INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJRCM

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar, Indian Citation Index (ICI), J-Gage, India [link of the same is duly available at Inflibnet of University Grants Commission (U.G.C.)], Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than **5943 Cities** in **193 countries/territories** are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

http://ijrcm.org.in/

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	**ELECTRONIC HEALTH RECORD SYSTEM - BENEFITS AND CHALLENGES: A LITERATURE REVIEW** *SHEETAL JOHAR & Dr. BASANNA PATAGUNDI*	1
2.	**OMNICHANNEL RETAILING: IMPACT OF FACEBOOK ON RETAIL BUSINESS DYNAMICS** *MUGESHKANNAN REGURAMAN, Dr. S. GANAPATHY & A. THANGAM*	4
3.	**ROLE OF TOURISM IN SUSTAINABLE DEVELOPMENT & WELL BEING OF SOCIETY** *CHIKAI GHOSH*	9
4.	**THE IMPACT OF DIGITIZATION IN FUTURE VISION** *Dr. R. LEELAVATHY*	16
5.	**REGIONAL VARIATIONS IN LITERACY RATES - A PROFILE OF ANDHRA PRADESH** *K. MAHESWARA RAO*	19
6.	**CUSTOMER SATISFACTION WITH LIFE INSURANCE COMPANY: A CASE STUDY OF SHIMLA DISTRICT OF HIMACHAL PRADESH** *NIVEDITA & Dr. RASHMI CHAUDHARY*	22
7.	**MARKETING STRATEGIES OF DAIRY CO-OPERATIVE SOCIETIES IN KERALA: WITH SPECIAL REFERENCE TO MILMA ERNAKULAM DISTRICT** *EAPEN RAJU & Dr. PRAKASH C*	27
8.	**FINANCING SMALL AND MEDIUM SCALE ENTERPRISES BY MICROFINANCE BANKS IN SOKOTO STATE, NIGERIA** *Dr. MUSTAPHA NAMAKKA TUKUR & ABDULRAHMAN BALA SANI*	31
9.	**THE DYNAMICS RETURN OF CLEAN AND RENEWABLE ENERGY SECTOR AND ITS RESPONSE ON THE BUSINESS CYCLE AFTER THE KYOTO PROTOCOL** *BAGUS SUNDORO, NOER AZAM ACHSANI & Dr. TONY IRAWAN*	36
10.	**DIGITAL FINANCE: A CATALYST TO FINANCIAL SERVICES** *ANUBHUTI*	42
	REQUEST FOR FEEDBACK & DISCLAIMER	44

CHIEF PATRON

Prof. (Dr.) K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur

(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

Late Sh. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR

Dr. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISOR

Prof. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

CO-EDITOR

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD

Dr. CHRISTIAN EHIOBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

Dr. MIKE AMUHAYA IRAVO
Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya
Dr. M. S. SENAM RAJU
Professor, School of Management Studies, I.G.N.O.U., New Delhi
Dr. NEPOMUCENO TIU
Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines
Dr. PARVEEN KUMAR
Professor, Department of Computer Science, NIMS University, Jaipur
Dr. ANA ŠTAMBUK
Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia
Dr. H. R. SHARMA
Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.
Dr. CLIFFORD OBIYO OFURUM
Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria
Dr. SHIB SHANKAR ROY
Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh
Dr. MANOHAR LAL
Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi
Dr. SRINIVAS MADISHETTI
Professor, School of Business, Mzumbe University, Tanzania
Dr. ANIL K. SAINI
Professor, Guru Gobind Singh Indraprastha University, Delhi
Dr. VIRENDRA KUMAR SHRIVASTAVA
Director, Asia Pacific Institute of Information Technology, Panipat
Dr. VIJAYPAL SINGH DHAKA
Professor & Head, Department of Computer & Communication Engineering, Manipal University, Jaipur
Dr. NAWAB ALI KHAN
Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.
Dr. EGWAKHE A. JOHNSON
Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria
Dr. ASHWANI KUSH
Head, Computer Science, University College, Kurukshetra University, Kurukshetra
Dr. ABHAY BANSAL
Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida
Dr. BHARAT BHUSHAN
Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar
MUDENDA COLLINS
Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia
Dr. JAYASHREE SHANTARAM PATIL (DAKE)
Faculty in Economics, KPB Hinduja College of Commerce, Mumbai
Dr. MURAT DARÇIN
Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey
Dr. YOUNOS VAKIL ALROAIA
Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran
P. SARVAHARANA
Asst. Registrar, Indian Institute of Technology (IIT), Madras
SHASHI KHURANA
Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala
Dr. SEOW TA WEEA
Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia
Dr. OKAN VELI ŞAFAKLI
Professor & Dean, European University of Lefke, Lefke, Cyprus
Dr. MOHINDER CHAND
Associate Professor, Kurukshetra University, Kurukshetra

