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Index

Digital Marketing as a Strategy of E-Governance in Sri Lanka: Case study of Sri Lankan Hospitality Industry

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Abstract- Theoretically e-Governance is an ideal development strategy for under-developed nations as it can create SMART government. In fact countries like India has proven this fact by implementing e-Governance at regional level successfully. Electronic Commerce is accepted as on organizational strategy and approach that facilitates global market with unprecedented opportunities for organizations with remarkable cost savings. E-commerce is the best strategy and medium of instruction that are more efficient and flexible. As far as Sri Lankan hoteliers are concerned, it is evident that they are struggling on integrating e-commerce into their business process. As a result, online Travel Agencies (OTAs) like Booking.com are offering Sri Lankan hotel rooms at rock bottom prices while respective hoteliers charging higher prices from direct booking customers including domestic travelers. In this research a user centric approach was adapted. Main collection of data done through a web survey and web content analysis. Initial hypothesis testing was conducted based on the data collected through web survey. The navigation and navigation

design features which prevent customers on transaction were highlighted in the web content analysis. Internet use, by competitors' especially online travel
agents to research, promote and sell products or services is ever increasing, especially most international travelers' search the web before they decide to visit new destination quite often. It is readily available on the web site, since it has become a universal knowledge. Competitors will have easy access to information and to-the-minute price to both customers. This has turned into a net at the end rather than the price of a price cutter Equalizer.

Keywords- Electronic Commerce, Hospitality Industry, Sri Lanka, Sustainable Tourism Management

The travel and tourism industry is one of the world's largest industries with a global economic contribution (direct, indirect and induced) of almost seven trillion U.S. dollars in 2013. The direct economic impact of the industry, including accommodation, transportation, entertainment and attractions, was approximately 2.2 trillion U.S. dollars that year - (http://www.statista.com/topics/962/global-tourism). Even though Sri Lanka involved planned tourism for more than 5 decades country reaps only the meager benefits comparing with many other similar Asian countries. Since 1960's development of Tourism Industry was recognized as a panacea for economic ills and lack of development in Sri Lanka. A ten-year Tourism Development Master Plan covering the period 1967-1976 was formulated in 1967 which laid down the framework within which the tourist industry was to be developed in the country (Samaranayake, 2012), (Jayawardena, 2013). Tourism plays a vital role in the life and economy of Sri Lanka for more than 5 decades. Moreover, it is a significant contributor to the economy through income generation, employment and investment in businesses and regional development in the country. Tourism also drives community development through investment in infrastructure, the preservation of natural resources and cultural heritage while encouraging social development and understanding among communities.

In this context government attention focused on hospitality Industry to ease acute shortage of Balance of payment and in solving issues of unemployment in the country (Guruge, 2009). Under previous government more ambitious plan was drafted. Some key objectives of five year Tourism Strategy of the government estimated that by 2016 the industry is capable of creating 500,000 direct and indirect employments. It is also estimated that increased tourism arrivals from 650,000 to 2.5 million by 2016. Furthermore it has been suggested that to attract US $ 3000 million as FDI within 5 years while increasing foreign

exchange earnings from US $ 500 million in 2010 to US $ 2.75 billion by 2016 (MoED, 2010). The Travel and Tourism Competitiveness Index (TTCI) of World Economic Forum, in 2013 ranked Sri Lanka 14 among 25 countries in Asia Pacific and 67 among 140 countries in the world (www.weforum.org),(Jayawardena, 2013).

Sri Lanka has a long history of practicing modern day tourism. In fact, Sri Lanka has attracted the attention and curiosity of people from very early days (Attanayake et al, 1983). Even though Sri Lanka has been involved in planned tourism for over six decades, the industry is under-performing, attracting less than one million tourists per annum. While the tourism industry in Sri Lanka is very promising and complex, it is one of the most under-studied industries at present. In this study we intend to learn more from the Sri Lankan experience in adopting e-commerce technologies for Tourism development in the country. It is also evident that tourism is reshaping in the knowledge economy applying strategies with immerging technologies. Networking has become more prominent feature of businesses in the new economy based on the Internet, having web presence of various natures. Network organizations in new economy are rely on relationships with other organizations in order to carry out their operations. Sri Lankan hospitality industry is rapidly embracing electronic form of tourism or e-tourism hand in hand with these new technologies.

Literature Review

In modern organization theory, technology involves the means of achieving something- a desired outcome, goal, or output, usually conceptualized as a product or service (Hatch, 1997). Past studies in this area have focused on several factors that affected the adoption propensity for new technologies. For instance, the effect of firm size on adoption propensity in different sectors was studied by Oster (1982), Hannan and McDowell (1984) and Rose and Joskov (1990). Levin et al. (1987) and Hannan and McDowell (1984) studied the effect of market concentration on the adoption propensity of firms. Nambisan and Wang (2000) studied the effect of knowledge barriers that exist within organizations on the adoption propensity of an organization (Sahadev and Islam, 2005). The success of e-commerce adoption depends on a range of implementation issues such as strategy, consumer e-readiness, and support from e-commerce developers and public policy (Ngai&Wat, 2002). Hence, support and implementation can be considered as a third enduring theme of e-commerce research in DEs, (Sambhanthan, 2013).

Anyone who has the power to control the ability of information technology will achieve excellence, (Gilaninia et. al, 2011). E-commerce using the Internet and other information

technologies to support trade and improve business capabilities. Internet and E-commerce have a role to change the balance of power between the organization and the industry (Rezvani, 2011; Kraemer and Zhu,2004; Werthner and Ricci, 2004). E-commerce has been design the entire industries, major changes have been made in the conduct of business, for instance the hotel industry has undergone major changes (Laudon and Traver, 2012; Turban, 2003). E-commerce has the potential to design a different value according to the type of organization in a variety of industries, including the hotel industry (Sobihah and Mohd Amin, 2013).

Competition in the hotel industry is getting intense due to various reasons including new technology. Hence, competition in the Hotel Industry anywhere in the world is intense within strategic groups subject to the level of industry growth. Industry growth in major cities, capitals or financial centers is high at present partly due to the travelers from tourist groups, business and independent leisure travelers, resulting in low levels of jockeying. Competitive position involves Cost and Differentiation. There are no switching costs, which could increase potential jockeying (David S. Y. Cheng, 2013).

The Impact of Electronic Commerce Technologies (e-Com Tecs) in the Hospitality Industry has become one of the prominent influencing factors. Moreover, it is simply unavoidable because hoteliers in worldwide use e-commerce to expand their business horizon by eliminating geographical and time barriers while reaping cost benefits. In this context, e-commerce in hospitality industry contributes to national and regional development on massive scale while competing and even surviving in the highly competitive global tourism landscape (Lin, 1983).

There were numerous studies done on adaptation of e-commerce on developed world. Although there have been previous studies related to the adoption of e-commerce by SMEs around the world (Thomas & Simmons, 2010), most of these previous studies had been conducted in relatively well developed economies; Malaysia, S.E. Wales, Empirical study of determinants e-commerce adoption in Vietnam Switzerland, The Netherlands, and Italy (Thomas & Simmons, 2010);the United Kingdom (Simpson, et al., 2004); New Zealand (Al-Qirim, 2007), South Africa (Cloete, et al., 2002) and parts of Asia (Sharma &Sheth,2004), (Huy, 2012). E-business systems enable firms to execute electronic transactions with any business partners along the value chain. E-business systems thus significantly impact business process change, diffusion innovation, and even business transformation. (Lin H.-F. , 2005).

E-commerce adaptation in hotel industry is complex and vivid. Therefore, investigations of

electronic commerce practice had been viewed from several perspectives especially strategic management, information systems, as well as entrepreneurship. Consequently, several theories emerged to underpin the previous research, Diffusion of Innovation theory (Rogers, 1995) dominated most of the researches followed by Technology Acceptance Model (Davis, 1989), (Mohamad, 2009). ICT has not only emerged as a strategic enabling tool but a driving force to support knowledge-economy. The important role of ICT in the economy has been well documented and that its contribution to output and productivity growth in ICT-using sectors is through enhancing their efficiency by harnessing new technology (Bassanini,et.al, 2000), (Awang, 2004). Although New Zealanders have always been innovators in adopting new technologies and innovations (Cameron,1999) the scenario for the e-commerce sector is apparently lagging other developed countries in terms of the adoption of EC as a business enabler and of EC technologies in general (Rashid, 2001)

The companies that will be most successful will be those that use e-business to make traditional business processes better and those that invent and implement new combinations of virtual and physical activities. Without understanding how to deploy Internet technology, entering e-business can bring disastrous consequences (Phan, 2003). It is contended that the adoption decision for any technological innovation like EC is an organizational one and hence, a link between the innovation and the organizational factors will provide an essential insight into the adoption criteria for EC within New Zealand's SMEs (Rashid, 2001).

