

E-Governance and Rural Development: an Assessment of CSCS in Tripura

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ABSTRACT

In Tripura, E-governance is available for health, education, and livelihood sectors and it provides services like Utility services, Rural Banking, Training Courses (Computer) , Micro-credit, Insurance service, Health Services, Online PAN card facility, Adhar Card, Commercial services through Common Service Center (CSCs) to the people residing in the remote areas. CSCs are playing a vital role for rural development through providing various services in the rural areas which were not available before implementing e-governance. Because of e-governance the rural population easily accesses the several services in nearest to their village & also e-governance playing crucial role in the field of rural development. Present study provides an insight into the role of e-governance in providing essential facilities to people of Tripura. The study attempts to reveal the socio- economic status of the rural people in study area; level of awareness among rural peoples regarding e-governance; the services available in the Common Service Centre (CSC) under e-governance. It also makes an attempt to identify the problems during access the services and make necessary suggestion for better e-governance in rural areas.

Key words: CSCs, E-governance, Rural development

INTRODUCTION

Rural development is the process which improves the quality of life and economic well being of people living in relatively remote and sparsely populated areas. (Moseley, Malcolm J., 2003). Towards achieving rural development, it is important to establish sound governance system in rural areas. Governance is the act of governing which relates to decisions that define expectations, grant power, or verify performance. Governance is the set of policies, roles, responsibilities, and processes that you establish in an enterprise to guide, direct, and control how the organization uses technologies to accomplish business goals (Singh & Koradia, 2013). Intervention of new processes may lead the governance towards good governance. Good governance describes how public institutions conduct public affairs and manage public resources.(Khan, et al, 2002). Governance can be more transparent,

responsive, and effective through using information and communication technology and it may possible through proper uses of e-governance. E-governance is the use of a range of modern Information and Communication Technologies such as Internet, Local Area Networks, mobiles etc. by Government to improve the effectiveness, efficiency, service delivery and to promote democracy. E-governance has been considered as an ideal tool to speed up the development process in developing countries all over the world. It is considered to be effective in dealing with problems such as corruption and bureaucracy that are traditionally associated with developing countries. Various factors influence the choice of implementing e-governance. These may be economic, social, or geographical. (Saugata & Masud, 2007)

E-governance is an important factor to speed up the development process in developing countries & it is playing a vital role especially in isolated rural communities [R.K. Khitoliya and Nitin Tanwarⁱ]. National e-Governance Plan (NeGP) has formulated under government of India with the vision of providing all government services at an affordable cost, and integrated manner at the doorstep of the citizen. In rural area e-governance is useful in various ways and one of the sources is CSC (Common Service center).

CSC implemented in village level under the National e-Governance Plan (NeGP). Department of Electronics and Information Technology (DeitY), Government of India has taken the initiatives for providing Government, Financial, Social and Private CSC services in the areas of agriculture, health, education, entertainment, FMCG products, banking, insurance, pension, utility payments, etc. [csc.gov.inⁱⁱ]

CSC SCHEME

Several CSC Scheme is being implemented for rural entrepreneurship & market mechanisms with the partners of Service Centre Agencies (SCA) and these are appointed by State Designated Agencies (SDAs) through a transparent bid process. Village Level Entrepreneurs (VLEs) manage the CSC at the village level and each CSC covered cluster of 6-7 villages and in India it covers close to 6.50 lakh villages. It is the largest government approved ICT enabled network which improves the India's banking network, by extending the business correspondent network [csc.gov.in]. For providing the services, a Special Purpose Vehicle (SPV) named "CSC e-Governance Services India Ltd" has been incorporated some aims. These are:

1. Ensure systemic viability & sustainability of the CSC Scheme
2. Monitor achievements of the outcomes by the CSCs
3. Enable delivery of G2C and B2C services through CSCs

4. Provide a standardized framework for collaborative decision making
5. Build stakeholder capacity and replicate best practices

CSC Guidelines envisage services. These are:

1. Agriculture related Services which includes Agriculture, Horticulture, Sericulture, Animal Husbandry, Fisheries, Veterinary,
2. Education & Training Services and it can be School, College, Vocational Education, Employment related,
3. Health Services like Telemedicine, Health Check-ups, Medicines,
4. Rural Banking & Insurance Services like Micro-credit, Loans, Insurance,
5. Entertainment Services
6. Utility Services related to Bill Payments, Online bookings,
7. Commercial Services as like as DTP, Printing, Internet Browsing, and Village level BPO.

Steps of Implementation of CSC

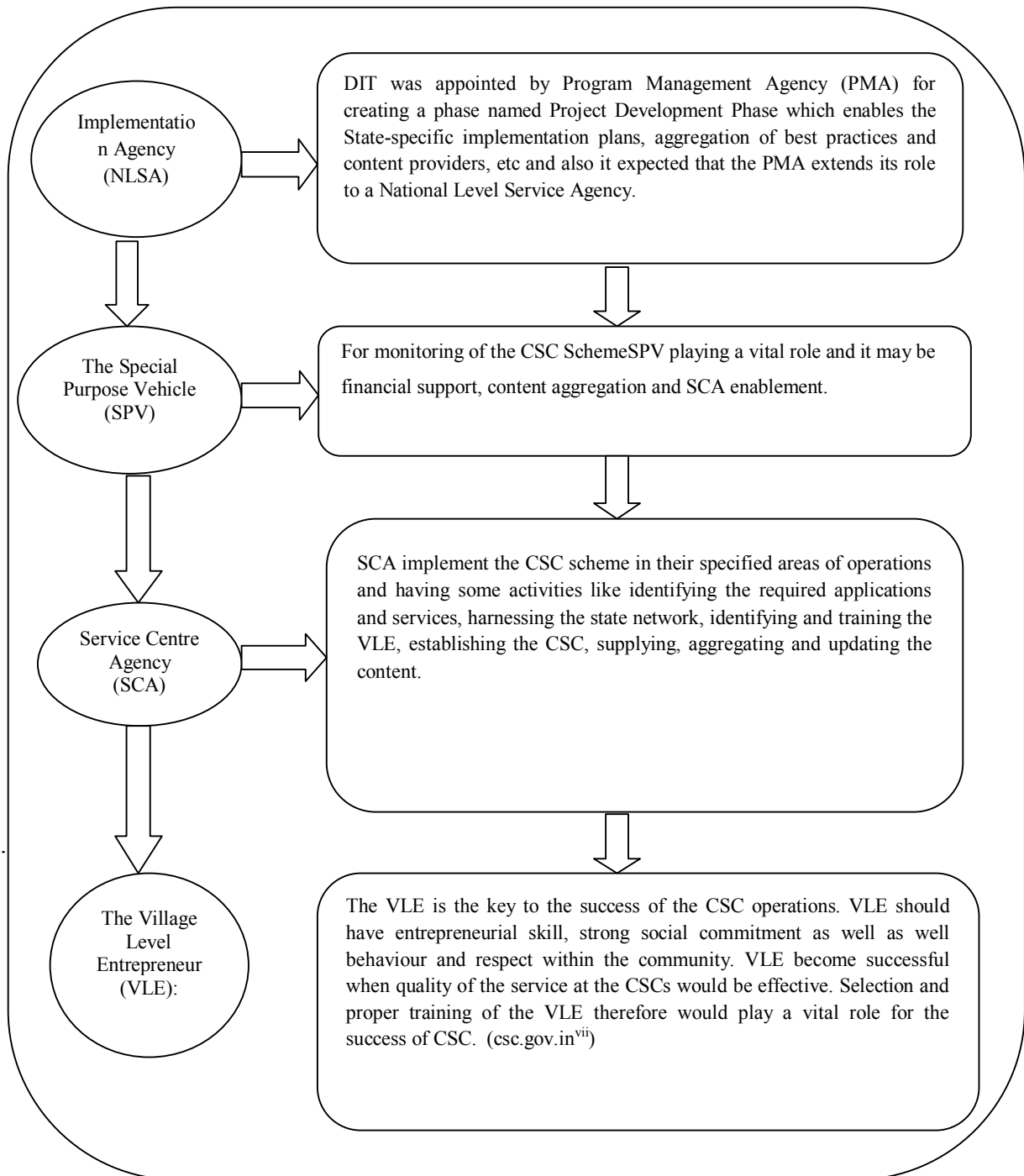
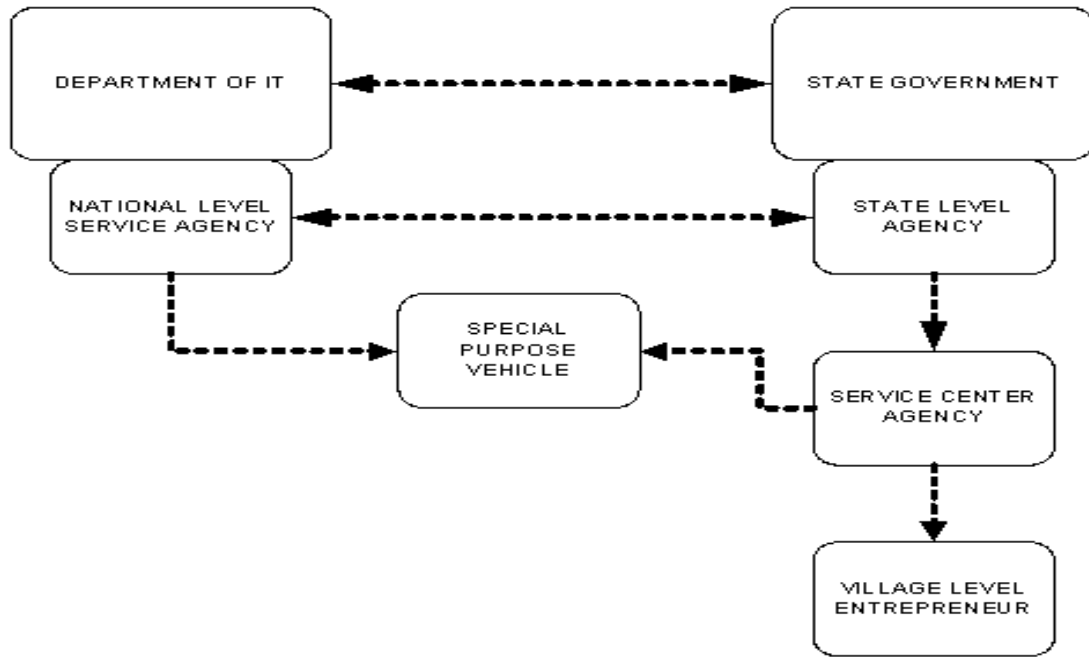


Figure 1: Stakeholder Representation and Relationships



Source: csc.gov.in

Figure 2: Status of E-Governance

Status of E-Governance in Tripura

North East of India have eight states and Tripura is one of them which is the third smallest state in the country and it covers 10, 491 km²(4,051 sq mi). Information communication and Technology achieve its vision for socioeconomic development. To fulfill the initiatives E-governance roadmap has been proposed for the government of Tripura for implementing in several departments. For that govt of Tripura requires an adequate capacity build up which would leverage on ICT as enabler. Government has taken various e-governance initiatives which are implemented in various departments. Several departments have taken various initiative for increasing the transparency & accountability. One of them is common service centre in panchayat level & which are providing various e-governance facility in rural area. One CSC is covered three panchayat. To improve the rural livelihood & increasing the equality of urban facility in rural area CSC centre playing a vital role in village level. In accordance with the National e-Governance plan, CSC's in Tripura are being set up at village level for delivery of all e-Governance service. 83 CSC centers were already setup in 2011 and a remaining 62 were in the process of being set up. State wide area network (SWAN) and Agartala City Area Network (ACAN) included with it for running e-governance applications. (<http://en.wikipedia.org/wiki/Tripura>).CSC services are:

1. *Utility service facility*: Now the people can pay the electric bill without visit the electric office. It is possible through online in nearest CSC centre. Here another facility is online bookings it may be railway ticket or airline ticket booking.
2. *Rural Banking*: Through e-governance one ultra bank branch is available in every CSC for providing banking service to the people. People can apply for bank account through online CSC facility. For that only 40 Rs/- is needed where as in bank minimum 500 Rs/- is needed for new account. After that for transaction purpose don't need to visit the main branch they can visit in ultra branch.
3. *Training Courses (Computer)*: They providing basic computer course to the rural people with a low tuition fee. There are two courses one is BE-ABLE (BASIX Academy for Building Lifelong Employability) & another is WDLP (Women digital literacy programme). The WDLP course is for women with a free of cost. Beneficiary will be selected through panchayat. The duration of the course is 36 hour.
4. *Micro credit*: The name of the loan is Bharatiya samridhi finance ltd. They providing samridhi loan to the rural people. For that one group is needed. Under the group minimum 5 persons are necessary. The loan amount depends on the income of the group member.
5. *Insurance service*: There are two insurance facilities for the rural people. The insurance are related to health. One is Rural personal accident insurance (RPA) & another is Rural hospital cash insurance (RHC). In case of RPA ,if the people are injured & he/she lost his/her hand or leg then he get 25000-50000.It depends the accident otherwise if he/she dead then his/her family will get 1,00,000 Rs. For that he/she will give 330 Rs/- yearly & it will give only one time. In case of RHC, if the person is not good & she/he is having fever & he/she is admitted in the govt hospital then he/she will get 500 daily. It is up to 14 days & for that he/she will give 250 Rs yearly, it is also give onetime.
6. *Health Services*: The services are provided for rural people. Under this service doctor analyses the symptoms using a clear crystal video conferencing and prescribed thereby. A pharmacist and CSC operator help the villagers for online health monitoring.
7. *Online PAN card facility*
People can apply for PAN card facility through online from CSC with all the document & minimum charge.
8. *Adhar Card*: The facility includes the online complaining of the Adhar card. No card has been issued through CSC. People who applied the Adhar card from the Panchayat, but sill did not get the Adhar card, can take the reference number from the panchayat officials and

bring it to the notification to the CSC officials. Then the CSC officials will take an initiative to register an online complaining through e-governance.

9. *Commercial service*: Under commercial services, it was found that people avail the following commercial services like DTP, printing, internet browsing, dish TV recharge, scanning, mobile recharge etc from CSC.

Research Methodology

Objectives of the Study

1. To assess the present socio economic condition of the people in study area.
2. To find out the awareness level of the rural people regarding e-governance
3. To know the services available in the Common Service Centre (CSC) under e-governance
4. To identify the problems of rural people during access the services.

Sampling

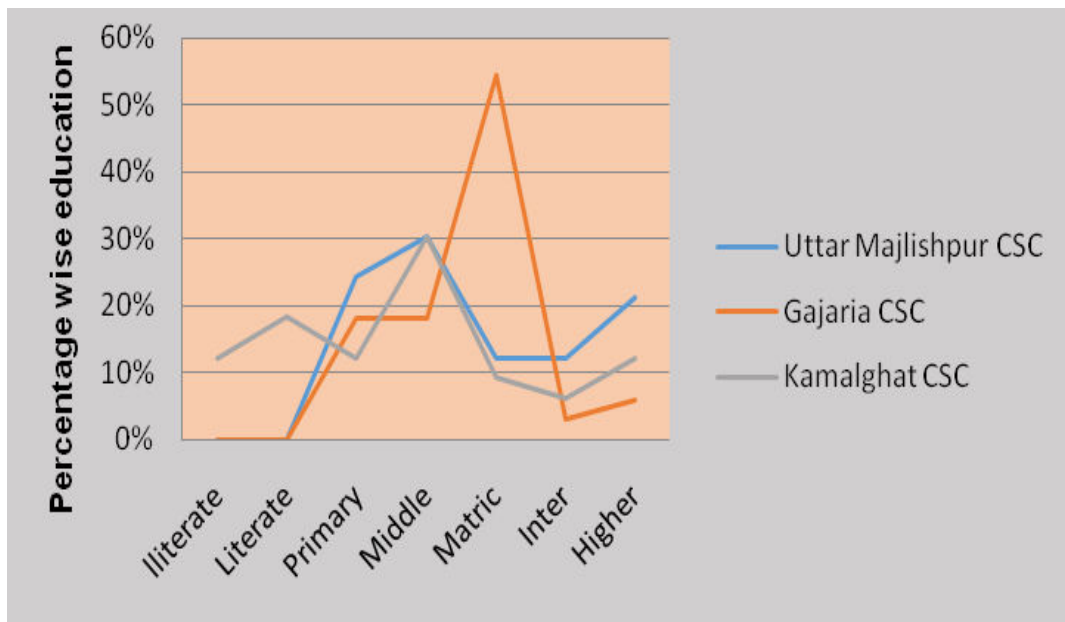
For this study three CSC were selected purposively under three panchayats in three blocks and these are Uttar Majlishpur CSC under Jirania block, Kamalghat CSC under Mohanpur block and Gajaria CSC under Dukli block in west Tripura and 99 household surveys has been completed. Then the required data were collected randomly from the beneficiaries of identified CSCs situated in Gram Panchyats of the blocks. The Secondary data were collected from common service centre, BASIX, Department of Information & Technology (DOIT), books, journals, literature review & different websites. The Secondary information about the CSCs collected from the BASIX. Then the detail beneficiary lists were collected from the selected CSCs. From that list of beneficiaries data have been collected from 99 beneficiaries randomly. Primary data were collected through interview method. Collected data were analyzed by tabular form where every data were calculated by the total figures (99 nos) to get a percentage than analyzed using tabular & graphical representation in a descriptive way.

Result and Discussion

General findings

Out of 100 % users, 78.78% of the user had 1 to 5 members of their family which indicates that majority of the users had small family size. Whereas 72.72% married people took the CSC facilities. None of the widow in Uttar Majlishpur and Kamalghat avail CSC Services which indicates that superstitious concepts still exist in the villages. For the widowers the scenario is worst. ST people took less facility from CSC compare to SC. 74.74% people having their own houses but they still stayed in kutchha house. When question was asked about electrification in the houses, 72.72 % replied that their house is electrified but the main thing still now 27.27% people did not have electricity in their houses.

A sharp distortion can be examined in matriculation passed users in Gajaria. In Gajaria the number was too high with respect to other two villages. During the survey it was found that the student of Gajaria was more interested in computer education instead of higher studies which was the impact in the intermediate and higher studies. It is clearly indicative that matriculation passed user in Gajaria who were interested in further studies were more and those students only used the CSC facilities for studying and training purpose and internet surfing.



Graph 1: Educational Status as per CSC User

Only 4.04 % illiterate people attain the CSC facilities while middle educated people attain more services i.e. 26.06%.

Table 1: CSC User as per Gender Wise

Gender	Uttar Majlishpur	Gajaria	Kamalghat	Total
Male	24 (72.72%)	11 (33.33%)	9 (27.27%)	44 (44.44%)
Female	9 (27.27%)	22 (66.66%)	24 (72.72%)	55 (55.55%)
Total	33	33	33	99

Source: Field Survey, 2013

Table 1 discusses about the gender wise CSC user. During survey, it was clear that the participation of female was 55.55% while the percentage of male was 44.44 %. Interestingly it was observed from the table that number of female users preceded their male counterpart which was a positive indicator of women empowerment.

Findings related to awareness level of E-governance

The awareness of the users regarding all the services of e-governance only 42.42% peoples knew all the services of CSC related to e-governance. But others were aware regarding some service but not all the services. People were getting information regarding CSC services in various ways. More than 20 % people were getting information from panchayat while others used several services it may be from neighbor, pradhan etc. In availing the services 44.44 % people had a problem about the barriers of language. Because, in Tripura the local language is Bengali or Kokborok, but all the services were related to English language. For them VLE try to give more effort for understanding.

Findings related to application of E Governance

1. A good number of rural populations in Uttar Majlishpur i.e.72.72% use online health check by the doctors in the CSC centres but in other centre it was not implemented. This difference between the numbers is a clear indication that as being in remote area the villagers of Uttar Majlishpur avail the online health check up facility more.
2. 42.42 % of people had taken the training service from CSC in two panchayat. Whereas in kamalghat this service was not implemented. That's why the overall total percentage is very low. The percentage of female is more comparing to male. Because the WDLP course is specially designed for the females.
3. In Uttar Majlishpur and kamalghat 45.45 % people took the loan which was highest percentage whereas in Gajaria it was 18.18% which was very less because as Gajaria was situated near to urban area, the people can avail the services from other sources but the people of Uttar Majlishpur were living in remote area & they don't have another source nearest to their village. That's why they access services from CSC.
4. The highest is 93.93 % in Uttar Majlishpur and 39.39 % in kamalghat avail the commercial service. In Gajaria 45.45% avail this facility.
5. Adhar card service only implemented in Uttar Majlishpur and the percentage was 51.51%. This figure will be changed when the Adhar card facility will be implemented in the other two villages.

Findings of Problem faced during to access the services

Maximum users agreed that electricity created problem during attending the services and it was more in rainy season. So power saver was needed. Another problem was lack of human resource which prevented to get all the services timely.

Findings related to Utilization of services

1. People whose age is less than 30 were taking more education related services which is 64.29% but in case of 41-50 aged people the same figure is zero. No one took the training from CSC.
2. People of more than 30 years age took more service as compared to the people whose age is less than 30 years because the loan is provided on the basis of income and the people under 30 years did not have a proper occupation to earn.
3. In case of Micro credit and insurance no students took loan and also not involved with insurance whereas 30.56% traders took loan from CSC as well as involved with the insurance.
4. Only service holder took the pan card facility, others did not.
5. In terms of utility service only service holder took the services from CSC.
6. In terms of education more females were related with the training courses.
7. Males mostly use the micro credit and insurance facility. Here the percentage of female was less because micro credit is provided depends on earning. Most of the females were involving with the household.
8. Males mostly availed the PAN Card facility. Because the male service holder is more.
9. Only 4.17% schedule tribe took the health service which was very less compared to other castes.
10. In terms of rural banking the participation of schedule tribe was little bit increased and the participation schedule caste is highest i.e. 38.64%
11. After matriculation only, people can take the training related services otherwise not.

Recommendation

1. Providing fast and smooth services for underdeveloped people in rural area. Under e-governance several services were launched. But these services are not implemented in every CSC. In rural area people don't get any facilities nearest to their village. For availing this service they visit the city area with travelling 20-30 km. As for example in Uttar Majlishpur the people don't have electric office for payment of bills nearer to their village for that they visit the Jirania town, and that incur additional cost and time. If the utility service is implemented in their village then they don't face this type of problem.

2. One CSC provides services to three panchayats. One CSC is not sufficient to cover the whole area. Due to this the some percentage of population gets left out.
3. A CSC has only one room & one computer. During training programmes one computer is not sufficient. Existing infrastructure needs to be improved.
4. One VLE in CSC is not sufficient to provide all the services in time. So number of trained manpower may require increasing.
5. Providing hassle free/without break G2C(Government to Citizen) service for the backward people like Adhar card, PAN card, rural banking service, electronic fund transfer is required to provide through CSCs etc.
6. It is necessary to implement all agricultural services in all the CSC as early as possible. Most of the villagers are depend on agriculture. If they have all the agriculture related information as well as good product price, market related information from CSC they can improve their income. Then their economic and social conditions will be improved.
7. It may possible to provide tele-medicine service through CSCs for the extreme rural areas to provide the health services to the poor villagers.
8. It is needed to give more attention for the development of CSCs which are situated in backward areas.

Conclusion

Present study is focusing on role of e-governance in rural development which gives us an idea about the facility of e-governance in rural areas. CSCs are playing a very important role for rural development through e-governance services in rural areas which were not available before implementing e-governance in rural areas. In these villages some people are aware about all the services of e-governance but some are don't aware regarding all the services. ST people in study areas are in backward condition & as they are not aware so they are not also interested for availing the services of CSCs. Because of e-governance the rural people easily access the several services in nearest to their village. It is believed that it is just a beginning, a lot to do about e-governance in near future to achieve the excellence in every field of development.

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