Kishore Kumar Paidimarri, Dr Ved Prakash Gulati & Sudheer Kumar Paidimarri

**Abstract**

This paper discusses findings from a survey conducted in Telangana on the extent of digital inclusion. With time, several processes around us have changed as we see and technology has been the key driver of all this. Digital explosion was expected to become digital inclusion and aid development. Hoping so, the government of India has introduced several measures to that effect. With state governments also showing intent, the digital inclusion seemed only a matter of time. However, data availability and tele density brought with it several things that were not useful but could be quickly learnt while the useful things could not become simple to learn. This led to a gap which has possibly widened if not reduced in favor of the market forces which were already acting against the poor. Thus, digital inclusion is far from its objective and requires course correction in the form of awareness and user friendliness. In this context, a nationwide survey has been initiated by Vikas Anvesh Foundation to comprehend the status of inclusion. A sample of 100 has been collected and analyzed from Kamareddi and Bhadradri kothagudem from Telangana.

Extent of Digital inclusion in Telangana

# **Extent of usefulness of Digital inclusion in Telangana as a tool to combat poverty through information dissemination**

Let us examine some short stories to understand the impact of technology on work.

1. Mr Kishore has been stopped on the way to his office by police for verifying his vehicle documents. He was not carrying documents. Mr Prabhas, his colleague was beside him and wondered how would they manage now and suggested that he request police for time. He knew that it was cumbersome now and they would reach office at least an hour late. Mr Kishore smartly pulled out his mobile from pocket and showed the police his license and vehicle Registration certificate and insurance in ‘RTA m wallet’ a mobile application developed by Government of Telangana exclusively meant to store and use these documents digitally. They were done with the process in two minutes and left for the office.
2. Prof Singham Salgaonkar submitted his income tax returns and asked his Chartered Accountant if he needs to sign and send a physical copy of returns to the Mumbai headquarters of Income tax. The Chartered Accountant smiled and said, “No sir, those days are long gone. Your returns are digitally verified”

## **Introduction:**

Information and communication technology-ICT as it is called, is seen as a major enabler in fast tracking the development efforts of a nation. In agreement with this, Government of India and Government of Telangana has introduced several measures to improve the tele-density and presence of internet for data in rural areas alongside urban spread. These efforts were to be seen in terms of number of schemes launched and regulations introduced making it possible for all the service providers to base themselves in various rural unreached locations. Some of the noteworthy measures are:

1. Internet education to rural community on a large scale through self-help groups for women and schools for children.
2. Campaigns and incentives to actively promote and encourage tele density and presence of internet.
3. Introduction of customer service centres and kiosks meant for obtaining information about government, market and several other services at a payment of nominal fee
4. Application for several examinations and jobs is made online in order to encourage digital literacy.
5. Aadhar (UID) based one-time passwords and telebanking services to encourage digital inclusion and facilitate better avenues for transactions.

These efforts were expected to play a pivotal role in speeding the process of development by making available vital inputs that are otherwise hidden by self-centred forces operating in the market. Key decisions of government like cashless economy depend largely on digital inclusion only and failure of digital inclusion will be inevitably the failure for these programs.

For example, digital inclusion is expected to provide a farmer with inputs about the seeds to be sown, rain prediction, care to be taken against pests and when to harvest. After harvesting, digital inclusion is expected to help a farmer with information on storage, carrying the produce to market on a day when it fetches higher price and transfer the amount into farmer’s account when trader purchase the same. All this can happen when the information is available to the farmer in a user friendly manner and farmer is able to get this information in a simple manner.

Despite all this, recent studies revealed that at least half of India is still not digitally connected. The reasons could be several Prominent five factors that play key role in deciding the success of digital inclusion are:

1. Availability of network
2. Awareness and ability of user
3. Compatibility of device
4. User friendly software
5. Utility of content

## **Opportunity:**

A mobile phone can become a tool for tele inclusion if it’s a feature phone but it can double as a tele and digital inclusion if it is a smart phone. Due to the advent of mobile phones, India successfully changed from a landline connected nation to a ‘mobile only’ nation. Thanks to the efforts undertaken under digital literacy mission of Government of India, the nation is in the process of transforming from a ‘mobile only’ to a ‘mobile heavy’ nation, indicating an increase in digital transactions. The increase in presence of smart phones over last five years in Indian mobile market highlights this aspect.

From market point of view, entry of Reliance Jio has revolutionised prices leading to a sudden surge in connections and user data. Data availability has increased and voice calls have gained prominence leading to an increased number of connections and consumer base for mobile service providers in India. Increase in market led to a mushrooming of several android applications which provide access to several services to the extent that there are many ‘app only’ companies that have grown in this last five-year period. These companies operate only on basis of application with minimal physical workforce.

However, it remains to be verified if this digital development is yielding desired results i.e. inclusive or otherwise. To do this, Vikas Anvesh Foundation-VAF undertook a nation-wide survey in several states covering all the directions and including as many conditions as possible like geography, road connectivity, infrastructure availability etc. to provide an understanding of the status of digital inclusion. As part of same, in Telangana from the districts of Bhadradri Kothagudem and Kamareddi have been covered and this paper represents findings from these places and at large the findings of Telangana because of the identical governance and community organizational structure existing in other districts.

## **Digital initiatives of Government of Telangana:**

With a vision to inspire transparency and accountability from day one while keeping user friendly awareness as a non-negotiable, Government of Telangana has given a top priority for digitalization since the state newly formed in 2014. It has introduced all its new digital measures to be as consumer friendly as possible in order to take them closer to the people. Some of the digital initiatives of Telangana government are:

1. Fibergrid connection to every house in Telangana- to be completed by December 2018
2. Phablets to Agriculture Extension Officers to test soil and inform finite details on improving fertility, yield etc.
3. Meeseva kiosk, a government as well as private run centres where several citizen services can be done online at a nominal fee payment of Rs. 25 per transaction.
4. T-Sat, a television channel to conduct 24 hour tutoring on key examinations in state and centre
5. Digital biometric enabled attendance in offices, schools and colleges for enhancing accountability and transparency
6. A onetime digital filling of application in Telangana State Public Service Commission website which applies to all examinations enabling aspirants to focus on studies
7. T- Wallet, similar to Paytm and similar application that facilitates payment and allied services
8. T-folio, a mobile application consisting of a one stop solution for several services like obtaining land, property, birth and death certificates, payment of tax and all bills, booking tickets, services like licence and vehicle registration, weather forecast, traffic challans, complaining to police about loss, updating knowledge base and banking etc.
9. T-ration, another mobile application meant to provide a location based availability of ration in shops nearby and portable for several members of family to take their quota of ration at several places as required. This enables migration within the state
10. M-wallet, a service where vehicle documents and license details will be available online thereby providing the convenience of showing these for verification instead of carrying originals and facing the problem of losing them or police retaining these documents

Besides these initiatives, the state government is offering a discount of 5% for payment of property tax, electricity bill and purchase of bus tickets online to encourage usage.

## **Purpose of study**:

The study aims at understanding the extent of digital inclusion and possibly examine the factors that might be responsible for the status.

## **Methodology**

Survey has been administered to a sample of 100 people of various age groups. Sampling has been done in a convenient sampling method to cover 20 people at a place and in 5 locations. A focus group discussion has been conducted first to understand general profile of digital inclusion of the village before conducting a one on one survey to some of the participants of the discussion. Some inputs on locations where survey was conducted are:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S No | Village/ town | District | Distance from Mandal head quarter in KM | Remarks on choice of selection |
| 1 | Gundaram | Kamareddi | 18 | Interior tribal dominant village with hilly terrain |
| 2 | Yellareddy Adloor | Kamareddi | 19 | Interior plain village with less connectivity |
| 3 | Kamareddi | Kamareddi | 0 | Outskirts of district headquarter |
| 4 | Lakshmi devi palli | Bhadradri Kothagudem | 3 | Village within the district headquarter |
| 5 | Sujathnagar | Bhadradri Kothagudem | 8 | Village on highway with income from migration to middle east |

## **Profile of respondents**:

A total of 100 people were surveyed in Telangana of which 68% were men and rest were women. The response group belonged to various ages with 45% of them in age group of 31-40 years. About 47% of the respondents were either agriculture allied workers or daily wage entrepreneurs. Social group wise distribution showed 33% backward section, 16% each of SC and ST and 10% minority respondents. Graphical details of the respondent profile are presented below:

## **Survey findings:**

Findings of the survey are indicating to some extent that the mobile applications introduced are yielding results while it remains far from the expected outcome. People are aware and understand the utility of the digital literacy in daily life but improper promotion and specific awareness about each of the service leads to denial of usage. While data remains cheap and affordable, quality devices that are needed to really become ‘mobile heavy’ are still priced higher and remain out of reach. Their transactions are far too low for them to learn and understand the technology. Instead, it is easier to walk up to a centre which provides these services. Absence of formal mechanism of training is leading people to depend on their friends and relatives, which has two negative aspects. While limitation in knowledge of friends or relatives limits the learning, it also has a chance of misuse of information that is private only to these users.

Some of the answers to questions are presented graphically below:

### **Access to internet:**

* Regarding periodicity of access to internet, 43% of the respondents said they access internet on a daily basis, large amount of them due to JIO sim in their mobiles providing them internet connection. Overall, 69 respondents have accessed internet in last 3 months while 31 of them never did.
* From the people above 50 years, there are only 2 people accessing internet at least in last 3 months, leaving out 19 people out of 21 who belong to this age group. This points that smart device and internet still remains a question mark for the elderly.
* The next group to be left out are people between 41 and 50 years of age, explaining us a phenomenon of a generation of parents in rural India who are caught between unawareness and half awareness. They are forced into using internet by their children but do not really find ways to cope with the speed of learning it requires. So they use features applications like Facebook and WhatsApp to stay connected to their children. In the process some of them have also learned to browse on web and watch youtube.
* Reason for 69% accessing internet at least once in last 3 months is largely due to the presence of 56 of these respondents in age group of 20 to 40 years. Large amount of them are either students or graduates who are looking for jobs while continuing their existing occupation at village. Also in this age group are people who have applied for their parents’ pensions, their marriage and birth registration of their children. For these reasons they have learnt to use internet and increased familiarity and ease in using the applications.
* More than 5/6th of the people who accessed internet did so from their home, dominant part of which is from their own mobile. Roughly the same percentage of people because they access internet on mobile responded that they do not have to go outside or to an internet café to access internet service
* In terms of content they access on the internet, 56 of the 100 responded they access social media and bank applications while 44 of them said they access infotainment channels also. Only 13 people knew to use internet for research and information purposes.
* Usage of banking applications is high because of the high SHG (Self help group) presence and existence of stree nidhi cooperative bank in Telangana which has taken up massive campaign through their banking correspondents to the group leaders of SHGs about availing loans and checking status of loans through bank accounts to understand and control the finances better.

Graphical representation of respondent information is provided below:

### **Digital ability of respondents:**

On being asked and verified for their digital abilities, responses of participants were as mentioned below:

* 66 of the 100 respondents connect through their smart phone and no other device while a sixth of the 100 know or have a laptop for internet.
* About 60 of the 100 could turn on the smart phone provided or their own smart phone while only 38 of them could open browser and search on the web.
* Of these, only 24 of them could actually use search option to attempt and look for what they want.
* Large number of the respondents who use internet, 56 of 69 respondents have accessed government services through web like pensions, applications, payments etc.
* While 42 people responded that they bank online, it is a risk that has been noticed that to do so, both the ways through which they have learnt are prone to failure or cheating. Failure is because they have learnt to use banking application in a step wise manner but the steps have not been explained to them. They only remember buttons to operate and any changes in application will disable its usage for these people. They are prone to get cheated because most of the women have shared their password with their self-help group leader.
* 41 of them know to claim their insurance and related services online but this is largely due to help from kiosk centres like meeseva. They do not depend on their mobile for these works and largely use internet centres available in district headquarters
* 63 of the respondents could download content but many did not know where it got stored so opened the document again whenever they needed.
* 52 of them were able to open Facebook and WhatsApp on the mobile and responded that that is all they do using internet.
* One quarter of the people have used internet to apply for services and applications online. This is because of increased emphasis of both the governments at centre and state to introduce online applications in all job related examinations.
* 36 people responded saying they have email and most of them who did so had to have an email because they have email account because of job applications or banking related work
* 31 people said they shop online and products shopped were mostly Nazar suraksha kavach and Laxmi yantra meant to ward off evil eye and bring good luck to family.
* Intended benefits of demonetization also seem to go back because cash economy is again back into the villages.
* Of the people from Gundaram village, large numbers of women farmers are aware of internet but do not find it useful in their daily activity and hence do not use whatsApp or Facebook also besides regular internet and youtube. But on explaining about how they can use internet, they said they did not know these uses earlier so will try to use internet and look for information.
* People from Lakshidevipalli, Sujathnagar and Kamareddy are using internet more compared to people from yellareddy and Gundaram, suggesting a trend of more urban penetration of internet and its uses as compared to the rural interior regions. The present trend of popular urban applications also makes it friendly and useful for urban population.
* On being asked possible reasons for not being able to navigate through web, people opined that it is because of three reasons:
  + Lack of understanding on the functions of internet
  + Language makes it difficult to access
  + Advertisements distract them and they end up clicking on them resulting in delay to come back to actual website

## **Conclusion:**

Use of internet is still limited to just about half the population. Even those using internet limit it to social media at large. The intension of governments in using technology as a catalyst to foster development meets with a stiff challenge may be because of finer aspects of this entire effort being not directed at the objective. The barriers in the form of language, internet speed, mobile connectivity, information provided should be corrected at one end. This should be punctuated by a careful campaign explaining in detail use of digital applications with step by step manual is essential. This should aim at promoting learning and hand holding of people on the usage of technology. False news is being spread faster using social media and that is also hindering growth of other digital services.

Graphical representation of respondent information on various capabilities is provided below:

## **End of the document**