According to April et al. (April, 2008) the literature suggests that IS service delivery to e-Commerce businesses needs to be evaluated differently to that of traditional brick-and-mortar businesses. Pather et al. (2004), having conducted an extensive literature review in this area, found that Kim (1990) was one of the first IS researchers to introduce the service quality perspective to IS user satisfaction research. Realizing the important of technology adoption, Tornatzky and Fleischer, (1990), developed a Technological, Organizational and Environmental (TOE) model to evaluate technology adoption.TOE model is consistent with the theory of innovation diffusion in organization by Rogers (1983). TOE model identifies three aspects of firm's characteristics that influence the process adopting, implementing and using technological innovations (Tornatzky& Fleischer, (1990); DiPietro et. al., (1990); Robertson, (2005); (Intan, 2008).

Research Issue of the study

Around 40% of the world population has an internet connection today (http://www.internetlivestats.com/internet-users/). In 1995, it was less than 1%. The number of internet users has increased tenfold from 1999 to 2013. The first billion was reached in 2005. The second billion was in 2010. That followed the third billion in 2014. Sri Lanka claims Highest Internet penetration is in South Asia. In this context e-commerce has created a friction free market for local hoteliers which in turn some authors defined as "democratization of capitalism" YanisVaroufakis (2008). In fact Sri Lanka's internet penetration is high in terms of Mobile devices. According to central Bank report of Sri Lanka (2013) cellular phone penetration is 112.4% and overall Internet penetration and fixed line penetration is 9.8% and 13.2 respectively.

However, some critiques went on saying that most tourism ventures in Sri Lanka only use digital technologies as "technology pad" targeting facelift in this very dynamic business environment. Even today, Sri Lankan tourism mainly depends on Sun, Sea, and Sand type of mass tourism. This whole endeavor is with little economic merit and this type of tourism is no longer competitive in global market place. One strategic alternative would be niche markets based on Internet and electronic commerce. After many years of implementation of e-commerce in Sri Lanka, country is still stagnating with various constraints. Is that a technological issue or economic issue which prevents country from reaping benefits of electronic commerce? Therefore it is important to study and evaluate e-commerce adaptation and its strategies to learn from Sri Lankan experience. In this context this study is a significance and worthwhile endeavor. As far as Sri Lankan hoteliers are concerned, it is evident that they are struggling on integrating e-commerce into their business process. As a result, online Travel Agencies (OTAs) like Pagoda.com, Booking.com etc are offering Sri Lankan hotel rooms at rock bottom prices while respective hoteliers charging extra ordinary prices from direct booking customers including domestic travelers. Therefore it is an interesting phenomenon to study how web based marketing relates to e-commerce adaptation in hospitality industry in Sri Lanka. In this context, the research issues we highlight here are, Why Sri Lankan hoteliers not fully embrace e-commerce strategy and related technologies into their business process? Why not Sri Lankan hoteliers making internet a level field ground for their operations and let their customers to reap cost benefits? To shed more light on these issues in hospitality industry perspective we adopt web based marketing as our main theoretical proposition in this study.

Theoretical proposition of the Study

Companies can conduct marketplace transaction internally more cheaply than they can do with external, as the transaction cost theory states. Transaction cost theory exists because companies and individuals seek economies of scale. This theory based approach is rooted in the institutional economics of Ronald Coase and Oliver Williamson (1981). It suggests that organizations choose between two mechanisms to control resources and carry out its operations as follows.

1. Hierarchy solution - In this context management decide to own the assets and employees along with policies and procedures of the firm to control their use and performance. Hierarchies will be used if the transactions costs of the market solution are too high.
2. Market solution - Management decide to buy the use of the assets or staff from outside companies which means outsourcing in modern day terminology under the terms of the contract signed. However when the business relies on outside suppliers for an input service in addition to the price for the bought in input, it will incur the following transaction costs such as Negotiating and drafting a legal contract with the supplier, Monitoring the suppliers compliance with the contract, Pursuing legal actions for redress due to non performance by the supplier and Penalty payments and cancellation payments if the firm finds it later needs to change its side of the bargain and draft a new contract with supplier.

Transaction cost may be broken down into production and coordinating cost (Wigand et.al., 1997; Benjamin and Wigand, 1995; Malone et al., 1987). In this context, co - ordination of work-related expenses of the primary activities of people and machines required information processing (control), including transaction costs (Malone et al, 1987). No transaction costs, the friction is great, the friction material in the economic system equivalent of friction of physical system or at least business is seen as high transaction costs, suggesting that will be interrupted, or no economic activity is likely to take place may be small (Rolf Wigand, 1997). Existing markets is expensive due to many reasons because of coordination costs such as locating and communicating with distant suppliers, monitoring contract compliance, buying insurance, obtaining information on products, etc. (Laudon&Laudon, 1996). According to Michael Porter (1980), threats of new entrants are determined by barriers to entry which include economies of scale and many other related factors. According to Kotler et.al, (2005) there are three basic principles of Electronic Marketing.

1. Build and actively manage a customer database
2. Develop a clear concept on how the company should take advantage of the internet.
3. Be easily accessible and quick in responding to customer calls.

Research methodology

In this research a user centric approach was adapted. The main collection of data done through a web survey and web content analysis. Initial hypothesis testing was conducted based on the data collected through web survey. The navigation and negative design features which prevent customers on transaction were highlighted in the web content analysis. A web based survey for data collection was carried out since it is feasible in collecting data from geographically dispersed samples. The web content analysis selected for specific identification of web development shortcomings. A website was created to provide the preliminary. In the web content analysis search engine marketing and web design user interface related factors were concentrated on.

Search Engine Marketing

Web Design User Interface
Listed on 1st 10 positions
Fastest load time
Links to Face book Look and feel of the site
Links to Twitter Easy to read text
Advertising on Google
Targeted content
Assistance in Contact details
Competitive advantage Mobile enabled
Easy of navigation
Offer online reservations
Offer extras

Table 1.0 Factors analyzed on web content analysis of the Sri Lankan Hoteliers.

Information to survey respondents. The web based survey was piloted with 22 participants representing all three sample groups to improve the usability of it. The improvement of language, inclusion of navigational links and the incorporation of rationale for questions were the notable outcomes of pilot study.

Hotels listed in Colombo Stock Exchange (CSE) were selected and the hotels with e-commerce websites were shortlisted based on a consequent Google search. Web survey questionnaire was developed and e-mailed it to managers at all listed hotel companies in Sri Lanka.
Research Findings

In Colombo Stock Exchange 24 hotel properties were listed. We have randomly selected 22 properties out of that and Search Engine Marketing and web user interface design features were analyzed to highlight in the web content analysis.

Search Engine Marketing

We started our research by looking at organic search. Are individual hotels optimizing their websites so that they appear high up in the Google search rankings? However, only 50% of the hotel sites were listed on first 10 positions of the Google search. Only 10% is having pay per click advertising on Google. 80% of the hotel sites had links to their Face Book page and there was huge variation in how many links hotels were achieving from Facebook. Only 40% had links to Twitter while 60% didn't have any connection.90% of hoteliers didn't have Google advertising but all most all of them were promoted by online travel agencies (OTAs). 90% of hotel web sites featuring special offers for their clients specially wedding packages, Ayurveda and Spa treatments.

Web User Interface Design

In Electronic commerce fastest load time matters since web users are notoriously impatient. As research suggest if a home page takes more than 2 seconds to load, then the online user will be likely to give up and hop to another site. We measured every hotel web site, how long it would take to down load site completely. The longest time was 17.38 and shortest was 0.78 seconds. Only 50% sites loaded less than 2 seconds as the benchmark we set on this. When it comes to look and feel of the site 70% are good as that was in keeping with the hotel's type and rating. However about 10% of sites having text that was difficulty read. 90% of hoteliers add their contact details on home page of the hotel site. When it comes to navigation 70% of sites offered navigational easiness. 60% of the hotel sites offer online reservation while 40% does not have that option it is a great weakness in creating competitive advantage on the web. 60% of the hotel sites offer extras specially Ayurveda and Spa treatment, this is impressive number.

Conclusion

To be successful as transaction cost theory suggest, hoteliers should provide assistance in generating competitive advantage through e-commerce service offerings. Internet use, by competitors' especially online travel agents to research, promote and sell products or services is ever increasing, especially most international travelers' search the web before they decide to visit new destination quite often. It is readily available on the web site, since it has become a universal knowledge. Competitors will have easy access to information and

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2

ICT and Society: An overview

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Abstract- Access to ICTs alone does not make for successful national e-governance projects in developing countries, argues Dr. Prasad. India's National e-Governance Plan, key to its administrative reform agenda, proposes to extend the Internet to the remotest of villages. Making this relevant at the local level requires participatory efforts to promote democratic practices. The foundation of this initiative is a program of eliteracy, capacity building, and installation of ubiquitous broadband-enabled computer kiosks based on entrepreneurial public-private partnerships. The best example of this is the Akshaya Centres project in Kerala, a potential model for the rest of India and other developing nations.