Dr. BORIS MILOVIC
Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia
Dr. IQBAL THONSE HAWALDAR
Associate Professor, College of Business Administration, Kingdom University, Bahrain
Dr. MOHENDER KUMAR GUPTA
Associate Professor, Government College, Hodal
Dr. ALEXANDER MOSESOV
Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan
Dr. MOHAMMAD TALHA
Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia
Dr. ASHOK KUMAR CHAUHAN
Reader, Department of Economics, Kurukshetra University, Kurukshetra
Dr. RAJESH MODI
Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia
WILLIAM NKOMO
Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana
YU-BING WANG
Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan
Dr. SHIVAKUMAR DEENE
Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga
Dr. MELAKE TEWOLDE TECLEGHIORGIS
Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea
Dr. BHAVET
Faculty, Shree Ram Institute of Engineering & Technology, Urjani
Dr. THAMPOE MANAGALESWARAN
Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka
Dr. ASHISH CHOPRA
Faculty, Department of Computer Applications, National Institute of Technology, Kurukshetra
SURAJ GAUDEL
BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal
Dr. SAMBHAVNA
Faculty, I.I.T.M., Delhi
Dr. LALIT KUMAR
Faculty, Haryana Institute of Public Administration, Gurugram

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN GOYAL
Advocate & Tax Adviser, Panchkula
NEENA
Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL
Advocate, Punjab & Haryana High Court, Chandigarh U.T.
CHANDER BHUSHAN SHARMA
Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** ***anytime*** in ***M.S. Word format*** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website (***FOR ONLINE SUBMISSION, CLICK HERE***).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: **SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.**

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled '_____' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR	:
Designation/Post*	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
Landline Number (s) with country ISD code	:
E-mail Address	:
Alternate E-mail Address	:
Nationality	:

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc**. ***The qualification of author is not acceptable for the purpose***.

NOTES:

a) The whole manuscript has to be in ***ONE MS WORD FILE*** only, which will start from the covering letter, inside the manuscript. ***pdf. version is liable to be rejected without any consideration***.

b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail**:

New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.

d) The total size of the file containing the manuscript is expected to be below **1000 KB**.

e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.

f) ***The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours*** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.

g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.

2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters**, **centered** and **fully capitalised**.

3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name**, **designation**, **affiliation** (s), **address**, **mobile/landline number** (s), and **email/alternate email address** should be given underneath the title.

4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.

5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150** to **300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. ***Abbreviations must be mentioned in full***.

6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.

7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.

8. **MANUSCRIPT:** Manuscript must be in ***BRITISH ENGLISH*** prepared on a standard A4 size ***PORTRAIT SETTING PAPER***. *It should be free from any errors i.e.* ***grammatical***, ***spelling*** *or* ***punctuation.*** *It must be thoroughly edited at your end*.

9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.

10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.

11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

The manuscript should preferably be in ***2000 to 5000 WORDS***, But the limits can vary depending on the nature of the manuscript.

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self-explained, and the **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. *It should be ensured that the tables/figures are referred to from the main text*.

13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.

14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.

