs. It is critical to concentrate on innovation and the development of high-tech products[16].

Thearticle[17] explains the Digital India Program and attempts to investigate its benefits, scope, and obstacles in the digitization process. This study emphasizes the importance of cultivating a positive mindset about digital India among the general public so that they can stay up with the latest technologies and embrace it as a positive step toward development. One of the solutions to the issues posed by digitization is digital education. With the growing need for education and widespread usage of the internet, digital education is getting a lot of attention.Digital education is a brand-new approach to teaching and learning. It is regarded as one of the most significant accomplishments in the realm of education. Digital education will be extremely beneficial in making everyone more technology savvy so that they can make the world a better place.

## 2.5 Impact of digitalization

Rajneesh[18] conducted a study entitled Impact of various rural development schemes: an evaluation to determine the many aspects and weaknesses of Himachal Pradesh's Rural Development Schemes. In this study, the entire impact of Rural Development Schemes was examined in this study. It has been attempted to determine the efficacy of these initiatives in the construction of tribal schedules. Different Rural Development Schemes and their implementation by different departments have also been compared. Only three tribal areas, namely Chamba, Kinnaur, and Lahaul, Spiti, were used to collect data for the study. The analysis was based on information gathered from recipients about the impact of several rural development projects on

their daily lives and facilities. According to the findings, the majority of beneficiaries believe that the government is ignoring the tribal people. Furthermore, women from tribal communities do not participate in Rural Development Schemes in large numbers, and corruption pervades government institutions. Favoritism in the selection of IRDP households and recipients of Rural Development Schemes is perpetrated by government personnel. The goal of tribal development programmes and tribal welfare policies in India has been stated as the progressive, social, and economic advancement of tribal people with the goal of complete integration with the rest of the nation's people.In order to ensure the success of the plan, people should provide their complete cooperation and involvement. The emphasis should be on creating future goals, which must be followed by action on the original beneficiaries.

In comparison to urban areas, internet penetration in rural areas is low. People in rural areas have a poor internet, which suggests they are unfamiliar with the numerous elements of the internet and how to use it for various online activities. There is a tremendous need to implement programmes or plans for rural India's digitalization. The Indian government has made efforts in this field, and offering various programmes..The most important plan on which the Indian government is working is "Digital Village," which is part of the digital India effort. Selected villages will be transformed into digital active villages, with less cash, under this strategy rural residents can conduct most of their business online. The major goal of the Digital Village initiative is to make the community more digitally active. The work of many local rural institutes can be processed entirely through the internet under this system, and every rural person would become digitally educated. The major goal of the digital village initiative is to connect every rural area to the internet and improved internet infrastructure in rural India can create a strong

network. The digitalization of a village can result in more job prospects, a higher standard of living, easier work, and increased internet expertise[19].

Shewale and Joshi[20] conduct a survey on Thane people to know the impact of Digital India and its initiative. There were just 118 people that took part in the survey. Based on the results of the poll, it was determined that the Digital India Project will undoubtedly improve the level of living. People in rural areas will be able to adapt digital developments only if the Indian government provides adequate training and digital literacy. Digital India will create a large number of job opportunities and aid in the reduction of unemployment in the countryIT professionals, in particular, will have an excellent opportunity to demonstrate their technical abilities. The service sector will also face significant changes as people will be able to complete all of their tasks digitally. The amount of time it takes to accomplish each task will be reduced to a bare minimum. This project will undoubtedly bring prosperity and advancement to the country, but it does have some problems because it is heavily reliant on technology. It's possible that security will become an issue. Aside from that, the system error could result in a major situation. This project has a lot of expectations. The Indian government must live up to the expectations.

The study[21] is on the use of information and communication technology in a selected tribal village in West Bengal's Jhargram district. This research focuses on what types of ICT devices they utilize and how successfully they use them. This paper examines both public and private school students, with a focus on indigenous communities. 24.86 percent of the tribal people in the research area are computer literate. Mobile phones are used by 47.55 percent of indigenous people. 31.03% of persons were seen with smart phones. The majority of indigenous people have completed computer training (27.72 percent and also DITA course-34.65 percent). Because of the budgetary issues, just a few persons have showed interest in the advanced course. One of the key causes of tribal community backwardness is economic issues. Aside from that, education is

scarce among the tribe because youngsters are not encouraged to learn. Tribal children want to take computer classes, but owing to budgetary constraints, this is not possible. They demand a variety of government training programmes to help people enhance their skills. The kids are excited about the government's free computer classes for SC/ST students. Finally, tribals are not just engaged in agriculture but are also attempting to diversify their employment opportunities. As a result, the tribe's educational rate is gradually increasing.

Anjan[22] explained the impact of D.I on the rural areas. India's population has surpassed 1.21 billion people, with rural areas accounting for 69 percent of the country's population. In 2014, a national sample survey organization discovered that 94 percent of rural Indians do not own a computer. New digital literacy mission to benefit 60 million people in rural India. Intel India has introduced three new programmes aimed at increasing digital literacy at the grassroots level by addressing to people living in rural areas. All 2,50,000 gram panchayats in the nation would be connected by a high-speed digital highway under the Bharat Net initiative.