Introduction

International communication policy debates emphasize that creating digital opportunities in the 21st century is not something that happens after addressing "core" development challenges, but rather a key component of addressing those challenges. 1 In this context, the role and importance of information and communication technologies (ICTs) attracted the attention of the Indian government and the deployment of ICTs began as early as the 1970s. In 1985, under the direction of Rajiv Gandhi's, the Indian government decided to increase the pace of ICT use in the 1990s. The National Informatics Centres Network (NICNET) connected district-level and rural-level government offices to government secretariats in the state capitals and was in turn connected to the national network in New Delhi. Enacted in 2000, the Information Technology (IT) Act provided legal recognition for digital signatures in transactions carried out by means of electronic data interchange and other means of electronic communication, commonly referred to as electronic commerce. These involve the use of alternatives to paper-based methods of communication and the storage of information in order to facilitate the electronic filing of documents with government agencies.

This policy was amended in the IT Policy (Amendment) Act of 2008 in which digital signatures are referred to as "electronic signatures." E-governance in India steadily evolved from computerization of government departments to fragmented initiatives aimed at speeding up e-Governance implementation across the various arms of the government at the national, state, and local levels. These fragmented initiatives were unified into a

common vision and strategy provided by the National e-Governance Plan (NeGP) in 2006. The NeGP takes a holistic view of e-Governance initiatives across the country, integrating them into a collective vision and a shared cause. Around this idea, a massive countrywide infrastructure reaching down to the remotest of villages is evolving, and large-scale digitization of records is taking place to enable easy, reliable access over the Internet. E-governance is now seen as a key element of the country's governance and administrative reform agenda.

E-governance In India

In the 1990s India began to apply several communication technology initiatives such as e-governance, telecommunication, telemedicine, e-commerce, and community information centers while promoting access to the Internet to bring economic benefits to the people. The applications of ICTs for e-governance in rural development can be classified as those that 1) provide decision support to public administrators for improving planning and monitoring of developmental programs; 2) improve service to citizens and enable transparency; 3) empower citizens through access to information and knowledge; and 4) train developmental organizations to improve their functions and expand employment opportunities in rural areas.5 India's experience in e-governance/ICT initiatives has demonstrated significant success in improving accessibility, cutting down costs, reducing corruption,6 and increasing access to unserved groups.

Most of the state governments in India have approved e-governance initiatives through the use of ICTs and are in the process of enabling their citizens to use the Internet too. E-governance is viewed as ICT-enabled governance.8 According to Bagga et al., "e-governance is government-to-people and people-to-government connections whereby citizens obtain direct access to records, rules and information about entitlements that they need or want in their daily lives… It also runs into strong resistance since disintermediation methods eliminate middlemen and others whose livelihoods and incomes depend upon the relative inaccessibility of government documents." The NeGP is a comprehensive program of the Government of India and is designed to leverage capabilities and opportunities presented by ICT to promote good governance across the country. The vision of the NeGP is to "make all Government services accessible to the common man in his locality."10 E-governance is seen as a vehicle to initiate and sustain reforms by focusing on three broad areas:

Governance:

Transparency; people's participation; promotion of a democratic society.

Public services:

Efficient, cost-effective and responsive governance; convenient services to citizens and businesses; greater citizen access to public information; accountability in delivery of services to citizens.

Management: Simplicity, efficiency and accountability; managing voluminous information and data effectively; information services; swift and secure communication. The NeGP includes 26 Mission Mode Projects (MMPs) and 8 support components to be implemented at the central, state, and local government levels. The plan attempts to cover all the important areas relating to e-governance - policy, infrastructure, finances, project management, government process re-engineering, capacity building, training, assessment, and awareness (among others) across the central and state governments. According to Kalam, "e-governance should enable seamless access to information and a seamless flow of information across the state and central government in the federal set-up."11 The MMPs are comprised of projects under the central government, the state departments, and those integrated across multiple ministries, departments, or agencies.

The NeGP entails planned interventions that can come from government initiatives, especially in underdeveloped areas where such interventions are important and inevitable. The government usually has the resources, the infrastructure, and the authority to implement programs aimed at reducing the digital divide. The biggest advantage of government intervention is its enormous reach and the wherewithal to carry out and sustain a program such as e-governance. The Common Service Centres (CSCs) are regarded as the strategic cornerstones of the NeGP as part of its commitment to increasing access to e-governance applications on a massive scale. Though developing countries like India have made moderate progress in developing online services, the cost of establishing computer and Internet networks and telecommunications infrastructure to serve the huge population is considerable.

Common Services Centers (CSC)

CSCs, which are broadband-enabled computer facilities, offer a range of government-to-citizen and business-to-customer services, besides promoting basic access to the Internet. Information management systems are designed to ensure that relevant information is available anywhere, anytime, and in any way for government-to-government (G2G), government-to-citizen (G2C), and government-to-business (G2B) interactions.

The scheme creates a conducive environment for the private sector and NGOs to play an active role in implementation of the CSCs and to become partners of the government in the development of rural India. The public/private partnership model of the CSC scheme envisages a three-tier structure consisting of the CSC operator (called Village Level Entrepreneur or VLE); the Service Centre Agency (SCA), which is responsible for a division of 500-1000 CSCs; and a State Designated Agency (SDA), identified by the state

government responsible for managing the implementation over the entire state. The CSCs are aimed at providing high-quality and cost-effective video, voice, and data content and services in the areas of e-governance, education, health, telemedicine, entertainment, and other private services. CSCs also offer web-enabled e-governance services in rural areas, including application forms, certificates, and utility payments such as electricity, telephone, and water bills.

Penetration And Access

The penetration of and access to ICTs is higher in developed countries than in developing countries like India. Given this situation there is the question of how e-governance can cater to the vast population of India that does not have regular access to ICTs such as computers and the Internet. Information and communication technology expenditures16 by country in 2003-2008 as a percentage of GDP show that India (4.5%), Pakistan (4.4%) and Sri Lanka (4.3%) have similar levels of expenditures on ICTs. Of the countries in the region, Bangladesh is an outlier with 9.0%. See Table 1 below

Table 1: Information and communication technology expenditures by country as percentage of gross domestic product, 2003-2008.

Country	2003	2004	2005	2006	2007	2008
India	3.2	3.8	4.4	4.1	3.9	4.5
Sri Lanka	2.4	2.7	3.3	3.8	4.6	4.3
Pakistan	3.2	3.3	3.9	4.2	4.4	4.4
Bangladesh	1.9	2.4	4.1	5.9	8.0	9.0
Indonesia	1.9	3.3	3.3	3.2	3.2	3.3
Singapore	10.1	9.7	9.6	8.7	7.5	7.1
Thailand	5.8	6.2	6.1	6.2	6.1	6.2

Source: The Ministry of Communication and Information Technology

It is estimated that there are about 177 million households in 604 districts comprising 640,000 villages across India. The highly acclaimed Warana Wired Village Project covering 70 contiguous villages in Maharashtra cost $600,000. The costs of covering over 600,000 villages can well be imagined. Financing affordable Internet access and ICT competence including investment and training to create, maintain, and expand computer networks will be a challenge in India and also in many other developing countries in South Asia.

On the one hand there is the fundamental question of whether the solution to the digital divide lies not in increasing hardware access but in some other area, such as education, which could change priorities, save money, and deliver better results.

18 On the other hand, the low human development status of countries in South Asia has also been linked to their ICT poverty. The United Nations has identified a strong correlation between a country's information and communication technology diffusion index (ICTDI) and its income and level of human development as measured by the United Nations Development Programme's Human Development Index (HDI). The top rankings are dominated by industrial countries from North America, Western Europe, and the Asian Tigers, while many of the lower ranking countries are from Africa. India and its neighbors Nepal, Bhutan, Pakistan, and Bangladesh fall into this group.

Table 2 below shows the 20 leading countries with highest numbers of Internet users in 2009. It can be observed that the top 20 countries account for 76% of the world Internet users while the rest of world accounts for only 24% of Internet users. In South Asia only 21% of the population uses the Internet.20 In India only 7% of the billion-plus population uses the Internet, accounting for a miniscule 4.7% of the world's Internet users. The potential impact of Internet usage suggests that the utilization of e-governance services will be influenced by access to and use of the Internet.

The 1984 Maitland Commission Report, sponsored by the International Telecommunications Union, drew attention to the extreme inequalities of telephone access between rich and poor nations and argued that telecommunications was not to be seen as a luxury service for corporations and elites, but as an essential service that directly leads to economic growth. Telecommunication reforms were reinforced by Structural Adjustment Programmes by the World Bank in India and in several other developing countries such as Brazil, Kenya, Ghana, and Chile. Despite the pace of reforms, teledensity in the rural areas of India is still very low leading to a major divide between urban and rural areas. Rural teledensity in India stands at a meager 2%, compared to 31% for urban areas.

Rank	Country or Region	Population (million)	Internet users (million)	Penetration (0% of population)	Growth of Internet users (2000-2009)	Share of world users (%)
1	China	133	360	26.9	1,500.0	20.8
2	United States	307	228	74.1	138.8	13.1
3	Japan	127	96	75.5	103.9	5.5
4	India	1157	81	7.0	1520.0	4.7
5	Brazil	199	68	34.01	250.2	3.9
6	Germany	82	54	65.9	126.0	3.1
7	United Kingdom	61	47	76.4	203.1	2.7
8	Russia	14	47	32.3	1,359.7	2.6
9	France	62	43	69.3	407.1	2.5
10	South Korea	49	37	77.3	96.8	2.2
11	Iran	66	32	48.5	12,780.0	1.9
12	Italy	58	30	51.7	127.5	1.7
13	Indonesia	240	30	12.5	1,400.0	1.7
14	Spain	41	29	71.8	440.0	1.7
15	Mexico	111	28	24.8	917.5	1.6

16	Turkey	77	27	34.5	1,225.0	1.5
17	Canada	33	25	74.9	97.5	1.4
18	Philippines	98	24	24.5	1,100.0	1.4
19	Vietnam	89	22	24.8	10881.6	1.3
20	Poland	38	20	52.0	615.0	1.2
	Top 20 countries	**4,375**	**1,325**	**30.3**	**359.9**	**76.4**
	Rest of the World	**2,393**	**409**	**17.1**	**461.5**	**23.6**
	Total World	**6,768**	**1,734**	**25.6**	**380.3**	**100.0**

Source: The Ministry of Communication and Information Technology

Despite being the fastest-growing cellular market in the world with around 15 million new mobile subscribers being added every month, over 37,000 villages in India are still deprived of mobile telephony. As a result, rural teledensity has failed to match the growth of that in urban areas. There is a similar challenge in some other countries of South Asia. According to 2006 figures, fixed teledensity continues to be lower than mobile teledensity in India (4.6% vs. 8.8%), Pakistan (4.2% vs. 25.2%), and Sri Lanka (9.5% vs. 27.1%). Most of the growth in teledensity in these countries is due to the growth of urban mobile services and fail to paint a true picture for many rural communities who are still often unserved by any form of ICT. Although mobile phones are diffusing rapidly, fast and data-capable third generation mobile networks are less common in low-income countries. India has also begun to use mobile government applications for e-governance, which offer great opportunities for expanding access to citizen services. The utilization of such applications, however, will be influenced by the growth of mobile teledensity.

Concluding Remarks

Evidence from both theoretical and empirical studies reveals that ICTs and new media technologies have become inevitable in e-governance. But the motivation for adopting e-governance in developing countries like India is quite different from that in developed countries. E-governance in India is regarded as a key element in administrative reform and in improving citizen-government interactions. The Indian government's e-governance program, with the CSCs promoting sheer access to the Internet, suggests that it wants to promote citizen access to ICTs for encouraging their participation in e-governance. Providing access to the Internet alone is not enough - people must be enabled to use ICTs for citizen-government interaction.

It can be regarded as a model for emulation in other states of India and has also generated considerable interest throughout South Asia. Nevertheless, financing affordable Internet

access and ICT competence - including investment and training to create, maintain, and expand computer networks - may challenge the sustainability of e-governance in developing countries like India as they continue to grapple with the many complexities of development.

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Policy Regulations In E-commerce Sector- Critical Analysis Of Fdi Guidelines For Marketplace Model

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Abstract- According to a recent report by Goldman Sachs, the e-commerce market in India is expected to breach the $100 billion mark by the financial year 2020. Factors such as accelerating internet access and penetration of mobile phones and robust investment have driven the growth of this industry, and if current projections are anything to go by, India is on route to becoming the world's fastest growing e-commerce market. Recently Government of India allowed 100 percent FDI in online retail of goods and services under the so-called "marketplace model" through the automatic route, seeking to legitimize existing businesses of e-commerce companies operating in India. With this growth prospects for the Indian e-commerce industry comes the challenge of safeguarding the rights of the consumers. Consumers engaging in purchases through e-commerce platforms are subjected to various clauses, terms and conditions usually known as the fine print, which they are unaware of, or accept them without reading them thoroughly. The paper describes the concept of FDI in general with the pertaining research of the possible merits and demerits of it. The paper outline the decision of Government to implement 100 percent foreign direct investment in e-commerce sector through marketplace model. Further the paper deals with the legal issues pertaining to the laws and acts formed in this regard and the possible loopholes which can be used to conduct fraudulent activities and also the backlash on governance.

Keywords: E-Commerce, FDI in e-commerce, India, governance issues, policy regulations.

Introduction

E-commerce, e-tail, e-retail, dot com, online shopping, retail shopping etc., call it what you

want, but they are here to stay. People can now buy everything from luxury products to vegetables online. As the Indian economy expands, consumption is also expected to rise and this sector is expected to grow as well. As the e-commerce industry emerges, relatively little industry specific accounting guidance is available that addresses some of the accounting challenges faced by this sector. The Indian retail industry has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players. It accounts for over 10 per cent of the country's Gross Domestic Product (GDP) and around 8 per cent of the employment. India is the world's fifth-largest global destination in the retail space. India's retail market is expected to nearly double to US$ 1 trillion by 2020 from US$ 600 billion in 2015 (BCG & RAI, February 2015), driven by income growth, urbanisation and attitudinal shifts. While the overall retail market is expected to grow at 12 per cent per annum, modern trade would expand twice as fast at 20 per cent per annum and traditional trade at 10 per cent (BCG & RAI, February 2015).

India's Business to Business (B2B) e-commerce market is expected to reach US$ 700 billion by 2020 whereas the Business to Consumer (B2C) e-commerce market is expected to reach US$ 102 billion by 2020 (CII and Deloitte Touche Tohmatsu India LLP). Online retail is expected to be at par with the physical stores in the next five years. India is expected to become the world's fastest growing e-commerce market, driven by robust investment in the sector and rapid increase in the number of internet users. Various agencies have high expectations about growth of Indian e-commerce markets. Indian e-commerce sales are expected to reach US$ 120 billion (ASSOCHAM-Forrester study paper), by 2020 from US$ 30 billion in FY2016.Further, India's e-commerce market is expected to reach US$ 220 billion in terms of gross merchandise value (GMV) and 530 million shoppers by 2025, led by faster speeds on reliable telecom networks, faster adoption of online services and better variety as well as convenience (Bank of America Merrill Lynch report).

The Indian retail sector is going through a tumultuous transition phase. Competing forces like protecting interests of indigenous players and the liberalisation of the market to incite multibillion dollar investments, are constantly working in tandem for the delivering the goods. Under these circumstances, it is rather difficult for any policymaker to roll out a concrete policy which can impress all stakeholders. Presence of loopholes in extant laws and ambiguity inviting conflicting interpretation are not necessarily attributable to inefficient policymaking. It is also a result of changing dynamics and demands of this ever evolving market. In a bid to update and synchronise law with business, the Department of Industrial Policy and Promotion (DIPP) issued fresh foreign direct investment (FDI) guidelines in March 2016 through a press note (PN3/16) (DIPP 2016a) for the e-commerce sector. The guidelines have been subsumed in the Consolidated FDI Policy, 2016 (DIPP 2016b). They make an attempt to provide clarity in the grey areas and patches of the e-commerce sector,

especially the marketplace models which have been alleged for operating quasi-inventory based model.

The paper describes the concept of FDI in general with the pertaining research of the possible merits and demerits of it. The paper outline the decision of Government to implement 100 percent foreign direct investment in e-commerce sector through marketplace model. History shows that every time there have been changes in the FDI policy, the businessmen have come with a new ways to bypass the structure. This paper briefly analyses the scenario post the press note on FDI, and the possible impact on the existing business structure of players running the marketplace models. Further the paper deals with the legal issues pertaining to the laws and acts formed in this regard and the possible loopholes which can be used to conduct fraudulent activities and also the backlash on governance.

Foreign Direct Investment (FDI)

The notable growth of foreign direct investment (FDI) in the past 30 years continues to trigger conflicting reactions, in both industrial and emerging countries (Coughlin, 1992). In short, FDI is an investor's acquisition of "long-term influence" in the management of a firm in another country. In the developed world, countries that export capital and countries that import capital both raise concerns about FDI: The former are concerned that capital leaving their countries might be detrimental to domestic investment; the latter's politicians and workers fear foreign ownership of domestic firms. Emerging, transition, and developing countries (and at times local governments) usually welcome FDI, assuming that investment through this multinational activity will bring additional capital, managerial expertise, and technology.

The Definition of FDI

The most widely accepted definition of FDI is known as "the IMF/OECD benchmark definition" because it was provided by a joint workforce of these two international organizations with the objective of providing standards to national statistical offices for compiling FDI statistics. The gist of the definition is that FDI is an international venture in which an investor residing in the home economy acquires a long-term "influence" in the management of an affiliate firm in the host economy. According to the definition, the existence of such long-term influence should be assumed when voting shares or rights controlled by the multinational firm amount to at least 10 percent of total voting shares of rights of the foreign firm.

What is important about FDI is its perceived beneficial impact on development. It is often assumed that FDI will spur growth and induce the transfer of technology and much needed know-how to the host country. This perceived role gained greater credibility with the outstanding economic performance of the Asian Newly Industrializing Countries (NICs)

such as Taiwan, South Korea, Singapore, Hong Kong, and Malaysia. The emergence of China and India as major economies on the rise has further given greater prominence to the beneficial impact of FDI on development. However, the complexity of the underlying reasons for the success of the Asian NICs does not permit any isolated categorical statement about the impact of FDI on their development. Recent studies point to a host of complex mixtures of macroeconomic and government market interventions as significant contributing factors.

Details of Press Note Published In March 2016

Press Note: 3/16 allows 100% FDI through automatic route into an entity acting merely as facilitator in retail trading business, popularly known as the marketplace model. In other words, an existing company with Indian control and ownership of the same providing a virtual space through which merchandise are sold and purchased can now be free to receive foreign investment without any caps or permission from the Reserve Bank of India. Alternately, a foreign company is eligible set up its 100% owned subsidiary engaged in marketplace model business.On closer inspections the curiosity arises related to the fact that this is the present practice which is been followed by the companies. In the pre-PN3/16 scenario, there was no prohibition of FDI in an entity which merely acted as facilitator in retail trading business by providing a technology platform for the working of the business. The earlier restriction that did not allow FDI in business- to-customer (B2C) e-commerce, except under certain circumstances (DIPP 2015) has not been done away with. On the contrary, PN3/16 further clarifies that no FDI shall be permitted in inventory based model retail e-commerce entity, which is, a company if funded by foreign investor cannot buy products from different companies and then sell them to final customers through their website or mobile technology platform.Looking at the present pattern of shareholding in marketplace models, there are hardly any companies left in India who have not received foreign funding in the past. For example, Amazon Sellers Services which owns the website www.amazon.in is owned by Amazon Asia- Pacific Resources Singapore and Amazon Eurasia Holdings Luxembourg. Flipkart Marketplace Singapore holds 99.93% shares in Flipkart Internet which owns the website www.flipkart.com. Similarly, www.snapdeal.com is owned by Jasper Infotech which has several foreign investors, including Alibaba. Also, www.jabong.com, earlier owned by a merged foreign entity known as Global Fashion Group has been recently acquired by Flipkart. So the question to be asked in this scenario is that, is there a new policy in place with respect to the marketplace model. The prima facie answer appears to be negative. E-commerce activity has been already defined in the existing FDI policy as "an activity of buying and selling by a company through e-commerce platform" (DIPP 2013a: 67). In other words, e-commerce, as understood in the extant FDI policy was silent on the marketplace model. This led to the obvious interpretation that it was

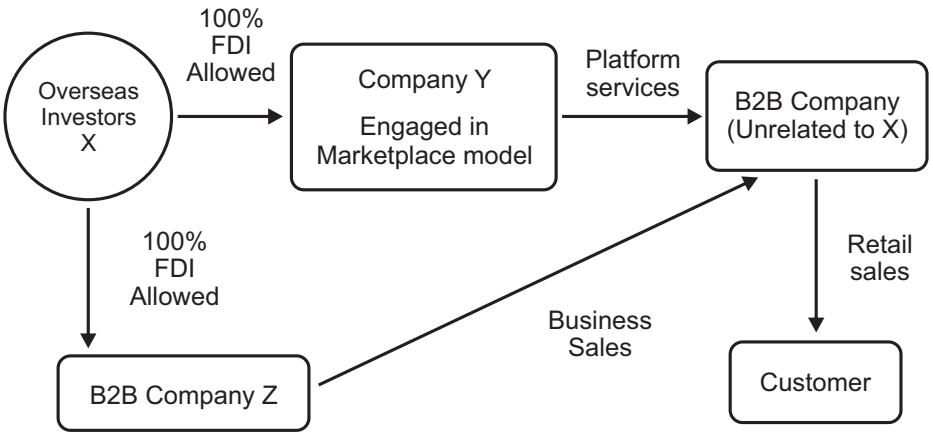

Figure 1: The Marketplace Model

out of the ambit of FDI restrictions, otherwise applicable to B2C e-commerce. To that extent, the PN3/16 formalizes and incorporates the existing arrangement in practice as part of the FDI policy in black and white.

The Bypass Arrangement

The intention behind the FDI policy of not putting any FDI restriction on the marketplace model business was different from the present complex and circuitous structure that some of the foreign-funded marketplace entities have adopted.

As seen in Figure 1, Company Y has foreign direct investment and hence cannot freely indulge in B2C e-commerce/retail trading unless it fulfils the strict conditions laid down by the government. However, company Y free to engage in the marketplace model of business. To overcome this restriction of retail trading, Company Z which is funded by Overseas Company X comes into the picture. Company Z sells (product at a heavy discount) to its business customer Company X which is one of the largest B2C seller on the marketplace site owned by Company Y. The whole structure reflects ostensible marketplace model, but in reality, it is a complex hybrid structure consisting of both inventory and marketplace model complying with the letter of the FDI regulations, but definitely not the spirit.

The aforesaid structure is somewhat similar to the Flipkart's model, where WS Retail is the largest seller on the market- place which interestingly buys product from Flipkart India (a B2B entity) where shares are held by Flipkart Singapore. While WS Retail is an independent entity, Flipkart exercises operational control (Choudhury 2015). Another complex structure is adopted by Amazon Sellers India which owns the website www.amazon.com. Cloudtail India is the B2C entity and one of the largest sellers on the web- site. Cloud tail is indirectly owned by Amazon through Prione Business Services through downstream investment taking benefit of the loopholes of the FDI policy (DIPP 2009a,

2009b).
To ensure that the marketplace model business does not start behaving like retail trading, PN3/16 explicitly clarifies that FDI is prohibited in inventory model e-commerce. But most importantly, it lays down several riders on the marketplace entity in a bid to curb this multilevel maze structure which can easily be seen as a structure strictly abiding the guidelines. The two most important riders are: first, no marketplace entity will allow more than 25% of its sales affected on its site from one vendor or its group companies. Second, marketplace entities will not directly or indirectly influence the sale price of goods or services.

25% Sales Threshold Limit

In the offline retail market, there is already a restriction on cash and carry wholesale trading entities (that is, entities which can sell only to businesses and not individual customers) having FDI not to sell beyond 25% of its turnover to group companies (DIPP 2016b: 34, Section 5.2.15.1.2). This restriction was imposed so that these cash and carry entities do not limit their transactions only to sister companies (these inter-group transactions are subject to influence and not necessarily at arms' length price) and consequently it widens the seller base. The same restriction has now been imposed on the marketplace entities. PN3/16 states that no e-commerce entity will permit more than 25% of the sales affected through its marketplace from one vendor or their group companies. The restriction is illustrated in the below mentioned hypothetical case.
Case: Company ABC has FDI and is operating a marketplace. Total sales affected through Company ABC's marketplace is Rs. 100. X, a single vendor, unrelated to company ABC contributes to 40% of the total sales affected on the market place, that is, Rs. 40. Post PN3/16 this arrangement is proscribed and company ABC can permit X to affect sales of worth only Rs. 25 or less through its platform.

No Influence on Sales Price

Press Note 3/16 limits a marketplace entity from influencing the sales price of goods or services directly or indirectly and enjoins to maintain a level playing field. Theoretically speaking, this requirement appear illogical since the marketplace entity is not at all engaged in retail sales. After all, determination of price of goods or services is the prerogative of the seller and not the platform through which they are merely sold.

However, looking at the operation of the present complex hybrid models, a co-relationship can be inferred between discounts given by the B2C companies and the business generation for the marketplace models. The B2C entities who sell goods on these internet based business platforms procures merchandise from the B2B companies at heavy discounts. In turn, foreign investors holding shares in these B2B companies duly

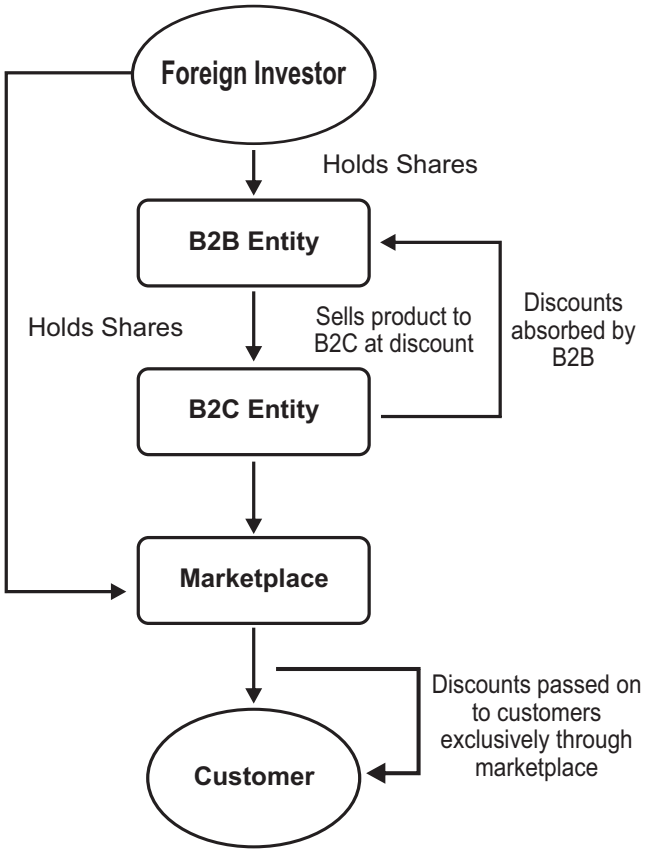

Figure 2: Indirect Influence on Sales Price

compensate/absorb these discounts. Finally, the B2C entities sell the heavily discounted products through the marketplace model attracting maximum customers, thereby jacking up its gross merchandise value (GMV). If there are 10 mobiles of Rs. 20,000 each that are being sold over the marketplace, then GMV comes to 2,00,000. This GMV is used by investors for determining the valuation of these marketplace models (Economic Times 2014). In other words, there is a direct financial incentive linked to the marketplace so as to ensure maximum sales affected through its platform. It is worth noting that in these arrangements, the ultimate foreign investor is linked to the downstream marketplace entity. For example, Flipkart Singapore is the foreign investor and Flipkart marketplace is the down- stream entity in India. This structure can be better understood from Figure 2.

From Figure 2, it can be seen that, as the value of sales increases on the marketplace, its revenue (from commission per sale) increases, which means profit increases. These profits are passed on to the ultimate foreign investor holding shares in the marketplace entity.

The discounts could also be absorbed at the level of marketplace entities. For example, Amazon marketplace entity offers promotional funding to its sellers where Amazon recommends discounts which are eventually followed by its sellers. Thereafter, the sellers send a debit note to Amazon which is duly paid for by Amazon. This is indirect financing of discounts.

Entities like Paytm (Chinese firm Alibaba has investment in Paytm) runs a payment gateway and offers cash back on selected products after discussion and contract signed with selected sellers. This is usually a strategy to attract maximum buyers to make payment through this portal. The practice has been already brought to the notice of DIPP on the ground that Paytm is influencing the sales prices, and therefore, flouting the FDI policy. DIPP tweeted on this issue elaborating the law but did not take any stand on this specific

issue.

While in a traditional marketplace, the pricing of product remains the prerogative of seller, in the complex world of e-marketplace, this does not hold true. PN3/16 was precisely aimed to curb this practice and tried to ensure that the decision of giving discounts remained the prerogative of sellers. However, monitoring and implementation of this rider will be nothing less than a nightmare. It will be difficult to establish that the marketplace models are influencing the prices directly or indirectly.

Further, the term "influence" is broad and subject to different interpretations by various parties. Whether it also includes the practice of predatory pricing which may trigger the competition issue? Some marketplace entities earmark the discounts as marketing or advertisement expenditure, a part of their marketing and promotion budget. Hopefully, such creative accounting treatment would fall within the mischief of influencing sales price.

Other Impacts of FDI Guidelines

Entities like Amazon and Flipkart usually lock horns on the issues of value added tax (VAT) authorities in states like Karnataka and Tamil Nadu. The basic issue regarding this is that an entity like Amazon has been treated as "commission agent" of the sellers under the respective VAT legislations, because of various services like storing of goods in their godowns, assurances to retail customers, etc., rendered by Amazon on behalf of its B2C entity. Obviously, these services are rendered to attract both sellers and customers for the generation of maximum revenue for the marketplace. However, this has invited troubles and eventually slapping of hefty tax demands by the VAT authorities. PN 3/16 allows marketplace models to provide warehousing, logistic services, order fulfilment, payment collection and other services. The PN3/16 has also defined several terminologies like e-commerce, e-commerce entity, inventory based model and marketplace based model, as the lack of definition of these essential terms had only contributed to a policy vacuum resulting in more legal disputes (DIPP 2016a, para 2.1). Further, to draw a distinct demarcation between the marketplace and inventory place model, there are additional conditions to be fulfilled by the marketplace entities like no ownership over the inventory; else the same is to be treated as inventory-based model. The guidelines also prescribe that activities like post sales, delivery of goods or services to the customers, customer's responsibility, and obligation of guarantee/warrantee must vest with the sellers (DIPP 2016a).

Conclusion

Although Press Note: 3/16 is likely to have a prospective operation, the guidelines may influence the course of pending litigation in the Delhi High Court between the offline and

online retailers, where the brick and mortar retailers have accused the online players of flouting the FDI rules. These new guidelines are also an attempt by the government to pacify the offline retailers by spelling out the grey areas so the scope of convenient interpretation by the online retailers is reduced. For the time being, if the policy makers behind the complex maze of marketplace models find it too onerous to comply with the new requirements of PN3/16, probably they would prefer to devise an alternative structure so they fall out of the scope of applicability of FDI guidelines. If they choose to do so, they would have to snap the ties between the marketplace entity and the foreign holding entity and create a new form of holding entity whose investment in the marketplace model is not tagged as FDI. This way they may avoid making other complex changes in terms of discounting strategy (for passing and absorption of discounts), manner of procurement of goods by B2C leg from B2B leg and so on. The speculation about the new structure will be put to rest only once the e-commerce giants complete their internal restructuring.

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E-governance Policy In Maharashtra State: An Overview

4

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"Transforming Governance and Enriching Lives through the power of Information and Communication Technology."

-Vision of E-governance of Govt. of Maharashtra

Introduction

Maharashtra is a pioneer state in the adoption of technology that supplements the improvement in transparency and accountability of the Government. The efforts of the state have been focused on coupling technology initiatives with overall administration, aiming to take the Government to the citizens' doorsteps and usher in a digitally inclusive society. Maharashtra is the first state to have a dedicated e-Governance policy and today the policy provides seamless guidance to all the Departments and administrative structure as a whole to prepare and take up meaningful citizen centric e-Governance initiatives.The State Government has adopted e-Governance and mGovernanceto reach out to citizens in a more effective manner and the age old conventional functioning is being revamped through exhaustive Business Process Reengineering and electronic service delivery. The unproductive steps in the workflow are being done away with to ensure faster decision making and, service delivery complimented by backend office and workflow automation.
According to Shri K.Sankaranarayana; -His Excellency, Former Governor Government of Maharashtra: The Government is making all out efforts to improve the revenue administration by deploying various information technology tools. e-Mojani, e- Chavdi, e-District, eLokshahi System, e-Tendering, e-Pherfar, eNakasha, Bar Code system are a few of such initiatives, ensuring better quality service to the citizens.(Source: Excerpt from Maharashtra Day Speech, May 1, 2013) According to Shri Prithviraj Chavan Hon'ble former Chief Minister Government of Maharashtra: Maharashtra is the only state that has been able to adopt an inclusive approach towards implementing e- Governance. We have created well defined policies and processes involving all the departments in the state. We

have not only been able to build world class technological infrastructure but also have been able to build capacities in our staff in order to sustain these efforts. The Government is committed to providing delivery of services at faster pace and at lower costs to its citizens.

Meaning of E-governance

"Electronic Governance or e-Governance is the application of information & communication technologies (ICT) For delivering government services, exchange of information communication transactions, integration of various stand- alone systems and services between government - to - customer (G2C), government -to-business (G2B), government -to-Government (G2G) as well as back office processes and interaction within the entire government fremwork1.

Models of E-Governance

" Government to Government communication (G2G);
" Government to Business communication (G2B) and
" Government to Citizens communication (G2C)
" Government to Employees (G2E)

Difference between E-Government and E-Governance

"E-government" is the use of the ICTs in public administration - combined with organizational change and new skills - to public service and democratic processes and to strengthen support to public. The problem in this definition to be congruence definition of e-governance is that there is no provision for governance of ICTs. As a matter of fact, the governance of ICTs requires most probably a substantial increase in regulation and policy making capabilities, with all the expertise and opinion-shaping processes along the various social stakeholders of these concerns. So, the perspective of the e-governance is "the use of the technologies that both help governing and have to be governed3.the public private partnership (PPP) based e-governance projects are hugely successful in India

Vision and Objectives

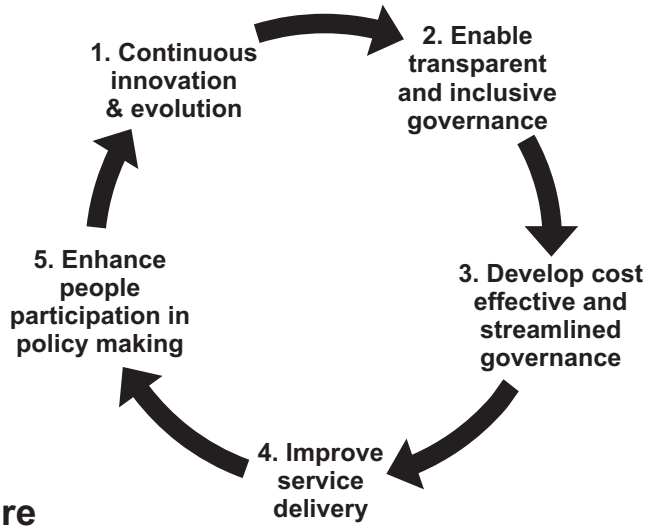
The main objectives of e-governance in Maharashtra as follows
"The Policy aims to maintain and strengthen the leadership of the state in the area of e-Governance and take it towards m-Governance.
" The Policy would enable citizens to avail of various services online, or at a place near their home, without having to visit Government offices at minimum possible cost.

"The policy would enable Government to function more efficiently and move towards a paperless environment.

Vision

Every endeavour needs to be guided as a compelling and timeless vision in order to motivate people towards greater efficiency. The vision for e-governance in Maharashtra, serves to provide both direction and purpose to improve systemic efficiencies. The IT vision aims to spread awareness about the numerous opportunities and possibilities that technology offers in the current scenario, as well as in the times to come. The information revolution has created tremendous opportunities for government, businesses and citizens. It enables the government to provide better services to citizens and businesses, meeting the ever-increasing demand for greater efficiency, effectiveness and accountability while reducing costs and risks. Government of Maharashtra strongly believes that Information Technology has the potential to lead the positive transformation of its strong industrial base, service sector and vibrant agriculture towards better economy as well as service delivery.

Vision: Transforming Governance And Enriching Lives Through Information And Communication Technology



Policy & Legal Structure

e-Governance Policy

With the objective of driving systematic and organised implementation of e-Governance across the state, the Directorate of Information Technology has released numerous enabling policies, rules, guidelines and tools. These tools and guidelines are aimed at informing and guiding state departments towards successful implementation of e-governance initiatives, while ensuring that standardisation and interoperability is maintained. This section details some of these key guiding policies and initiatives

implemented by the Directorate of Information Technology.Maharashtra is the first state to formulate and publish a dedicated e-Governance policy. The e-Governance Policy was drafted by a 10 member e-Governance Committee under the chairmanship of Dr. Vijay P. Bhatkar (Winner: Padmashree Award) and approved by the Cabinet. The objective of the e-Governance Policy is to ensure standardised and seamless implementation of e-governance projects across Maharashtra, thereby encouraging interoperability, data collaboration, sharing and linkage with UID.

The policy lays the framework for development of an integrated environment for delivering various Government to Citizen (G2C), Government to Business (G2B), Government to Government (G2G) and Government to Employees (G2E) Services in a seamless and cost effective manner. The policy is at an advanced stage of implementation.

Applicability of the Policy

" The policy shall be applicable to any authority or body in Maharashtra established or constituted by any Central or State law, any body owned and controlled by the State Government and shall also include the bodies whose composition and administration are predominantly controlled by the State Government. The policy will be applicable in advisory nature to any other organization which receives any Government aid (aid shall include all aid in the form of Government land at concessional rates or any other monetary concessions like exemption from tax, etc., by Government as specified by Government, from time to time) directly or indirectly by the State Government, or the functions of such body are of public nature or interest or on which office bearers are appointed by the State Government.

" The policy shall also be applicable to partnerships, Joint Venture companies of the state government.

The term E-Governance has different connotations:

" E-Administration - The use of ICT to modernize the state; the creation of data repositories for MIS, computerisation of records.

" E-Services-The emphasis here is to bring the state closer to the citizens. Examples include provision of online services. E-administration and e?services together constitute what is generally termed e-government.

" E-Governance-The use of IT to improve the ability of government to address the needs of society. It includes the publishing of policy and programme related information to transact with citizens. It extends beyond provision of on-line services and covers the use of

IT for strategic planning and reaching development goals of the government.

" E-Democracy-The use of IT to facilitate the ability of all sections of society to participate in the governance of the state. The remit is much broader here with a stated emphasis on transparency, accountability and participation. Examples could include online disclosure policies, online grievance redress forums and e-referendums.

Key requirements for e-Governance components can be broadly classified into:

" Highly efficient, User friendly and Cost economical Infrastructure;
" Extensive human capacity development;
" Legal, Administrative and Political framework to support ICT environment and
" Holistic approach and sustained efforts in implementation and maintenance within Government agencies, Business communities and Citizens

Challenges in implementing e-Governance

A vast geographical landscape, India comprises of 36 states with population of over one billion. Out of this population, around 60 percent live in rural areas and rest in semi urban and urban areas. Literacy and language are immense challenges, in a multicultural and multilingual country. Following are the major challenges in implementation of e-Governance, because of which the speed of implementation of e-Governance initiatives in India is very slow. This has negatively affected the use of e-Governance:

" Lack of sufficient and proper planning
" Leadership failures resulting in slow and patchy progress of e-Governance initiatives
" Financial inhibitors limiting the flow of investment to e- governance projects
" Digital divides and choices, where socio-economic and physical inequalities lead to differences in motivations and competences that constrain and fragment e- Governance take-up and fail to address particular user needs.
" Poor coordination across jurisdictional, administrative and geographic boundaries and lack of proper coordination of between government machineries and solutions developers that holds back e-Governance networking benefits.
" Workplace and organizational inflexibility impairing adaptability to new networked forms of information sharing and service provision.
" Lack of trust heightening fears about inadequate security and privacy safeguards in electronic networks.
" Poor technical design leading to incompatibilities between ICT systems or difficult-

to-use e-Governance services

" Lack of IT literacy and awareness regarding benefits of e- Governance

" Underutilization of existing ICT infrastructure and lack of infrastructure for sustaining e-Governance projects on national level

Conclusion

The State Government has adopted e-Governance and mGovernanceto reach out to citizens in a more effective manner and the age old conventional functioning is being revamped through exhaustive Business Process Reengineering and electronic service delivery. The unproductive steps in the workflow are being done away with to ensure faster decision making and, service delivery complimented by backend office and workflow automation. The following board importance of e-Governance substantially improves delivery of all Government services and creating e-Services without borders. Enabling transparent, open and inclusive governance and developing cost-efficient and streamlined governance. Enhancing people participation in policy-making. Ensuring continuous innovation and evolution, for the development faster administrative precede providing services individual peoples of Maharashtra.

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E- Governance: Impact on corruption

5

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Abstract- Corruption is that weed, which will never let the main crop flourish. The problem of corruption is a major concern for developing countries; it affects the societal harmony and countries economy at large. This paper clears the ambiguity between E-government and E-Governance, examines the role of E-governance in combating corruption. This study explores the different examples of E-governance that reduced or helped in reducing the level of corruption.

Keywords: E-Government, E-Governance, Corruption, NeGP, e-Kranti.

Introduction

Corruption is misuse of public power for private use. According to Prof. Dr. Petrus Van Duyne, "corruption is improbity or decay in the decision making process in which a decision maker consents to deviate or demands deviation from the criterion which should rule his or her decision making, in exchange for a reward or for the promise or expectation of reward, while these motives influencing his or her decision making cannot be part of justification of the decision".

Corruption can be broadly classified into three main levels, Petty - involves small sums and mostly done by the junior officials in cases like health care, education, tax transaction, getting licences etc., Grand - involves substantial amount of money done by high level officials in cases like road construction, defence contracts, airports etc., Administrative - that alters the implementation of policies and Political - influences the formulation of laws and regulations.

Depth of cases of corruption in India are too high, India ranks 76 out of 168 countries with score of 38 out of 100, which is considered under highly corrupt scale and is below global average of 43.

The good thing about India with respect to corruption is that both public and government

desire for the change is huge, increasing interest in the issue has sparkled raft of new research into both public and private sector corruption and implementation of E-governance is one of the initiatives.
E-governance is more about government process of reform and resulting benefits than about the technology.