15. **REFERENCES:** The list of all references should be alphabetically arranged. ***The author (s) should mention only the actually utilised references in the preparation of manuscript*** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper**. The author (s) are supposed to follow the references as per the following:

- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (**ed.**) for one editor, and (**ed.s)** for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parenthesis.
- ***Headers, footers, endnotes*** *and* ***footnotes*** *should* ***not be used*** *in the document.* However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

THE IMPACT OF DIGITIZATION IN FUTURE VISION

Dr. R. LEELAVATHY
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
VIVEKANNADHA COLLEGE FOR WOMEN
UNJANAI, TIRUCHENGODE, NAMAKKAL DISTRICT

ABSTRACT

'Digital India' is a central programme to make India ready for a knowledge-based future. The focus of the Rs 1.13 lakh crore initiatives is on using technology to create a participative, transparent and responsive government. The major targets of the programme are to create a digital infrastructure as a utility to every Indian citizen. This includes providing high-speed internet, mobile phone and bank account enabling participation in digital & financial space, shareable private space on a public cloud, and creating a safe and secure cyber space. The biggest internet firms in India & are Inbound Marketing, Microsoft & Google Certified. The Digital technology only solution provider for businesses across who plan to reach to their prospects using Digital & Traditional Marketing Mediums. It include brands from Healthcare, Real Estate, Education & Banking Industry. The primary objectives of the present study are to identify usage of digital level and helps in small-scale industry in digital technology. In case of emergency, people can look for immediate do's. Foster the overall economy because of rapid increase in trade, literacy rate, health betterment etc.

KEYWORD
Digital process.

JEL CODE
L86

INTRODUCTION

The number of personal computers globally surged from 100 million in 1990 to 1.4 billion by 2010. The users for mobile too grew at even more rapid pace, which proves that digitization, and digitalization is accelerating very fast. Developed countries such as Germany, United Kingdom, and the United States took nearly 4 years on average to move from the emerging to the transitional stage of digitization; now, developing countries are imitating the e same amount of pace in less than 2 yrs with average growth from 7 points to 10 points. The study is about the digital adaptability by users, analysis of effectiveness and its challenges. The Global Information Technology Report 2012 indicated that the accelerating pace of digitalization is very rapid which is stemmed from increased liberalization supported by the growing affordability and availability of digital technologies and skills to operate digital devices has hastened the deployment of supporting infrastructure for digitalization It is being argued that whether effectiveness is deployed with access to the basic infrastructure, knowledge, skills etc.to make use of digitization for specific ends. It further specifies that there is absence of direct interventions for supportive impact of technology among mass/localities for achieving elite Tech Social Ecosystem So, plotting of incidences aligned with ancillary benefits of digitalization would definitely intervene for accessibility and connectivity, which is prime importance for usage of digitization.

OBJECTIVES OF THE STUDY

1. To study the concepts of digital India programmes.
2. To find out the knowledge based future Digital process.
3. To find out challenges faced in implementation of this digital programmes.
4. To find out the practical solutions and innovative ideas to accomplish the vision of a digital India a reality.

RESEARCH METHODOLOGY

The study intend to use both Primary and secondary data and the information is retrieved from the internet, via journal research paper and electronic experts opinions on the same subject matter.

EFFECTIVENESS' DIGITAL TECHNOLOGY

- Digital locker system to minimise usage of physical documents and enable their **e-sharing** via registered repositories.
- MyGov.in as an an **online platform** to engage citizens in governance through a "Discuss, Do and Disseminate" approach.
- Swachh Bharat Mission Mobile app to achieve the goals set by this mission.
- E-Sign framework to allow citizens to **digitally sign documents** online using Aadhaar.
- E-Hospital system for important healthcare services such as online registration, fee payment, fixing doctors' appointments, online diagnostics and checking blood availability online.
- National Scholarship Portal for beneficiaries from submission of application to verification, sanction and disbursal.
- Digitise India Platform for large-scale digitisation of records in the country to facilitate efficient delivery of services to the citizens.
- Bharat Net programe as a high-speed digital highway to connect all 250,000 gram panchayats of country –
- **The world's largest rural broadband** project using optical fibre.
- BSNL's Next Generation Network to replace 30-year old telephone exchanges to manage all types of services like voice, data, multimedia and other types of communication services.
- BSNL's Next Generation Network to replace 30-year old telephone exchanges to manage all types of services like voice, data, multimedia and other types of communication services.
- BSNL's large scale deployment of wi-fi hotspots throughout the country.
- 'Broadband Highways' as one of the pillars of Digital India to address the connectivity issue while enabling and providing technologies to facilitate delivery of services to citizens.
- Outsourcing Policy to create such centres in different north-eastern states and in smaller towns across the country.
- Electronics Development Fund to promote innovation, research and product development to create a resource pool within the country as also a self-sustaining eco-system of venture funds.
- To make Post Offices multi-service centres.

