**Digital Literacy**

**Definition:**

Digital Literacy is the ability of individuals and communities to understand and use digital technologies for meaningful actions within life situations. Simply it is the ability to access the computer/mobile/internet for our day-to-day activities and being connected with others through the internet. In the past few decades India has seen incredible progression in various technology driven sectors such as unified payment Interface (UPI) and Aadhaar, which necessitates being not only literate but also active in the digital world. The pandemic of 2019 has accelerated the digital transformation of industries, creating huge opportunities for all organisations around the globe. Demand of being literate digitally is driven by market forces that make people acquire new skills and aggressive use of technology in personal as well as professional life.

The objective of digital literacy is to impart basic ICT skills relevant to the needs of the trainees, which would enable them to use IT and related applications to participate actively in the democratic process and further enhance opportunities for their livelihood. The persons shall be able to access information, knowledge and skill through the use of digital devices.

**Impact and challenges of Digital Literacy on Socio-Economic Development:**

Offering of different citizen centric services and transferring government benefits for the welfare of people in digital mode is not only cost effective but makes the service/benefit delivery mechanism hassle free. People are also able to by-pass machinery at lower levels of government, thus have access to enhanced accountability & transparency in services deliveries.
Globally the digital process has made the arena one where one can access the phenomenon around the globe, connect with people on the other side of the terminal which helps them and creates a better management Information System (MIS) & Decision Support System (DSS). In a global economy, knowledge of digital processes transforms the way in which people work, collaborate, disseminate & consume information, and entertain them. India must rethink its talent development approach to retain its lead role in the digital era. Since the nation targets & projects towards becoming a knowledge economy, we must focus on participation of more & more people in digital platforms. Government’s mission always has a dual objective of economic growth and inclusive development. Connecting digitally will also have an improvised impact on the social life of the people, specially remaining in touch with one another.

It will also augment the government’s efforts to provide better education, health and employment opportunities. It also helps in socio-cultural mobilisation in Indian society.

**Aspects of Digital Literacy:**

1. **The Power of Internet:** We may call the internet a window to the world. Its users may reap uncountable benefits through constructive & ethical use of the internet. Users are being added every moment which creates a pool, may or may not be knowing each other but having access to know each other in different social sites has become a trend not only among youth & children but frequently one must have seen older people searching their old school friends, primary class teacher in social sites. This has fostered the social relationship & family bondage. Power of the Internet is unlimited and beyond imagination so one can reap the benefits of e-governance in a real sense through the internet.

2. **Use of Emails:** Registered letters, speed post, telegrams days are gone. Now in this digital era, physical delivery of the communication seems to be
outdated. Emails are quick, reliable and easy ways of sending & receiving information. It has become part and parcel of the communication process. Workers may have an email account for taking benefits of government schemes and seamless fast communication.

3. **Uses of Apps:** Specific customer centric applications for specific work had steeped us in the world of computer application, popular as apps. Apps are generally sequential computer programmes that make a specific task more user friendly & used for a specific category of work. Now apps are commonly used by everyone every day. Remembering the long syntax of the website, app is easier. By downloading the various useful apps, the life of workers may be easier.

4. **Uses of Browser:** Browser is the main component to access the world of information through the internet. Internet Explorer, Mozilla Firefox and Google Chrome are famous browsers. Different types of browsers are enabled with different technology to cater the specific needs of the users. It depends on users to choose the right browser for specific function

5. **Uses of Government apps like Umang, Yono etc:** Presently government is more emphasizing for digital governance through various extensive uses of different operation specific apps. Workers have to learn the use of these customer friendly apps for taking direct benefits of different government schemes and programme and credit of the subsidy money/benefits directly in their respective accounts through Direct Benefit Transfer(DBT)

6. **Uses of Unified Payment Interface (BHIM):** Bharat Interface for Money (BHIM) is an app that lets you make simple, quick & easy payment transactions using Unified Payments Interface (UPI). Users can make instant bank to bank payments and pay & collect money using just mobile numbers or Virtual Payment Address(UPI ID)
7. **Ethical Uses of Internet:** Since the internet allows us to access the entire world at a time, we should be very careful while using it. Videos, photos & other text information harmful to anyone should not be aired. We have to always keep in mind that any things good or bad uploaded/aired will be accessible to a large segment of the populace & what will be its next consequences. We have already witnessed instances of using social media for support of communal riots in India. Numerous porn sites misleading our youth must be dealt with appropriate laws and need a social ban.

