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Role of Mobile Phones in Digitization of the Economy

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ABSTRACT

The basic aim behind any economy is to improve the purchasing power of the individual by enriching him/her to develop new skill set so that the development should be result oriented, Change in any economy is first criticized, reviewed and then implemented, but any change cannot itself be brought into effect, it requires channels, mediums, management, proper implementation, and most importantly it should reach to the masses at every level. India also aimed to bring a change to make India Digitally sound and effective, to which Government had launched initiative called "Digital India" in 2016 where its key aim was to make 'Good Governance through e-governance'. Digitization had made the country's progress faster which had been elaborated in the paper, also it has made the work convenient, easy, accessible and improved. Mobile phones play an important part in making the digital India initiative a massive breakthrough, which results in accessing high level connectivity across the world on your fingertips. Something which was once a luxury is now a necessity, mobile phones are digital devices which has revolutionized the Indian market not only in increasing its GDP but has allowed ground level participation in the best interests of the country.

I. INTRODUCTION

"You never change things by fighting the existing reality. To change something, build a new model that makes the existing model obsolete."

R. Buckminster Fuller

Change is the only constant. Well it should be quoted too because without change there can be no progress and those who changes with time, they progress. Digital change in the initial years in India had led the Indian economy to serious hardships i.e., heavy costs and better planning. It has also modified channels to create awareness because India is a densely populated nation and more than half the population resides in rural areas. How can there be a digital setup of economy in a country with 2/3 population and workforce residing in rural areas? According to different government databases there are about 600,000 to one million villages in India. So, the

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growth of digitization process in India requires an inclusive growth whose objective should cover all aspects of the population.

The plan of the government in 2006 for e-Governance was not an effective measure in electronics and also did not boom the e-Governance in India. The plan was named as National e-Governance Plan (NeGP)[2]. Digitization helps in empowering citizens, improving efficiency, creating awareness among buyers and seller and resolving ambiguity/arbitrariness among any trade. It also improves efficiency in dealing with unknown sources, increases jobs and also facilitates or enhances the data storage which requires large accessible structure. Being digitally equipped improves the direct communication of the people to the concerned authorities. Digitization helps to secure better and effective livelihood of the masses which creates easy and fast ongoing inclusive growth resulting in speedy economic development of the country. Once the Digitization is in effect it increases productivity, saves cost, saves space and improves security.[3]

Digitization has brought the problems to the very front doors of the government and via technological advancements these problems are analyzed and likewise solutions for them are implemented. For example- mobile apps for online payments helps in online payments of services rendered sitting at your doorstep. We can access anything and everything available through the home delivery system. This is a system incorporated through digitization, to back home delivery system there should be fast and accessible approval systems and language localization so that it helps in understanding, security in data storing, fast and easy mediums to promote delivery of goods and services. The main medium through which digital propaganda can be incorporated is through a computer or any electronic medium which is easily accessible and portable to use and carry, and Mobile Phones/Smartphones are a medium which helps in accessing the digital world through different pathways or gateways to support them like different apps that helps in online payments like BHIM, UPI, Paytm, Google Pay, etc. These applications create awareness for general public of what is happening in their own country and worldwide. They can also be used for news broadcasts and entertainment. Also, learning through video mechanisms in local languages helps in a better understanding of the subject.

In this paper the author will be answering 2 questions that mobile phones brought before in order to understand the digitization role the device play:

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[2] Government of India, Ministry of Electronics & Information Technology, National e-Governance Plan, (28th Apr.28, 2020, 1:30 PM) https://meity.gov.in/divisions/national-e-governance-plan.
[3] Aptara Corp, Latest Thinking, 10 Advantages of Digitization and Data Capture You Must Know, (2018).

1. The role of mobile phones in revolutionizing the economy into a digital paradigm?

2. Are mobile phones a universally accessible instrument or a luxurious goods which only rich can get their hands on?

II. BENEFITS AND NEED OF MOBILE PHONES IN DIGITALIZATION

The first known smartphone in the world was launched by Apple CEO Steve Jobs in 2007, which gradually revolutionized the way we look at mobile phones, it was the first ever known smartphone to bring internet connectivity in pocket of everyone.[4] After 13 years of the launch of the first smartphone worldwide there is much change in the mobile sector as there is increase in technological advancements which have taken place, easy and fast access of worldwide content is done at one single click, storage of items or documents has been improved very much, improved performance, less cost in trading, "Digitization has created jobs, with a 10 point increase in the Digitization score leading to a 1.02 percent drop in the unemployment rate.[5]" in a decade the mobile phones have changed the society, at the heart of this technological revolution has been the development of infrastructure, hardware, software and networks.[6]