BENEFITS OF DIGITAL TECHNOLOGY

- India proposes to cover 55669 villages of India, which are not covered by mobile coverage by 2018 and empower our villages in the use of digitized India and benefit from it.
- GOI till July 2016 has laid optic in 23604 gram panchayat has laid optic fibre cable. The idea is to cover 55000 villages by 31st of March 2018. It is expected all 2.5 lakh village panchayat swill be benefited by 2018.
- Providing high speed mobile connectivity, providing government servicing, providing for electronic manufacturing and providing jobs to our youths are some of the priorities of GOI.
- Recently in Shimoga and surrounding districts over production of Banana resulted in distress sales for one Rupee a Kg and some left their goods on the road, because of over production. This huge loss to the farmers can be avoided by digitizing India. Both the purchaser and the sellers are benefited.
- The digitization helps in the reduction of court cases where our farmers wastes there time, money and effort.
- The digitization helps in the reduction of court cases where our farmers wastes there time, money and effort. They spend not less than 100 days in a year either meeting munsifs or village accountant or officials in revenue offices or lawyers or attend various courts.
- They also have to cough up huge amounts of money. All these can be avoided because of latest technology, satellite imaging, digitization.
- Farmers can be informed of the crop pattern that is suitable for the season, the rainfall for the year, the fertilisers and pesticides required can be got through the net.

FUTURE VISION OF DIGITAL POWER

- The focus is on being **transformative – to realize IT + IT = IT**
- The focus is on making **technology central to enabling change**.
- It is an **Umbrella Programme** – covering many departments.
- It weaves together a large number of ideas and thoughts into a **single, comprehensive vision** so that each of them is seen as part of a larger goal.
- Each individual element stands on its own. But is also part of **the larger picture.**
- It is **coordinated by DeitY, implemented by the entire government**.
- The weaving together makes the Mission **transformative in totality**

DIGITAL SCHEME

- Pulls together many **existing schemes**.
- These schemes will be **restructured and re-focused**.
- They will be **implemented in a synchronized manner**.
- Many elements are only **process improvements with minimal cost**.

DIGITAL EMPOWER

- Digital Infrastructure as a Utility to Every Citizen
- Governance & Service on Demand
- Digital Empowerment of Citizens

INFRASTRUCTURE AS A UTILITY TO EVERY CITIZEN

- **High speed internet** as a core utility
- **Cradle to grave digital identity -**unique, lifelong, online, authenticable
- **Mobile phone & Bank account** enabling participation in digital & financial space
- Easy access to a **Common Service Centre**
- Shareable **private space on a public cloud**
- **Safe and secure Cyber-space**

GOVERNANCE & SERVICES ON DEMAND

- **Seamlessly integrated** across departments or jurisdictions
- Services **available in real time** from online &mobile platform
- **All citizen entitlements** to be available **on the cloud**
- Services digitally transformed for improving **Ease of Doing Business**
- Making **financial transactions electronic & cashless**
- Leveraging GIS for **decision support systems & development**

NINE PILLARS OF DIGITAL INDIA

- Broadband Highways
- Universal Access to Phones
- Public Internet Access Programme
- E-Governance – Reforming government through Technology
- eKranti – Electronic delivery of services
- Information for All

MONITORING COMMITTEE ON DIGITAL INDIA

- **Prime Minister – Chairman**
- Finance Minister
- Minister of Communications & IT
- Minister of RD
- Minister of HRD
- Minister of Health

SPECIAL INVITEES

- Principal Secretary to PM
- Cabinet Secretary
- Secretaries of Expenditure, Planning, DoT and Posts
- Secretary, DeitY – Convener

