Next Era of Digital India and Smart Governance

Vijan Kumar Pandey

The next wave of digitization needs to ensure that digital opportunities should further reach tier 2 cities as 'Digital India' eases access to services for millions while upgrading India's digital profile in the last few years. Technology was a great enabler for governance and service delivery to citizens and businesses. This decade is going to enhance India's capabilities in digital technology and its share in the global digital economy, COVID-19 pandemic has triggered an unprecedented demand for digital health technology solutions. The government has launched various e-Governance initiatives in the healthcare sector intending to make technology-enabled citizencentric healthcare services available to all citizens in India. Continuous efforts of MeitY in building larger platforms to change the entire paradigm of digital government, and making the services seamless, easily accessible, and improving the ease of living and doing business, will yield results in the time to come. According to the top adminis-

trator, digital modes of delivering financial benefits and services have truly transformed both the financial ecosystem and the supporting governance mechanisms. Aadhaar Payment Bridge (APB) payment system has ensured that monetary benefits now directly reach the beneficiary account via use of just the Aadhaar as the de-facto financial address. Digitisation has empowered the citizens by bypassing the traditional multilayered and mostly offline/cashbased benefit delivery structures which had fallen prey to rent-seeking, corruption and therefore a lot of hardships to the end-beneficiary. Even the government has also been able to save a lot of public money by weeding out the ghost/non-existent/ duplicate beneficiaries from the scheme databases. AEPS and UPI led to development of a more financially inclusive society. As per latest data,

till date, 880 crore Aadhaar Payment Bridge transactions (credits) amounting to value of ₹ 6 lakh crore have happened and 10 crore new APB credits are being added every month.

Its Main Objectives

- To provide better service to the citizens.
- Get quick response from the government-Generally the government takes a lot of time to respond to the questions and problems of the people. At the same time, one of the objectives of e-governance is to reduce the time taken for these responding responses.
- Making people digital—The next objective of governance is to make people digital. To use e-governance, people have to connect with the digital world and by doing so, the people of our country will be able to learn how to use the internet.
- Adhere to transparency and accountability.
- Empowering people through information.
- To improve governance efficiency. Improving the interface with trade and industry.
- Main pillars of e-Governance :
- People
- Process
- Technology
- Resources

Not only citizens are getting the benefit of e-governance. Rather, the government can also contact the state governments with the help of this egovernance. Similarly, through this, employees can also contact the government. Following are the four categories of participation in egovernance:

1. G2C (Govt to Citizen):

- It enables citizens to benefit from efficient delivery of a wide range of public services.
- It expands the reach and avail-

- and also improves the quality of
- Its primary objective is to make the government citizen friendly. Example: If a person has to

take information about any of his insurance policy, then the person can do this work without any insurance policy. Similarly, any person can get his income tax, water bill, rail tickets without their departments.

2. G2B (Business from Govern-

- Under this, the facility of egovernance facility is given. Under this facility, the trader can easily do many government work sitting at home. Such as applying for trading license, information about any plan driven by the government, to register for VAT and etc. By doing this, it saves the time of business.
- This enables the business community to interact with the government by using the egovernance tool. Its purpose is to eliminate the redfishness, which will save time and operating costs will be reduced.
- It will also make a more transparent business environment while behaving with the govern-
- It helps services like licensing, purchase, permit and revenue collection.

3. G2G (Up to government):

- It enables uninterrupted contact among various government institutions. This type of conversation can be between different departments and agencies or between the Central and State Govern-
- Its primary purpose is to increase efficiency, performance and pro-

Example: If a criminal is caught in a state, then the police puts all the ability of government services information about that criminal in a

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system. Tomorrow, if any other state government should have information about that criminal, they will easily get information through the Internet. In other words, through this, the records of the criminals of every police station of the country are recorded which can be used by any state police. Similarly, the Government of India can also contact the governments of other state. If the Government of India wants to give any information to the states, then that information can be inserted on the website related to that information. Because of which there is more contact in less time between governments. Similarly, many other government departments also contact each other and share information.