Smartphones have multiple needs and benefits which tend to shape the day to day lives of our society, starting from our day, smartphone work as an alert alarm, by resting at night to get notified if there is anything strange outside the environment, it has linked us digitally to every aspect, sector and concerned authorities, the digitally enabled smartphone has changed the way we look at lives and has made it much more simpler, easier and fast. We can analyze this by comparing the lives before smartphones and lives after smartphones, we can see a drastic change in the livelihood of the society, struggling before to open a bank account compared to now that can be done through mobile phone. There are many such benefits which a smartphone creates in the fast changing technological world which will be discussed herein:

(A) INCREASED PRODUCTIVITY

Did you know how much it takes for a worker in a public office to get the work done through loads of files to get through it and finding the right one, maybe an hour or more but if those documents were stored in a computer database it will take seconds to find the right one, this is called increase in productivity which was possible with digitally enabled device which makes

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[4] Rani Molla, How Apple's iPhone changed the world: 10 years in 10 charts, Vox, (2017).

[5] OECD Council, Public Governance and Territorial Development Directorate, "Recommendation of the Council on Digital Government Strategies", (2014).

[6] Philip Roessler, The Mobile phone Revolution and Digital Inequality: Scope, Determinants and Consequences, Pathways for Prosperity Commission, (background paper series; no. 15); Oxford.

it easier to get the work done, digital databases can be replaced to find the needed information at the right time, if there is a matter of importance or any emergence of documents which required some documents or any prescribed material to be shown, it can be send via email in less than a minute.

"According to Carayannis and Clark (2011), employees feel relax and comfortable while using their personal smartphones, and this personal and stress free factor leads towards work efficiency."[7]

"Kakihara and Sorensen (2002) also confirmed that smartphone has gained its popularity as a communication platform in the workplace because it provides an improved function to help workers organize their assignments and allows people to work anywhere anytime."[8]

(B) LIMITED ERRORS

By creating a digital working environment there creates less probability or very limited scope of any errors as the data is stored in a digital form and it can be arranged, readable, secured and easy to access by people so there is no point of error, but however it can be hacked and that leads to cyber security which helps in securing the data from any unwanted malware practices.

(C) SIMPLIFICATION IN COMMUNICATION

The communication is very important for any business activity, lets assume there is a trade activity to be taken place between two companies of different countries now if this trade was happening in the year 1950 it will require huge costs, travelling, proper government licenses, imports allowances and much more which will make it time consuming and hard to operate, but due to the ease of digitization the communication is possible sitting at their home via video conferencing apps, online payment, fast approvals, fulfilling delivery protocols it had made it very convenient for the trading in business activities. The communication has been made simple, efficient and cheap all because of digitization.

(D) EASE OF DOING BUSINESS

In 2014 India's rank in World Bank's Ease of Doing Business was 142 which now stands at 63rd in 2019[9], it has significantly jumped 79 places among 190 nations, in these six years which is a significant rise in the era of Narendra Modi government. This makes India a top giant in

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[7] Abdullah Aslam Fraj AlZwamri et al, The Impact of Smartphones on Work Productivity as Perceived by Employees at a Government Department In Salalah, Oman, (2017).
[8] Abdullah Aslam Fraj AlZwamri et al, The Impact of Smartphones on Work Productivity as Perceived by Employees at a Government Department In Salalah, Oman, (2017).
[9] Doing Business measuring Business Regulations, Ease of Doing Business, World Bank Group, (Apr.28, 2020,3:00 PM) https://www.doingbusiness.org/en/rankings.

the developing countries, where it is the fastest growing country in the world. Although ease in business activities leads to creation of value to the income, which further leads to increase in job opportunities which directly contribute towards the national income of the country, which leads to increase in overall creation of goods and services in the country. In recent changes digitization has backed the business activities be it resolving personal issues, solving grievances, better working environments, improved connectivity between buyers and sellers, promotion of services in order to get them at the doorstep, and thus leading to inclusive growth of the business sector.

1. **HERE WE DISCUSSED WHAT ARE THE BENEFITS OF DIGITIZATION BUT WONDER WHY IS IT NEEDED?**

Lets look it up with a problem- you want to order your favorite dish, it is just a click away, with apps like *Zomato* and *Swiggy* which delivers from thousands of restaurant across your town.