ESTIMATED COSTS AND IMPACTS

- Overall Costs of Digital India
- Rs 100,000 Cr in ongoing schemes (only DeitY, DOT & not incl. those in other line Ministries) Rs 13,000 Cr for new schemes & activities

IMPACT OF DIGITAL INDIA BY 2019

- Broadband in 2.5 lakh villages, universal phone connectivity
- Net Zero Imports by 2020
- 400,000 Public Internet Access Points

PUBLIC WI-FI HOTSPOTS FOR CITIZENS

- Digital Inclusion: 1.7 Cr trained for IT, Telecom and Electronics Jobs
- Job creation: Direct 1.7 Cr. and Indirect at least 8.5 Cr.
- e-Governance & eServices: Across government
- India to be leader in IT use in services – health, education, banking
- Digitally empowered citizens – public cloud, internet access

CHALLENGES & CHANGES NEEDED

- Program on this scale never conceived
- Each Pillar/program has own challenges
- Human Resource Issues
- NIC - not equipped for a fraction of this task (obsolesce) - needs revamping & restructuring
- DeitY – needs program managers – at least 4 more officers at senior levels

CHIEF INFORMATION OFFICER / CHIEF TECHNOLOGY OFFICER

- It could begin with cios - 10 major ministers.
- It can be anyone from within or outside Government.
- To be patterned as AS & FAs – dual reporting

FINANCIAL RESOURCE ISSUES

- Mostly structured around ongoing programs : Better focus, need some restructuring
- Some others are process improvements or better utilisation of resources
- A few new programs may be needed – particularly in Electronics manufacturing and Skill Development.

INDUSTRY BENEFITS

- Program covers many other departments in small industry
- Need commitment and effort in all department
- Leadership and support critical for success of organization.

RECOMMENDATIONS

- Stop prosecuting citizens who express legitimate opinions in online debates, posts and discussions.
- Revise take down procedures, so that demands for online content to be removed do not apply to legitimate expression of opinions or content in the public interest, so not to undermine freedom of expression.
- Reform IT Act provisions 66A and 79 and take down procedures so that content authors are notified and offered the opportunity to appeal take down requests before censorship occurs.
- Stop issuing take down requests without court orders, an increasingly common procedure.
- Lift restrictions on access to and functioning of cyber cafes.
- Take better account of the right to privacy and end unwarranted digital intrusions and interference with citizens' online communications.

CONCLUSION

The government continues its regime of internet filtering and the authorities have stepped up surveillance online and put pressure on internet service providers to collude in the filtering and blocking of content, which may be perfectly legitimate. Despite its lively democracy, strong tradition of **press freedom and political debates**, India is in many ways struggling to find the right balance between freedom of expression online and other concerns such as security. While civil society is becoming increasingly vocal in attempting to push this balance towards freedom of expression, the government seems unwilling or unable to reform the law at the speed required to keep pace with new technologies, in particular the explosion in social media and small industry benefits. The report has found the main problems that need to be tackled are online censorship through take down requests, filtering and blocking and the criminalization of online speech. Civil society and political initiatives against this legislation have increased and demands for new transparent and participatory processes for making internet policy have gained popular support.

REFERENCES

1. Dr. Michael Gur stein (2007). Applying the effective data use model. Informatics Research.

WEBSITES

2. www.askchis.com
3. www.cedargroveinst.org
4. www.essayinhindilanguage.blogspot.com
5. www.in.linkedin.com
6. www.indiacelebrating.com
7. www.Quora.com
8. www.studymode.com

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail **infoijrcm@gmail.com**.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

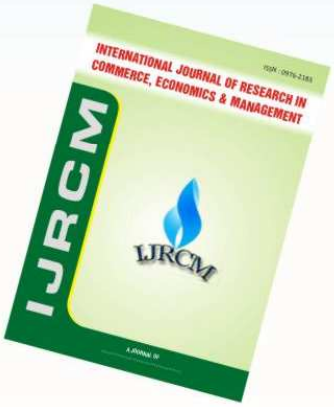
Academically yours

Sd/-
Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals