Q How does the expansion of digital public infrastructure change inclusive growth and financial security in Rural India ?

Ans The digital public infrastructure can be defined as linking the public infrastructure digitally to access the benefits in various sectors of Indian economy.

Digital public Infrastructure Benefits

① Help in growth and development

③ curbe digital divide.

① Make people more aware.

② Decline the Rural-urban gap.

Digital public Infrastructure : change in inclusive growth

① Bottom up approach → It will follow bottom up approach by making empower the people from grassroot level.

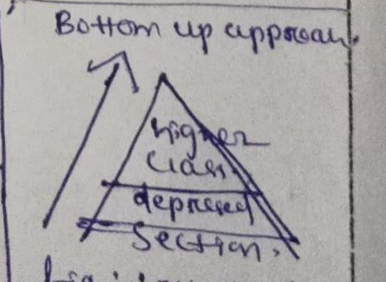

fig : Inclusive growth

② Awarness → make people aware about various schemes and programmes of government.

③ Employment generation → Having digital literacy can enhance employment generation.

eg Computer Based skill providance.

Digital public Infrastructure : ensure financial Security

(1) Direct Benifit transfer → With this method money can be transfered directly to the benificiaries.

(2) Reduce dependence on local moneylender → which will ultimately Reduce the stress of paying the debt.

(3) Leakages → It will prevent any kind of leakages by locals in terms of finances.

(4) Unified payment Interface → linkages of mobile phones with the Bank account, one can easily access their money.

Challanges

- (1) Rural people are not that much efficient with digital literacy.
- (2) Lack of Internet connections in Remote areas.
- (3) Low access to mobile phones.

Way forward

- (1) campaigns to be organized to make people digitally literate.
- (2) Recruitment of experties on that behalf.

~~D~~ converting the public infrastructure digitally can be a better step towards inclusive growth as well as financial security for the Rural ~~peop~~ India.