Another thing if you want to reach somewhere faster there are cabs which are a click away from your destination and will drop you to your selected place, apps like *Ola* and *Uber*.

So from above situations one can get an idea what are the emergence of digitization and it means it gets the work done in the fastest way possible with low costs highest possible efficiency, which the human mind alone cannot do, it creates a system of integrated networks which work together to form a network and initiate the desired results in the best possible manner and in a very short span of time, digitization is the best gift by human mind as it produces desired result with minimalistic engagements.

- *Transparency in work* is another requirement or need of the digitization as increase in transparency decreases the risk of losses and better results, with more transparency there will be less corruption and easier projection of results in a long run.

- Digitization help in creating lot of business and job opportunities across all sectors of the economy whether educational, training, healthcare, banking etc. it results in the increase in overall development of the country with integration of different sectors for the production and improvement of infrastructural growth of the country. Let us look how digitization create job opportunities for different sectors may it banking, education, training, or any sector . The data shows the creation of jobs in different parts of the world through Digitization, thus helps in contributing tremendously in the GDP of the country.

	Regional impact	
Region	GDP impact (US$ billions)	Number of jobs created
Africa	8.3	618,699
Commonwealth of Independent States	11.8	340,820
East Asia and the Pacific	55.8	2,370,241
Eastern Europe	7.0	159,015
Latin America and the Caribbean	27.0	636,737
Middle East and North Africa	16.5	377,772
North America	25.3	167,650
South Asia	9.4	1,117,753
Western Europe	31.5	213,578
Total	192.6	6,002,266

Source: Booz & Company analysis.

Table1: Digitization's impact on GDP and jobs, 2011[10]

From the above data it can be interpreted that digitization has an impact on creation of jobs.

- Startups also increased in the year 2018, more than 1200 startups came up in 2018 including eight unicorns, taking a total number to 7200 startups, NASSCOM reported[11]. Startups were increased due to the "startup India initiative by the Government of India which was launched in January 2016. [12]

III. MEASURES TAKEN TO INCREASE THE USE OF MOBILE PHONES IN ECONOMY

In a shift to become a digital country the Government of India has launched its flagship programme for the incorporation of digitization in the year 2015 naming "Digital India" the initiative is centered on 3 key vision areas:[13]

1. Digital infrastructure as a core utility to every citizen

2. Governance and services on demand

3. Digital empowerment of citizens

The Digital India initiative has been in collaboration with Ministry of Electronics &

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[10] Karim Sabbagh et al, (Apr. 28, 2020, 3:10 PM)
http://www3.weforum.org/docs/GITR/2013/GITR_Chapter1.2_2013.pdf
[11] Startups in India see 108% growth in funding in 2018: NASSCOM, ET Rise, (Oct. 25, 2018)
[12] Government of India, Ministry of Commerce & Industry, States' Start-up Ranking 2018, Dec 2018, (Apr. 28, 2020, 3:30 PM) https://www.startupindia.gov.in/content/dam/invest-india/compendium/Startup%20India%20-%20National%20report_Final%20Version_web.pdf.
[13] Apr.28, 2020, 4:11 PM) https://digitalindia.gov.in/content/vision-and-vision-areas.

Information Technology, with a moto of "Good Governance through e-Governance". The 3 vision areas are the building blocks of the Programme.

S.No.	Vision	Summary
1	Infrastructure	High Speed Internet
		Digital Identity
		Mobile & Bank Linking
		Cloud Storage
		Safe Access
2	Demand Based	Credentials cloud Based
		Real Time Access
		Integration
		Business Ease
		Secure Payments
3	Empowerment	Digital Literacy
		Digital Recourse
		Indian Languages
		Digital Platform
		Cloud Based

Building blocks of Digital India: Vision areas (Deloitte, ASSOCHAM, 2015)[14]

Digital India Programme of Government of India is launched with a vision to transform India into a Digitally Empowered society and knowledgeable economy, it is to incorporated by the entire government with overall coordination being done by the Department of Electronics & Information Technology (Deity). Digital India aims to provide the much needed thrust to the nine pillars of growth areas[15] which are:

(A) BROADBAND HIGHWAYS-

This covers three sub components, namely Broadband for All- Rural Broadband for All- Urban and National Information Infrastructure (NII).[16]

(B) UNIVERSAL ACCESS TO MOBILE CONNECTIVITY

This initiative focuses on network penetration and filing the gaps in connectivity in the country, there are around 55619 villages in the country that do not have mobile coverage.[17]

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[14] Gaur, Ashutosh. (2016). A Study Impact of "Digital India in Make in India" Program in IT and BPM Sector.(2016)

[15](Apr. 28, 2020, 4:43 PM), https://digitalindia.gov.in/content/programme-pillars.