8. **Threats of Cyber Security:** Keeping our system & data safe & secure stands as the biggest challenge before us. Attackers sitting thousands miles away from us may harm us through cyber attacks. So we must be extra careful towards possible cyber attacks. We should not share our user id/password or OTP with anyone.

**Digitally Literate Household**

If at least one person in the household has the ability to operate a computer and use the internet (among individuals who are 5 years of age and older) is defined as Digitally Literate Household.

Only 38% of households in India are digitally literate. In urban areas, digital literacy is relatively higher at 61% as compared to just 25% in rural areas.

By occupation profile in rural India, households that reported to have received regular wages/salaries from non-agricultural occupations have the highest percentage of digitally literate households at around 53%.

In contrast, casual workers in the agriculture sector have the lowest level of digital literacy at 13%. Scheduled Tribes have the lowest overall digital literacy at the household level at 21%.
In urban India, digital literacy is highest among regular wage/salaried workers at 73% and lowest among casual workers at 30%.

The state government of Kerala launched the **Akshaya project** with the aim to make at least one person in each household computer-literate in the Malappuram district of Kerala, making Malappuram the **first e-literate district** in India.

The Digital India Program was conceptualized on nine pillars and, in the rural context, besides creation of manufacturing infrastructure and manufacturing, the key areas were:

1. **E-governance**: Access to database, use of online repositories, integrate platforms through Aadhaar, public grievance redressal, etc.

2. **E-Kranti**: Electronic delivery of services like e-education, e-healthcare, information to farmers, financial inclusion, and justice, etc.

3. **Financial Inclusion**: With the help of Digital India, financial inclusion has been accelerated through schemes such as Digital India, Direct benefit transfer, Rupay, UPI payments etc. The Jan Dhan–Aadhaar–Mobile has created a positive impact on the banking sector in the country. The benefits have percolated to the rural areas, and financial literacy has improved as the rural population gets integrated in the system. Direct benefit transfer (DBT) has created a major positive financial impact for rural communities by plugging leakages and speeding up distribution of subsidies, pensions, and other benefits under various schemes. All this has created a positive economic outlook in rural India.

4. **E-Governance**: Projects such as Kisan Call Centres, Jagriti E-Sewa, e-District, Common Services Centres (CSCs), Mobile Seva, etc., have led to better service delivery, transparency and accountability, and improvement in government efficiency. The empowerment of people through information
is slowly but surely spearheading rural India to contribute to the next phase of growth in the economy.

5. **Education (PMGDISHA):** Initiatives such as Pradhan Mantri Gramin Digital Saksharta Abhiyaan PMGDISHA have been started with the target of making six crore people in rural India digitally literate. World’s largest digital literacy programme with a target of making 60 million people in rural areas digitally literate, Govt of India launched PMGDISHA in 2017. Till date, approximately 2.76 crore candidates have been certified as digitally literate under PMGDISHA schemes to expand the objective to enhance livelihood of beneficiaries through usage of technology

**SWAYAM & MOOCS:** Reaching rural education in India is crucial for the next phase of growth, and projects like SWAYAM are spearheading e-education through an offering of Massive Online Open Courses (MOOCs) for leveraging e-Education. Swayam provides a platform that facilitates hosting of all courses taught in classrooms from Class 9 till post-graduation with open access.

The objective of the scheme is to provide 20 hours of basic training on digital devices and the internet, and how to use these tools to avail government-enabled e-services with a special focus on cashless transactions.

**Farmers Digital Agriculture Literacy:** Enhance digital literacy among farmers and spread awareness about sustainable farming techniques. Crucial step towards upskilling the agricultural workforce is by setting up implementing agency Common Service Centres and Krishi Vigyan Kendra.

**E-NAM (National Agriculture Market):** E-NAM (National Agriculture Market) launched on 14th July 2022 - To promote uniformity in agriculture marketing by streamlining of procedures across the integrated markets, removing information asymmetry between buyers and sellers and promoting real time price discovery based on actual demand and supply.

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