The author[23]explored the influence, progress, and challenges of the Digital India programme on tribal society in north-east India, particularly in Tripura, as well as to recommend some remedial solutions. The research approach is a descriptive survey, and data is gathered from both primary and secondary sources. The state's literacy rate is around 97 percent, but the digital literacy percentage is less than 7%. The author also finds various issues regarding its implementation and also suggest some measures to improve the conditions.

There are various inclusive policies launched by the Government for the tribals of J&K especially for the Gujjar Tribals. These policies covered a wide range of issues, from socioeconomic to political. These programmes were designed to help the Gujjar tribals improve

their socioeconomic and political conditions. The following themes are used to provide inclusive approaches for their upliftment: educational policies (Hostels, reservations, scholarships, book bank, etc.) and Economic policies (skill development programs, various schemes, etc.). From secondary sources, it is analyzed that mobile schools were only on papers, Gujjar literacy rate is low, socially and economically backward, still engage in rudimentary economic activity, work participation rate is also low. As a result, Gujjar Tribals have a miserable existence and are socially and economically behind in comparison to the rest of J&K's population. As a result, there is a pressing need to develop a method and a comprehensive strategy to improve their socio-economic conditions[24].

Vijay[25] examined the state of digital service accessibility, and whether or not consumers are using them to make payments if they are available. The research has been conducted in Roopnagar area of Jammu. They collected primary data from 50 respondents. It is found that the majority of respondents prefer to make payments with cash because it is more convenient than using a cashless system. The majority of respondents said that using digital means to make payments is safe and secure.Those who believe that digital mode is insecure and hazardous are more concerned about personal data hacking. It is recommended that various awareness and promotional programmes should be created to raise public understanding about the benefits of digitalization and the use of the internet.

In this paper, how digitalization started in Jammu and Kashmir and its impact are also explained. The primary concept of digitization is to make maximum use of ICT facilities for simultaneous access to global resources and societal advantages. The GOI has started the NeGP with the objective of bringing all government services to individuals' doorsteps in a cost-effective manner. For doing this, various common service centers were setup in the state. Khidmat centers and Internet banking were also started by J&K Bank. The Bharat Bill Payment System (BBPS) began

by the Reserve Bank of India, Digilockers, Electronic Public Distribution System were also started by government under digitalization process. In addition to its economic benefits, digitization has improved humanity's social life.

In this paper[26], the author's overall goal is to learn about the percentage of people who have internet connection, the number of users of digital bank accounts and simple bank accounts, the number of ATM cards, and other information about bank account linkage with phone numbers and Aadhar numbers, among other things. The main objective is to determine internet accessibility and the purpose for which the responder uses the internet, as well as the role of various internet services. They collected primary data from people of Jammu city. The majority of respondents (66%) have internet connection, and there is a positive correlation between education and internet access to some extent, according to the findings of this study. In this paper, it was also discovered that the majority of respondents opened their bank account before September 1, 2014, i.e., before PMJDY, and that PMJDY and demonetization have had no significant impact on bank account opening in our area, as we haven't seen a significant increase in the number of new bank accounts opened after the scheme. It was also shown how respondents from various backgrounds in the city have varying levels of internet and digital service accessibility and availability. It was recommended that there is need for awareness among people and also need to build financial-service ecosystem for the poor class peoples.

# CHAPTER 3

# DATA COLLECTION

## 3.1 Introduction:

In order to analyze the data and develop a more thorough understanding, the research approach calls for collecting diverse data from certain documents and creating databases. This research is exploratory and descriptive in nature. In order to represent the current situation of Scheduled Tribes in Jammu & Kashmir, both primary and secondary data have been employed. Primary data is gathered from tribe members through questionnaires and interviews. The researcher has personally gathered primary data by visiting the places and spoken with the locals. Several statistical and economic methodologies have been used to provide the useful results following the data collecting.

Through interviews and surveys, the study's main goal was to identify the main obstacles of Digital India Programme. The study employed convenient sampling to get its data, and some participants were selected from Jammu and Kashmir's rural districts. The relevant data was extracted using questionnaires and interviews as instruments. The questionnaire covered topics such as telephone use, family income, race, age, educational attainment, area, and preferred language for reading and writing. Additionally, it inquired about attitudes about technology, desire in acquiring access to technical resources, and access to such resources. Information demands and people's information usage habits were also investigated, along with the location of internet connection and the motivations for accessing the web. Some questions are also based on awareness regarding eservices: accessibility, awareness, usage, Digital India program: awareness, usage of online payment apps and online weather prediction apps were also studied.

## 3.2 Sampling:

Sampling is a process of selecting samples from population which becomes the foundation for estimating and predicting the outcome of the population. A sample is the sub-unit of the population involved in research work. There are plenty of tools available to collect data from sample population. Keeping in mind the nature of the problems prevailing in the research area, structured-questionnaire using close-ended queries was formed and used to gather the required information from the sampled population. Some of the questions were rephrased to get a clear response. Random sampling is used keeping in views the objectives of the study. Till now the data has been collected from Ganderbal, Jammu, Kathua. The sampling unit is individual respondent.