[16] (Apr. 28, 2020, 4:45 PM), https://digitalindia.gov.in/content/broadband-highways.

[17] (Apr. 28, 2020, 4:49 PM), https://digitalindia.gov.in/content/universal-access-mobile-connectivity.

(C) PUBLIC INTERNET ACCESS PROGRAMME

The two sub components of Public Internet Access Programme are Common Services Centers (CSCs) and Post Offices as multi-service centers. The CSC 2.0 aims to cover 2.5 lakhs of Gram Panchayats for maximizing delivery of e-Services to the citizens.[18]

(D) E-GOVERNANCE: REFORMING GOVERNMENT THROUGH TECHNOLOGY

Government Process Re-engineering using It to simplify and make the government processes more efficient is critical for transformation to make the delivery of government services more effective across various government domains and therefore needs to be implemented by all Ministries/Departments[19]

(E) E-KRANTI- ELECTRONIC DELIVERY OF SERVICES

The main aim of this programme is to ensure a government wide transformation by delivering all government services electronically to all the citizens.[20]

(F) INFORMATION FOR ALL

Open Data Platform facilities proactive release of datasets in an open format by the ministries/departments for use, reuse and redistribution. Online hosting of information & documents would facilitate open and easy access to information for citizens.[21]

(G) ELECTRONICS MANUFACTURING

This pillar focuses on electronic manufacturing in the country with the target of NET ZERO Imports by 2020 as a striking demonstration of intent.[22]

(H) IT FOR JOBS

This pillar focuses on providing training to the youth in the skills required for availing employment opportunities in the IT/ITES sector. [23]

(I) EARLY HARVEST PROGRAMMES

This basically consists of those projects which are to be implemented within short timeline.[24]

Each year Internet And Mobile Association of India (IAMAI) conducts Digital Summit in India which is its flagship annual event, it was first held in 2006 in Mumbai, in 2019 IAMAI held its

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[18](Apr. 28, 2020, 4:49 PM), https://digitalindia.gov.in/content/public-internet-access-programme.

[19] (Apr. 28, 2020, 4:50 PM), https://digitalindia.gov.in/content/e-governance--reforming-government-through-technology.

[20](Apr. 28, 2020, 4:52 PM), https://digitalindia.gov.in/content/ekranti.

[21](Apr. 28, 2020, 4:52 PM), https://digitalindia.gov.in/content/information-all.

[22] (Apr. 28, 2020, 4:57 PM), https://digitalindia.gov.in/content/electronics-manufacturing.

[23] (Apr. 28, 2020, 4:57 PM), https://digitalindia.gov.in/content/it-jobs.

[24] (Apr. 28, 2020, 4:59 PM), https://digitalindia.gov.in/content/early-harvest-programmes.

13th digital India summit in New Delhi, it is a leading national series of digital marketing and strategies, thousands of innovators, entrepreneurs, freelancers, etc are waiting for this event which help them in incentivizing their ideas and getting a broader picture of the market mechanism and get new ideas for a digitally enabled platform to get their ideas into implementation with better understanding and services which the Government and the concerned Ministries are offering, in order to get their work a detailed analysis and improvement with the leaders and dynamics who have better understanding of the subject.

The Digital India Programme has increased the use of mobile phones in the country which has risen to 1.16 billion[25] which is a significant rise in transforming the country into a digital giant, the initiative after 3.5 years of its launch has shown a significant rise in rural connectivity to digitization with over 12000 rural post office branches linked digitally, nowadays 3 lakh CSCs[26] are working providing services among these providing 12 lakh youth with employment in rural areas and among them there are women too.