4. G2E (Government for emplo-

- It is between the government and its employees.
- ICT tools help make these interactives sharp and efficient and thus enhances employees' satisfaction level.
- In this, the government can easily contact the government. The employee associated with any department of the government is provided by the department's website to the department.

Benefits of e-Governance

- Less corruption in administration
- Increased transparency administration
- More convenience to citizens and businesses
- Cost reduction and growth
- Aged in the legitimacy of the
- Improving the delivery and efficiency of government services
- Better government links with trade and industry
- Citizen empowerment through access to information
- Better planning and coordination between different levels of govern-
- Better relations between public authorities and civil society
- More efficient government mana-
- Reduction in paperwork and red tape in administrative process

National e-Governance Plan (NeGP)

This scheme was started in the year 2006. It is through the National e-Governance Plan that the Government of India wants to make all the government services of the country accessible to the common citizens through electronic means. So far, the government has been successful to some extent in achieving the goals of this scheme. This scheme has been made by the Department of Electronics, Information and Technology of India and Department of Administrative Reforms and Public Grievances.

Mission Mode Project (MMP)

It is a scheme covered under the National e-Governance Plan. The scheme focuses on one aspect of electronic administration. Under this scheme, the aim is to make facilities like banking, land records or commercial tax etc. accessible to the people through electronics medium. This mission mode project comprises 31 missions, classified as state, central and integrated projects.

The benefits of e-Governance

- 1. Cost reduction: With the help of e-governance, the expenditure on many things has also been cut. For example, when you fill an application online, you do not have to use any kind of paper. Similarly, there has been a reduction in the use of paper in government offices, which has reduced the expenditure significantly. The less paper is used, the more trees can be saved. Saving trees will make our environment better. Therefore, the biggest benefit of egovernance is to protect our environ-
- 2. Fast work: Due to the linking of all important government works online, there has been an increase in all kinds of work where any work used to take two to three days. And now that work is done in minutes. 3. Accountability increased :
- Due to transparency in the work being done by the government, the accountability of the government has increased further. Due to which it becomes the responsibility of the government to answer to the people. In such a situation, the chances of any wrongdoing are very less. At the same time, it also becomes the responsibility of the government employees to do their work properly.

- 4. Scope of computer increased: Due to e-governance, every citizen has come to use computer. Now the people of the village are also learning to work on the computer. Due to all the facilities online, there can be good communication between the citizen and the government. If any citizen is not happy with any service of the government, then he can give his feedback to the government with the help of online. Not only this, due to feedback, the government also gets to know about the problems of the people in just a short time.
- 5. Website is also in Hindi language: The website or phone app that has been made under e-governance has also been made available in Hindi language. So that people who do not know English language can read this website in Hindi language.
- 6. Increased transparency and tightened the noose on black-money: Transparency has increased due to online work. Now nothing can be done in a wrong way. Since the information of every government work is available on the internet, in such a situation, any citizen can easily get information about the work of the government.

Continued from Page 90

Eight accounts having ₹ 16,744 debt in first phase and remaining ten accounts with ₹ 18,177 crore debt will be acquired in second phase. Experts say that after the establishment of 'Bad Bank' all the Indian Banks will focus on providing loans and advances to the general public at a lower rate of interest on the other side, all the proceedings regarding bad loans with courts, CAG, CBI etc. will be handled by NARCL. Banks of India will also save their valuable time for more focus on the grow of their business and credit activities.

Introduction of Bad Bank at Global Level

The concept of 'Bad Bank' was first proposed in the 1980s by the US based Mellon Bank. In 1988 it resorted to creation of a Bad Bank. After that due to the crisis of 2007-10, various banks from all over the world took steps on this concept. At present, a number of countries like Ireland Belgium, Indonesia, Germany and others have set up Bad Banks to remove the problem of NPAs.

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