## 3.3 Methodology

Numerous statistical techniques and methodologies may be used to perform data analysis on quantitative or numerical data. Tables, charts, and graphs are a few easy ways to spot patterns or trends in data. However, how the researcher interprets the data affects how the data are analyzed and how the data are presented graphically for better and simpler comprehension. Data need to be analyzed and cleaned up by creating categories of responses and analyzing subsets of the data for more specific results. So, after collecting data from sample population by employing a pre-tested questionnaire, the responses of the respondents were recorded in the respective questionnaires. The data analysis is carried out by making use of Microsoft Excelhas been used for drawing tables, histograms, pie charts etc.

## 3.4 Importance of the Study:

The nation is moving towards the digital, world where almost every activity is going to be conducted in a digital manner. But before we take any initiative to promote digitalization, firstly we have to make it sure that the general masses are able to adopt these reforms. Thus, it is of paramount importance to have knowledge about the penetration of internet and the technical knowhow required for its usage among the residents of a particular area. The study is also important as it tells us about the uses of digital services for various purposes especially for making payments. The study highlights all the purposes for which people are using internet. Again, the present study provides the perceptions of the people on digital services which will help the policy makers to frame new policies or revise the existing ones regarding fulfillment of the various objectives related to the problem under consideration.

## 3.5 Data Analysis and Interpretation:

| Particulars | Category | Percentage |
|---|---|---|
| **Age** | 15-30 years | 54 |
| | 30-45 years | 21 |
| | Over 45 years | 24 |
| **Gender** | Male | 65 |
| | Female | 35 |
| **Social Status** | Unmarried | 40 |
| | Married | 60 |

| | | |
|---|---|---|
| **Education** | Upto Higher Secondary | 47 |
| | Graduation | 27 |
| | Post-Graduation | 13 |
| | Professional | 11 |
| **Occupation** | Government employee | 42 |
| | Self employed | 58 |
| **Annual Income** | Below ₹ 50,000 | 76 |
| | ₹ 50,000 – ₹ 100,000 | 12 |
| | Above ₹ 100,000 | 12 |

Table 2 : Percentage Analysis

According to the above table, the majority of respondents are between the ages of 15 and 30, male respondents are more likely to participate in this study while female respondents shows least interest.40% are unmarried, and rest all are married. The majority respondent's education qualification is upto Higher secondary degree58% are self-employed, the majority of respondents have an annual income of less than₹5,00,000.

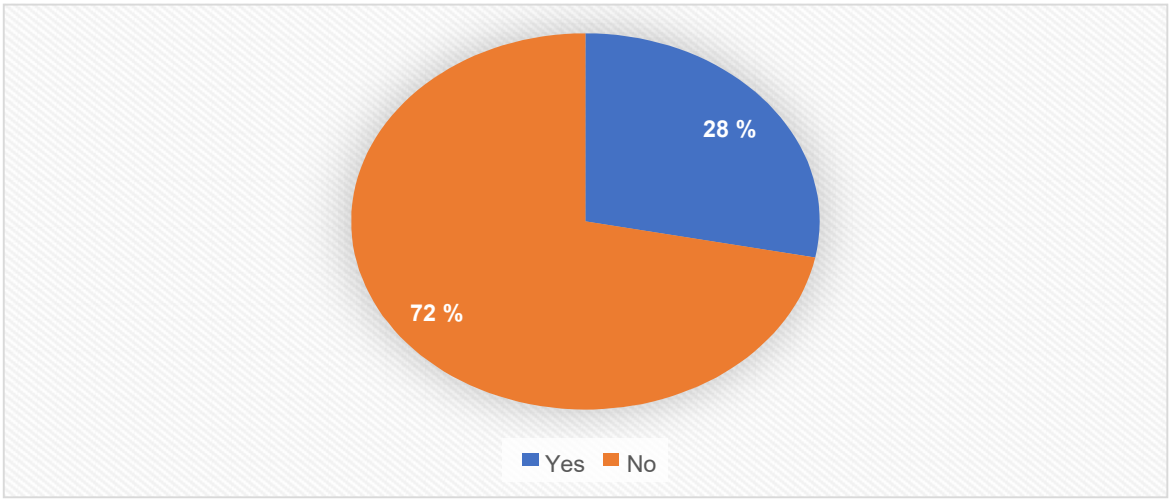


Fig 3.1: Knowledge of Internet

The above chart represents whether people have knowledge of Internet. By using questionnaire, the output has been taken. A lot of investigation will be well in manner to confirm whether the people who have enough sources to take benefits of conditions given by government. Such graphs display the positive and negative feedback of the question. From the above chart it is cleared that only 28% people have knowledge of internet and rest don't have knowledge of internet. Those people who uses internet also various faces problems while using internet. Mobile phone is found to be the most common device for usage of internet. When asked for what activities they used internet? People respond some use for social media, studying, research, etc. Respondent who had never utilised the internet stated that they had no need to do so since they were not aware of any online activity.

| Knowledgeof Programs | Yes | No |
|---|---|---|
| Community Information Centers (CICs) and Cyber Cafes | 58% | 29% |
| Khidmat Center | 46% | 51% |

Fig 3.2: Awareness of CICs and Khidmat Centers

The terminology e-Government often denotes to the administration and supply of goods and services of government using an IT infrastructure, like the electronic distribution of information via web portals, online tax assessment, and electronic voting. The J&K state government shares information online through a number of websites, including jkpsc.com, jmc.nic.in, jandk.bsnl.co.in, etc. Additionally, banks have their own websites where they provide information and services. To provide public internet access, the government has also established Community Information Centers (CICs) and Common Service Centers (CSCs).From the above table, it is cleared that 58% respondent have awareness of Community Information Centers (CICs) and 46% respondents have awareness of Common Service Centers or Khidmat centers. Respondents who have no knowledge of these programs shows no interest in gaining information of these programs.

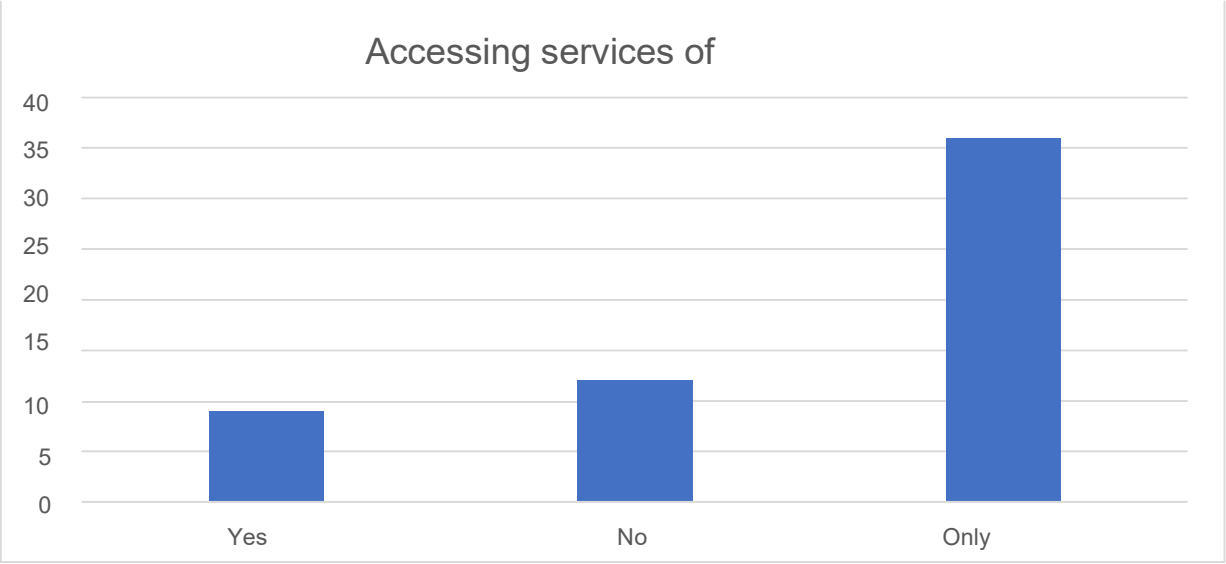


Fig. 3.3: Accessing Services of CICs and CSCs

The CICs offer certain core services including internet surfing, email, printing, data input, word processing, and instruction in computer basics for the local population. All CICs offer some or all of these services. Additionally, several CICs provide a variety of G2C-focused services. It is evident from the aforementioned graphs that respondents only use a small portion of CIC services. Jammu & Kashmir Bank established Common Service Centers/Khidmat Centers where customers may access all of the essential financial services the bank provides. They help the bank provide basic banking services to the general people directly at their door in addition to bringing more and more public venues under the purview of authorised financial channels.Additionally, these facilities offer opportunities for youth, especially those from rural areas, and generate local employment. Only 10% of the respondents had visited these facilities, according to calculations, and only 32% of the respondents were aware of them. The public's ignorance about the government's attempts to give people access to the internet will probably make it more difficult to close the digital divide because it is now clear that the government is making efforts to do so.To

ensure that these activities are successful, the government must develop measures to raise public awareness of them.

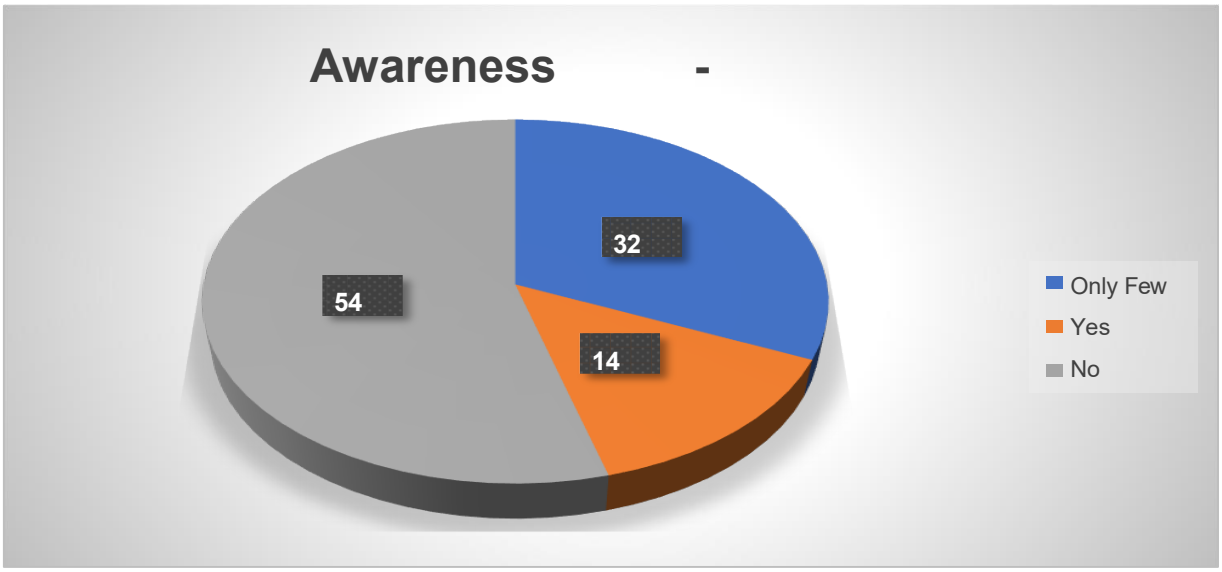


Fig. 3.4: Awareness of E-services

The Government has started an e-services portal to offers various services to its citizens. This portal offers various services for different departments like: Agriculture Department, Social welfare Department, Health department, etc. For these departments,various services are provided like applications for domicile certificates, age certificate, etc., various schemes like AASRA, Ladlibeti, Mumkin, etc. and various others services. From the above chart, it is cleared that 54% respondents are not aware of these services and only 14% have knowledge about them.

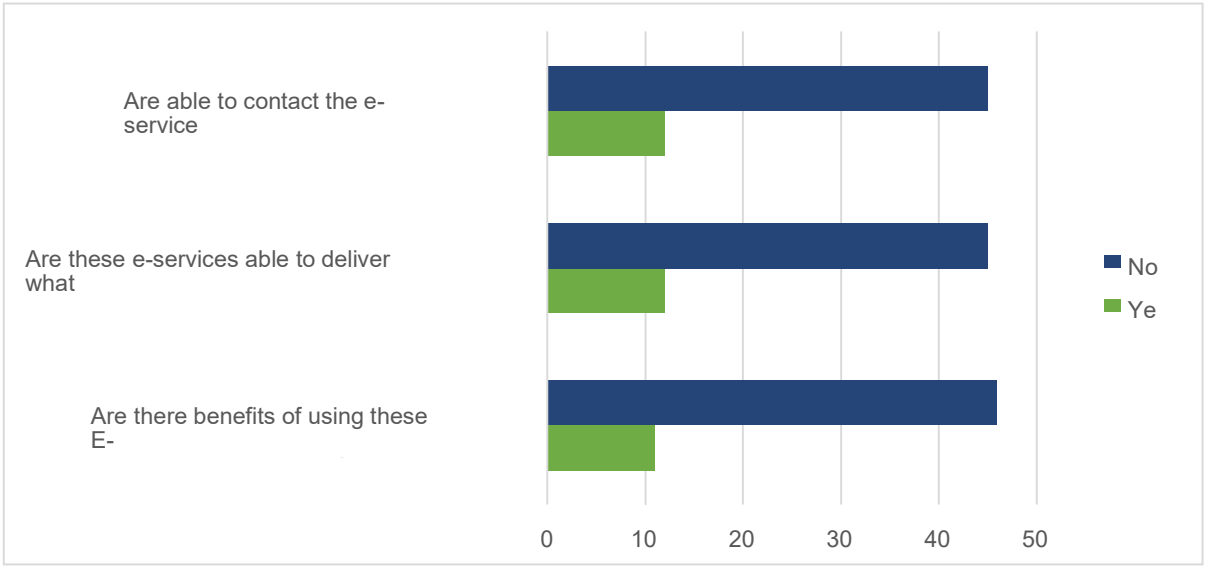


Fig. 3.5: Service- Delivery, Contact with E-service provider, Benefits of using E-services

The public could obtain fast, accurate information from the government directly through the usage of e-services. The supply of services would take less time since there would be no middlemen, resulting in rapid resolution of complaints. The government is working to make sure that rural regions can access e-services on par with metropolitan areas and that the advantages of public welfare programmes reach the lowest strata of society.From Fig. 3.4, we came to know that only 14% respondents are interested in accessing e-services and so they think e-services are beneficial. Only 14% respondents have contact with service providers and think that e-services delivery are easily and on-time.

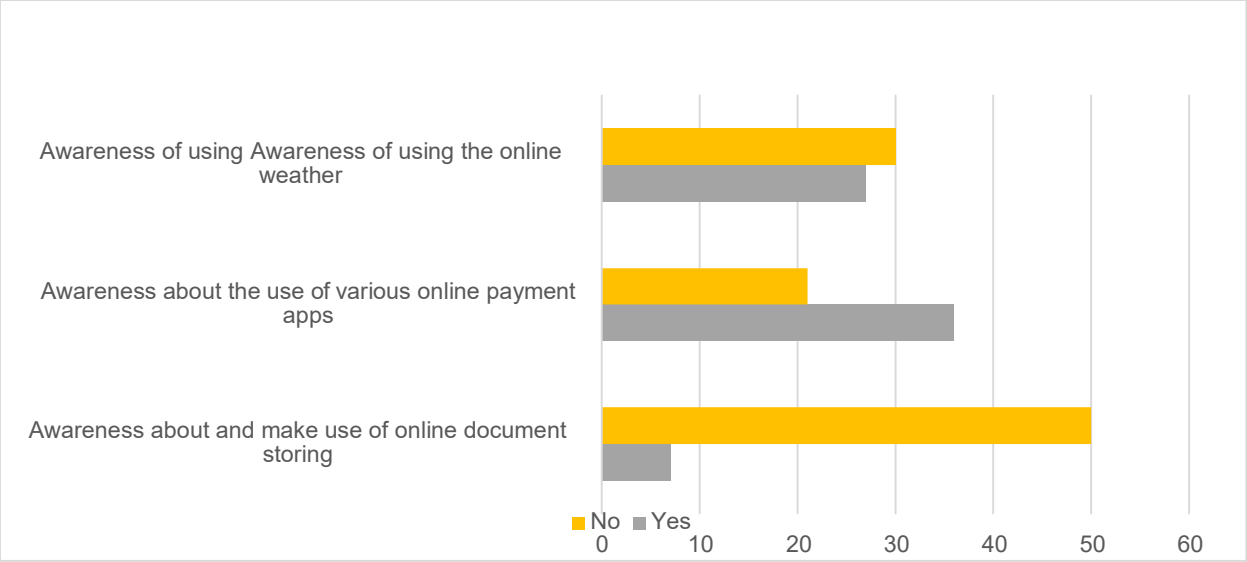

Fig. 3.6: Online Applications

There are various online applications available for weather prediction. From the above graphs, it is cleared that maximum number of respondents are not aware of these applications and those who are aware of these applications used them very rarely. The tribal peoples still believe in their old traditional methods of weather prediction. The online payments apps refer to the payment services operated under financial regulation and is performed using a mobile device. It involves payment for a transcation using mobile wallet or mobile money transfer. This method of payment has numerous advantages like faster payment, secure way, etc. From the above table, it is clearedthat people have awareness of these apps but they don't used them. Digilocker will provide facility to store the important documents like pancard, aadhar cards, etc. It provides secure access to Government issued documents. From the above table, it is cleared that maximum respondents donot have awareness of this apps. While discussing problems with using

e-services and online apps, the majority of respondents brought up linguistic concerns and education problem. Majority of People think that only professionals use these services.

People attend Government offices even when everything is online available. ICT adoption is severly hampered by absence of software and instructions in minority language.

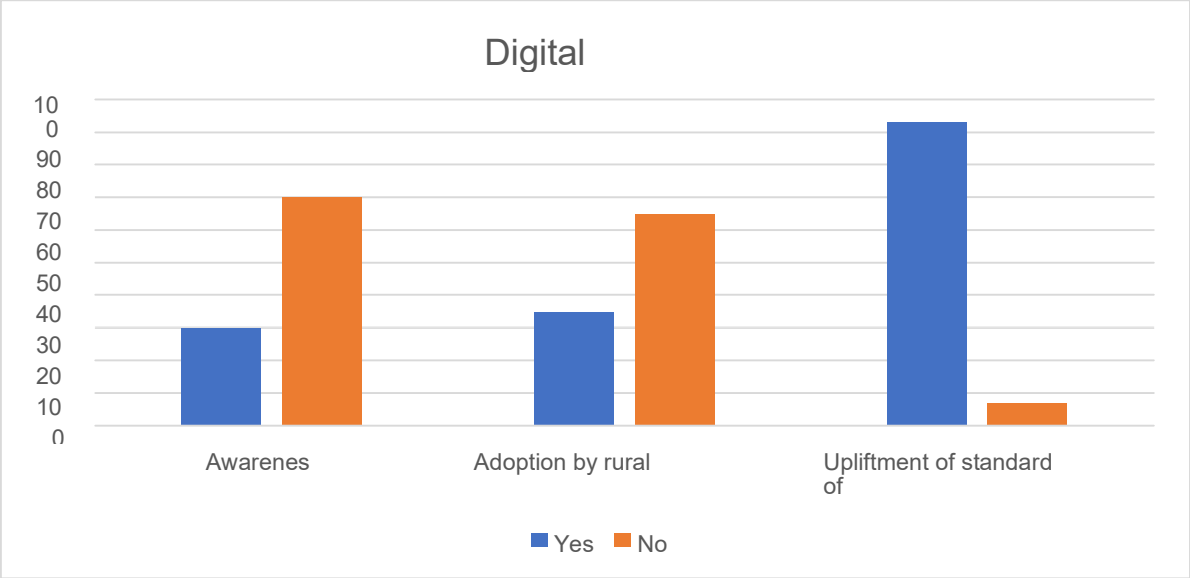


Fig:3.7 Digital India Program

The above chart represents whether people have awareness about Digital India Program.The results were obtained through the use of a questionnaire. There will be extensive inquiry to see whether those with sufficient resources will take advantage of the conditions provided by the government. From the above bar graph, we can conclude that 30% have awareness of Digital India program whereas rest all of them are unaware.35% of respondents believe that rural residents can adapt digital developments.whereas 65% think the rural people will not adopt the digital changes. 92% thinks digital changes will uplift standard of living while rest does not believe that digital changes will uplift standard of living.

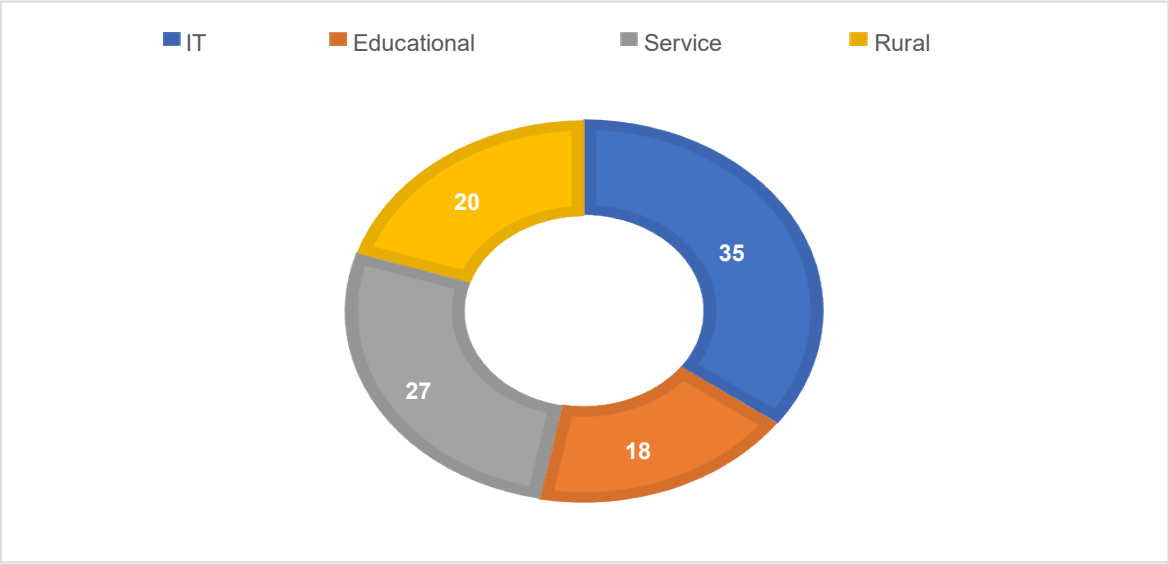


Fig: 3.8 Benefitted Sector out of digitalization

35% of respondents said that India's IT sector will grow the fastest when the country goes digital. According to 18% of respondents, India's education industry would grow the fastest when the country goes digital. According to 27% of respondents, India's service industry would grow the fastest when the country goes digital. According to 20% of respondents, India's rural economy will benefit the most from digitalization.

# CHAPTER 4

## RESULTS AND DISCUSSIONS

## 4.1 Findings of the study:

- The Tribals of Jammu and Kashmir are socially and economically backward and they are being deprived to integrate into the mainstream regional culture and social status.
- The tribal economy is fragile and they are still doing primitive jobs like cattle rearing. Therefore, it does not allow them to buy the costly assets such as mobile phones, computers etc. and also do not have much knowledge about them.
- All the respondents within the age group 18-29 are found having access to internet irrespective of their socio-economic background. This indicates that new generation is using more internet facility than the older ones.
- It is found that lack of confidence/knowledge & skill and no interest are the main reasons for not having access to internet.
- It is found that internet through mobile is the major mode of internet services in the present study area.
- Majority of respondents are not interested in accessing the internet. It is found that lack of confidence and skills and no interest are reason for not using the internet facility.
- It has been determined that the Indian Government must implement policies to increase public awareness of CICs, CSCs, and e-services in order for these initiatives to be successful.
- It is found that illiteracy, linguistic barriers, IT skills and lack of communication are the problems which are being suffered while using e-services.

- Majority of the respondents usually uses cash for making payments because they consider it convenient as compared to the cashless mode. They don't use any online payment apps.
- Majority of the respondents responded that digital mode is not safe and secure mode for making payments. They are more concerned about hacking of personal data.
- Among the respondents, there is evidence of the effect on Digital India. It has been determined that Service-Delivery, Service-Dimensions, Service-Quality, and Citizen Awareness of E-Government are the factors influencing the responders.
- It can be found that the demographic factors, gender and native place have strong impact on digitalization.
- And finally, it is found that anytime and anywhere access is possible is the most liked feature of the digital services among the respondents in the study area.
- The respondents felt that the easiness of E-service, speed of delivery, accuracy of eservices and improvement in quality of life have strong impact on digitalization.
- The challenges on digitalization are also found that the gender differences and native place of the respondents are identified as the challenges on digitalization.
- The challenges on Digital India study identified that the regional language, lack of digit literacy and difficulties in accessing mobile service are considered as great challenges. Poor internet connections and user-unfriendly device are also identified as the challenges Digital India Programme.

## 4.2 Problems and Suggestions:

The existence of the digital gap is a major barrier to the advancement and development of any community at any level in the current environment, when all parts of our lives are driven more by information than anything else. All interested parties should gather on a single platform and adopt a serious stance in order to pressure all levels of government and funding organisations to eliminate obstacles to universal access to information and develop strategies for closing the digital gap. Governments should develop plans and initiatives to create good information technology frameworks and put them into action as soon as possible. Because of its remote location and political unrest, the state of Jammu and Kashmir needs special attention when it comes to ensuring that everyone has access to information so that its residents may comprehend and appreciate how progressive access to information is.The present Scenario of Digital India programme in Jammu and Kashmir is in developing condition in urban areas of the state. However, in rural and tribal society, it is in an unsatisfactory condition. The percentage of urban people are maximum literate and educated. They have the concept of modern technology with ICT which they are adopting smoothly. In the other hand, the rural tribal people are lagging. behind in that field of digital concept. The literacy rate of the state is about 68% but the digital literacy rate is very low. The tribal youths are interested but their illiterate parents are not at all interested about digital India initiative. Good percentage of tribal students are very much interested to implement the aspects of digitization among them. Those who are the students of English medium schools are quite successful in this endeavor but the students of other medium schools do not possess so much interest. Till now a maximum percentage of tribal citizens of the state do not know the use of ATM, Paytm, Cashless transaction etc. Even they do not know how to submit a cheque to bank. The Youths of the state are very enthusiastic about this digitization

but they need proper guidance &help in that regard. But it is very important to give digital literacy to each tribal adult of the state especially in rural areas.

In J&K we have a bunch of challenges regarding implementation of digital India programme, especially in Tribal Society these are :

- Illiteracy among the tribal population.
- Lack of interest in digitization programme.
- Human inertia with previous habits & livelihood
- Negative thinking due to complexity of digital India programme.
- Very less percentage of bank account holders among tribal rural people.
- Lack of concept of using smart phones.
- Unavailability of internet signal at remote areas.
- Non-connectivity of optical fire cables (OFC) throughout the rural areas.
- Very weak concept about internet language.
- Very less knowledge about English language.

- Lack of English medium schools in rural areas.
- Fear of loss of money by e-wallet, paytm transaction.
- Very uneasy feelings of cashless transaction due to lack of awareness.
- Lack of awareness programme in rural & remote areas.

To improve the present condition regarding implementation of Digital India program some steps should be taken in government policy as well as from the side of common citizen which may be:

- To make people educated instead of making literate
- To set-up a greater number of governments managed English medium schools in rural areas.
- To arrange frequent awareness programme in Tribal remote areas for adults.
- To establish digital school for adults.
- To spread concept of digitization among tribal students through computer education in schools.
- To arrange for campaigns by digital literate persons to spread digital literacy.
- To arrange hands on training about the use of smart phones among tribal adults.
- To spread OFC network in rural areas.
- To encourage private enterprises to establish a greater number of English medium school in triballocality.

- To provide savings bank account to each village by government initiative in collaboration with bankers.
- Providing smart phones with subsidized rate among poor tribal families.
- To cover all remote areas with mobile towers.
- To promote cashless transaction giving extra facilities. and more awareness should be given to the tribes regarding the online based banking services.
- To arrange orientation programme by the faculty of NIELIT by covering all remote parts of the state.
- To make strict policy for eradication of superstition & un-scientific treatment among tribal population.
- To employ some digital literate team at remote area for constant help of the community participation in digital India programme.
- To setup digital club in each High & H.S School and recruit efficient computer teacher in each School
- The government and non-government agencies can take necessary steps to ensure the accessibility of internet and digital gadgets among the Tribal areas.

We need a precise e-plan or e-policy that directs the government priorities to use ICTs for rural development if we are to formulate the notion of Digital India for the rural sector. It necessitates a thorough comprehension of the rural areas' social and developmental concerns. Along with political will, it also needs the highest levels of government leadership and vision. It calls for

rationalizing the tasks that must be given to government organizations in order to complete each ICT target, as well as the ongoing funding support.

## 4.3 Conclusion:

Digital India is a government endeavor to make government services available to individuals electronically by upgrading online infrastructure and expanding Internet connectivity. We examined the effects and problems of Digital India in this project. Today's issues and solutions include internet, digital literacy, and smartphone accessibility. Solving the existing difficulties would take time, but if done, the programme will propel India to the top of the list of developed nations.This ambitious project of the Government of India will only succeed if the central government and state governments work together. This initiative would generate more jobs in the country. The youth are tremendously excited about digitalization, but they need sufficient supervision and assistance in this respect. However, it is critical to provide computer literacy to every tribal adult in the state, particularly those living in remote regions.Then there is a big opportunity to encourage young participation in order for this project to succeed, and the government should begin raising awareness. Let us all hold hands and hope for a successful implementation of this initiative for a brighter and more prosperous India. Let us hope that India will once again be known as the Golden Sparrow, and that it will rise to the top of the global rankings.

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