Government has taken different Di-Initiatives to increase the awareness and to get access to different services of the government by the targeted population which is mainly the rural population, which comprises of 2/3 of India's population so the following are some of the Digital Initiatives taken by the government in order to make the project a massive success:

(A) PRADHAN MANTRI GRAMIN DIGITAL SAKSHARTA ABHIYAAN (PMGDISHA)

It is a scheme to make six core persons in rural areas, across all States/UTs, digitally literate (via Mobile phones), reaching to around 40% rural households by covering one member from every eligible household. It aims to bridge the digital divide, specifically targeting the rural population.[27]

(B) PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

It is a National Mission on Financial Inclusion encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country. The plan envisages universal access to banking facilities at least one basic banking account in every household.[28]

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[25] ET Bureau, India mobile Subscriber base rises a tad in April, after a blip in March: TRAI, (Jan 25, 2019, 08:50 AM IST), (Apr. 28, 2020, 5:20 PM), https://economictimes.indiatimes.com/industry/telecom/telecom-news/india-mobile-subcriber-base-rises-a-tad-in-april-after-a-blip-in-march-trai/articleshow/69929094.cms?from=mdr.
[26] Ministry of Electronics and Information Technology, Digital India Programme- The Way Forward, (12-13 Feb, 2018),(Apr.28,2020,7:12PM),
https://digitalindia.gov.in/writereaddata/files/3.CEO%20NEGD%20Digital%20India_12022018_5.pdf
[27] (Apr. 28, 2020, 7:28 PM), https://www.pmgdisha.in.
[28](Apr. 28, 2020, 7:28 PM), https://digitalindia.gov.in/di-initiatives#block-bean-we-make-it-with-love-index.

(C) PRADHAN MANTRI KAUSHAL VIKAS YOJANA (PMKVY)

This is a flagship scheme of Ministry of Skill Development & Entrepreneurship (MSDE). The objective of this Skill Certification Scheme is to enable large number of Indian youth to take up industry-relevant skill training that will help them in securing better livelihood.[29]

(D) AGRI-MARKET APP

This mobile application has been developed with aim to keep farmers abreast with the crop prices and discourage them to carry-out distress sale. Farmers can get information related to prices of crops in market within 50 kms of their own device location.[30]

(E) BHIM (BHARAT INTERFACE FOR MONEY)

Bharat Interface is an app that makes payment transactions simple, easy and quick using Unified Payments Interface (UPI). It enables direct bank to bank payments instantly and collect money using a mobile number or payment address.

The digital transactions in India increased to 3,133.58 crores in 2018-19, registering a growth of 51% over the last year,[31] this states that there is a rapid rise of digital devices which leads to increase in digital payments and the population of the country is moving towards a new platform, i.e., from paper economy to digital economy. The government has done a tremendous job in launching a Digital India Programme and putting money, time and effort in channelizing the basic intent behind the programme i.e., the three main components, the rural population is the targeted population and the main aim of this initiative is to bridge the gap between the rural population and the digital one by uplifting the rural to learn. The rural population has shown an increase in job opportunities via CSCs and farmers for the first time are able to get the price related information without any further delay and get the best prices for their yields.

IV. ROLE OF MOBILE PHONES IN DEVELOPMENT

The meaning of development according to Oxford Learner's Dictionaries is "the gradual growth of something so that it becomes more advanced, stronger, etc."[32] and the technology and digital infrastructure is developing on a daily basis or in the words of Oxford Learner's it is becoming more and more advanced which is solving various number of problems of the humans. If a person is suffering from a disease the concerned person can get the best

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[29] (Apr. 28, 2020, 7:31 PM), http://www.pmkvyofficial.org/Index.aspx.

[30] (Apr. 28, 2020, 7:43 PM), http://mkisan.gov.in/downloadmobileapps.aspx

[31] Press Trust of India, Digital Transaction Volumes up 51% in 2018-19 to Rs 3,133.5 crore: Gov., (Apr. 28, 2020, 7:50 PM), https://www.business-standard.com/article/economy-policy/digital-transaction-volumes-up-51-in-2018-19-to-rs-3-133-5-crore-govt-119071801697_1.html.

[32] (Apr.28,2020,8:02PM), https://www.oxfordlearnersdictionaries.com/definition/american_english/development

consultation advice from the doctors over the mobile, the development is the later phase, initially there need to be an idea to reach any developed stage. Digitization is the new method of development to increase the workflows within the organization and to get the maximum productivity.

e-Banking, it means that all of the bank work can be done over the mobile phones which were not the case before inclusion of the technology, people have to go to the bank in order to transfer funds from one account to another, and also it increases the work of the bank employees which leads to the decrease in the efficiency, now most of the banking related work funds transfer, account statement, Inquiry and much more are available on the smartphone of every bank.

Information and Telecommunication technologies (ICTs) have brought changes to the economic, political, social as well as personal lives of the humans. Internet has provided various benefits, it has created more automation in life, with more and more people engaging in the smartphones it creates more integrated social networks which will help in creating software, hardware, applications, and programs.

With inclusion of more and more people towards the ICTs it creates more opportunities as it innovates the ideas behind the earlier technology and helps it to improve it even more. With development perspective we know that digital devices helps in creating jobs, India's "Digital India" programme wing CSCs has created jobs in the rural sector helping the country to grow.

"Widespread adoption of digital technologies across India on the back of increasing internet access could potentially boost key economic sectors"[33] said a report by McKinsey Global Institute.[34]

According to McKinsey report on India's digital future "India is among the top two countries globally on many key dimensions of digital adoption" accordingly there are 1.2 billion people enrolled in the world's largest unique digital identity program which are from India[35]

With data prices go down India's data usage quadrupled in one year as prices fell.

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[33](Apr. 28, 2020, 8:15 PM), https://economictimes.indiatimes.com/news/economy/indicators/digital-adoption-may-result-in-strong-economic-growth-in-india-mckinsey-report/articleshow/68600887.cms?from=mdr
[34] Noshir Kaka et al, Digital India: Technology to transform a connected nation, McKinsey Global Institute, 2019, (Apr. 28, 2020, 8:23PM), https://www.mckinsey.com/business-functions/mckinsey-digital/our-insights/digital-india-technology-to-transform-a-connected-nation
[35] Noshir Kaka et al, Digital India: Technology to transform a connected nation, McKinsey Global Institute, Exhibit E3, 5, (2019).
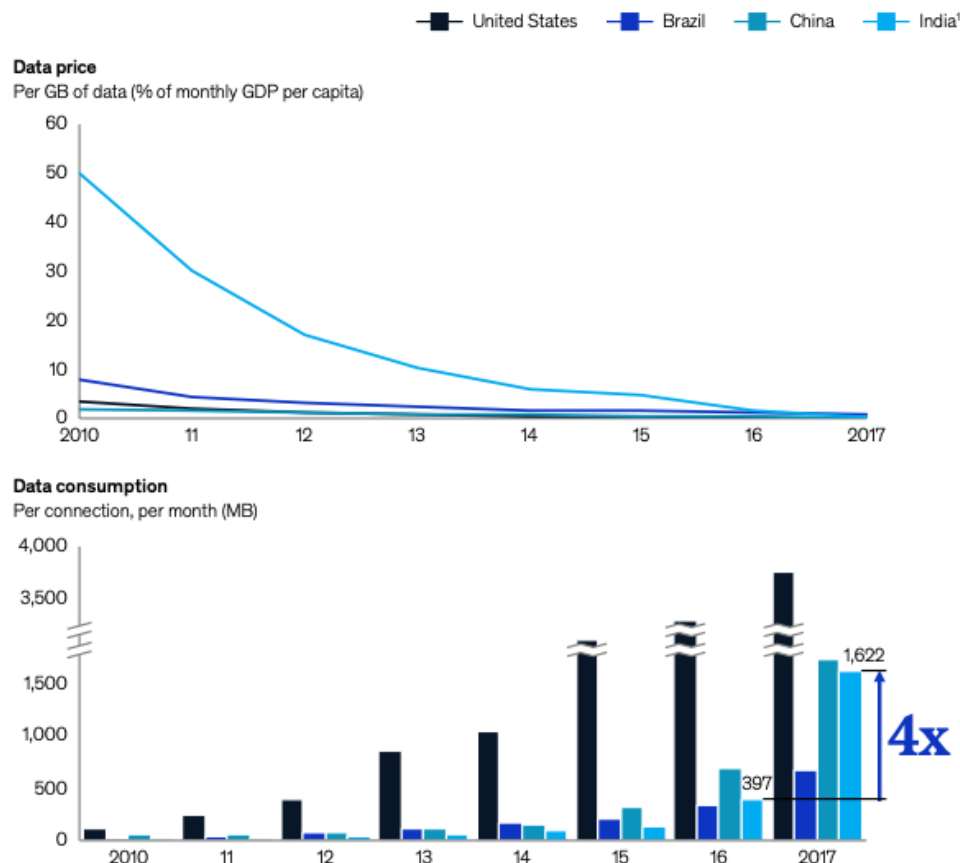
SOURCE: Analysis Mason, January 9, 2019; UN Database; McKinsey Global Institute analysis

In Briefly analysing the McKinsey report it has put forth many positive points in terms of development of the country sector-wise with the inclusion of digitization in the economy, it has stated that "Firms in India that innovate and digitise rapidly will be better placed to tap into a large connected market of up to 700 million smartphones and about 800 million internet users by 2023"[36]

India has seen for the first time that small scale enterprises have been able to accept digital payments and we can see that the digital divide is narrowing down to increase the growth of India in the world, thus making it a developed country in the coming years. In the year 2018-19 India has shown a significant rise in the income groups of different sectors, with digital incentives with every state. It can grow at a fast pace, with competitive markets help India boost the business sector and fair prices.

The Public as well as Private sectors have been digitally enabled, with the Digital India Initiative launched in 2015 by the Indian Government, it has encouraged the people of India to

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[36] Noshir Kaka et al, Digital India: Technology to transform a connected nation, McKinsey Global Institute, 9, (2019).

use digital devices in order to get maximum benefits of the government schemes, policies and regulations. It has increased the use of smartphones as the Digital India initiative has launched many applications which helps the youth, farmers, middle income groups, marginalised sections, and thus it after 3.5 years after its implementation it has shown result in the year 2018-19 with increase in economic value with different sectors growing at an increasing rate, so via the digital enabled mechanism the country can move towards the development if the policies are strategically formulated, and reached to the ground levels of the society.

V. CONCLUSION

Mobile Phones were once regarded as the instrument for the rich, people refrained from purchasing a PC as it was regarded as luxury. Different digital devices were only seen showcasing but with evolution of time it has become a necessity. Increased usages of mobile phones have led to the increase in efficiency of the work which not only leads to effortless work but saves cost, time and labour. Internet has opened many doors to the development in many sectors, be it farming and banking or economic and business, or entertainment and media. It has created a wide range of opportunities for the people to learn, grow, earn and work through the process of Internet. With millions of apps available online on the mobile phones people can do their work while sitting at homes and not wasting any more time and effort.

Development through the mobile phones can be seen with the world coming on a digital interface leaving behind the traditional ways. Improvement in anything is known as development or a more advanced form of that thing. Digital database is improving on a regular basis and is getting more and more advanced. Business ideas are now converted into a software to help it work faster and increase productivity, jobs are generated in order to learn about the advancement of digitization, start-ups are increasing which are encouraging innovation, unemployment rate has decreased. Thus, a better and systematic planning of a better change can lead to a developed economy.

India can now take advantage of the trail set by the developed countries by learning from their best practices, mature technologies, and markets, it has brought much needed acceleration. The challenge now lies in taking the movement forward with the same speed, developing appropriate econometric methodologies to determine the impact that mass adoption of digital technologies can have on economies and societies and government effectiveness.[37]

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[37] Keerthan Raj et al, Digitization of India- Impact on the Bop Sector, 3 IJMTS 59, (Apr.1, 2018).

A sharp rise in number of smartphone users in the country has shown a significant growth of the country, leading to a significant increase in internet users. With challenges in getting used to the devices it has made lives of the people easier and much more improved. The gap has been narrowed between the people who were once living by their old ideas and beliefs and those who are more technologically enabled. This has improved the whole economic structure.

First time in India, villages are able to access to internet. Villages have become digital where people now have bank accounts due to the Prime Minister's Jan Dhan Yojana which has made it possible to encompass banking facilities to each and every one. Villages are now getting electricity throughout the, people are now becoming aware of the government schemes which can help them in their upliftment.

No doubt Digital India Initiative by the government has made a significant progress in governing through e-governance which has allowed every voice of the nation to be heard to the government and to help them in all possible ways. Proper use of technology can get the fruitful gains and vice versa is also true. Economic impact can also be seen from the Digital India initiative with lakhs of unemployed people are getting jobs helping to contribute to the National Income of the country. Social lives of the people have also improved with social networking apps that connect people despite long distances. Thus, the initiative has helped in empowering India.

Information and Communication Technologies has enumerated its services in most of the sectors in the wake of the digitization which has made the country a smooth and well equipped digital hub. The increased data statistics can be seen sector wise with technological advancement in different sectors along with integration of digitization in different sectors. Country's growth is phenomenal. Thus Mobile phones have a positive impact on the development of the economy or overall development of the country.

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