UNESCO defines E-governance as, "E-governance is the public sector's use of ICT (Information and Communication Technology) with the aim of improving information and services delivery, encouraging people to participate in decision making process and making government accountable, transparent and effective. E-governance involves styles of leadership, new ways of debating an deciding of organizing and delivering information and services".

E-government and E-governance

E-government and E-governance are mostly used as same concept by many people around the world, but these two are different from one another in many manner.
According to World Bank, "E-government refers to the use by Government agencies of information technology that have to transform relations with citizens, business and other arms of government. These technologies can serve a variety of different ends: better delivery of government services to citizen, improve interaction with business and industry, citizen's empowerment through access of information or more efficient government management. The resulting benefits can be less corruption, revenue growth and cost reduction.
E-government is generic term for web-based services from agencies of local, state and central government. While E-governance is using ICT at various level of government and the public sector and beyond for the purpose of enhancing governance. Thus E-governance is wider concept than E-Government since it can bring about a change in the way citizen relate to government and to each other. Its objective is to engage, enable and empower citizen. So E-government focuses on constituencies and stakeholders outside the organization; E-governance focuses on administrative and management within the organization.

Corruption and E-Governance

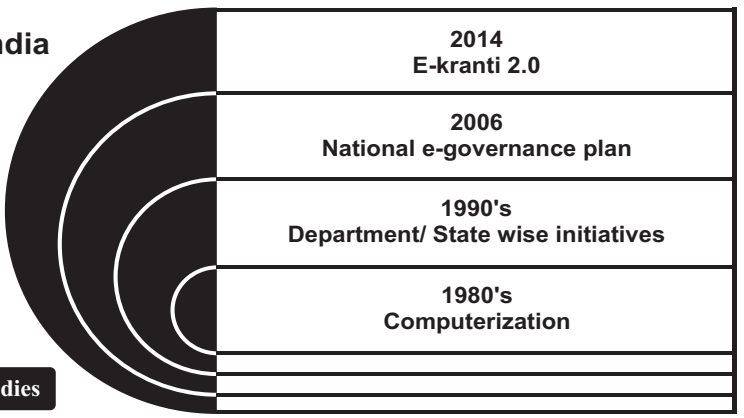
Sr. No.	Causes of Corruption	To	E-governance as solution
1	Artificial scarcity crated by people with malevolent intention	To	Greater Transparency
2	Decay in decision making process	To	Greater Convenience

3	Lack of information	To	Easy availability of information
4	Personal gain	To	Nation first
5	Centralisation of power	To	Decentralisation of power
6	Lack of accountability	To	Accountability
7	Paper record	To	Proper record
8	No tracing of decision	To	Traceable Decision
9	Discretion	To	No discretion
10	Completion for personal gains	To	Competition for better services

Literature Review

Sr. No.	Author(s)	Conclusion
1	Amitabh Ojha, S. Palvia, M. P. Gupta	E-Governance shown promise in many regard of delivering services and reducing corruption.
2	Bhatnagar, Rao, Singh, Mandal and Vaidya (2007)	Computerization in different departments helped to reduce cases of bribe.
3	Jamshed Mistry, Abu Jalal (2012)	Interlinked that increased use of E-Governance will reduce corruption.
4	Pathak and Parsad (2005)	Innovative use of ICT not only enhance citizen service but also and reduce corruption in number of ways.
5	R D Pathak, Gurmeet Singh, RakeshBelwal, RafiaNaz (2008)	ICT fails because of planning capacity and political instability but E- Governance can help weeding corruption and also in fostering Government Citizen relations.
6	UNDP	ICT and E-Governance is one of the many tools whose potential in tackling corruption and alike problem needs to be organized by decision Maker.
7	Transparency International	Use of technology to curb corruption.

Evolution of E-governance in India



E-Government initiatives in India: Case Studies

E-Government initiatives in India: Case Studies

KAVERI - Computerization of sub registrar's offices in Karnataka: KAVERI has been operational since 2003. In 2006, 201 Sub Registrar's offices were delivering three key services: on line registration of property sale/purchase deeds; issue of non-encumbrance certificate and issue of copies of a previously registered deed. In 2000-01 when the system was manual, 0.63 million properties were registered. In 2005-06, 1.02 million properties were registered representing an annual growth of 10.27%. KAVERI earned revenue of Rs 2626.95 million from the transaction fee that was charged from the users in 2005. In addition the tax revenue collected from stamp duty has gone up by 112% in 3 years after computerization. However, after computerization the total cost as a percentage of revenue from fee has declined from 6.48% to 4.23% in 2 years.

Khajane - Computerization of treasuries in Karnataka: Operational Since 2003 processing of bills presented by Drawing and Disbursing Officers (DDO); processing of pension bills; and payments to vendors and contractors. In the last three years there has been a steady increase in the volume of transactions. In 2003-04, 3.27 million bills were processed at the treasuries for processing whereas in 2005-06, 3.53 million bills were processed thereby representing an annual growth of 3.86%. The growth in the DDO bills was 3.63% and for the pension bills it was 5%.Errors reduced by 62.7% with time reduction from 63 minutes for manual to 22 minutes for computerised system.

eProcurement - Online tendering in Andhra Pradesh: Enabled in 2003, started functioning from 2005,online aggregation of indents raised by various government departments, agencies and municipalities; publication of tender notices; vendor registration; submission of Expression of Interest and bid by vendor in response to a published tender; automatic evaluation of bids; publishing of the status of the tender; release of purchase order/letter of award to the selected bidder; and online payment of bid processing fee by the vendor.

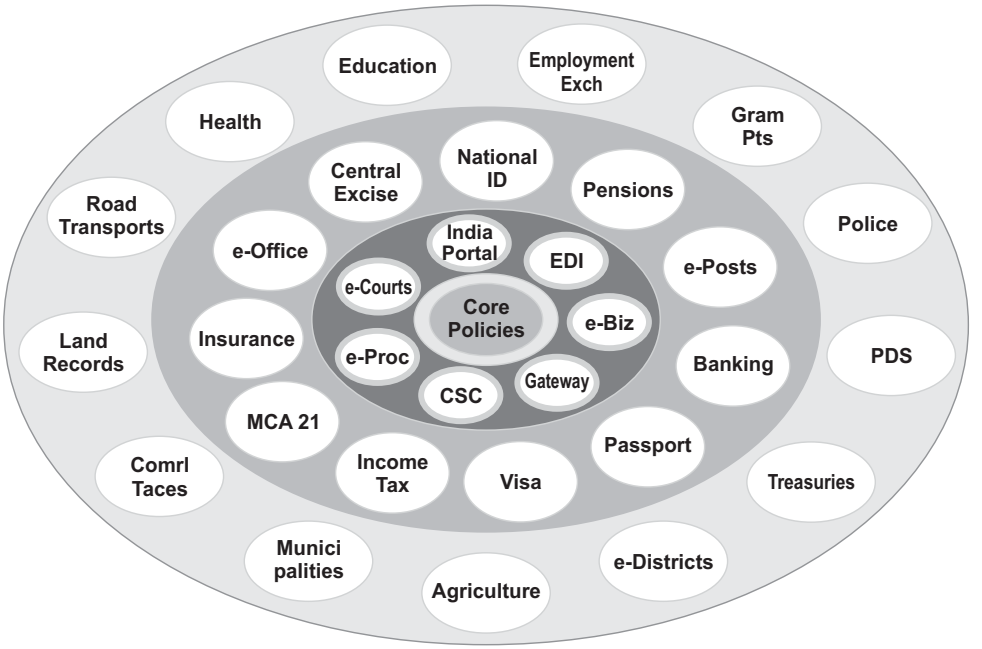
Lokvani-Enabling citizens to report problems and resolve complaints online: Sitapur (uttarpardesh, India) is a predominantly poor, rural district. When a new district magistrate was appointed in July 2004, the system was on the verge of collapse. All grievances had to be raised either face to face in a single government office or via letter. There is no computer to help them. In 2005, the district launched LOKVANI to provide the public with more efficient and effective means of reporting problems to government. LOKVANI is a G2c interface to solve the problems of citizens. It is a dramatically improved the efficiency, transparency and accountability of back-office processes to resolve citizen's

complaints. In 2008, 110 lokvani kiosks has been established because lack of computer facility at home. That system is so successful it has now been rolled out across 35 districts. Citizens free access to the portal through internet kiosks. Their problems are solved faster as compare to previous system. No need to longer travel to government office.

Bhoomi-Land record is computerized (Karnataka): Nearly 20 million records of land ownership of 6.7 million farmers in the state have been computerized. Previously, farmers had to seek out the village accountant to get a copy of the record of rights, tenancy and crops(RTC)-a document needed for many tasks such as obtaining bank loans. For this need travelling for long, time taken by accountant from 3 to 30 days, and time also depend upon size of bribe. In manual system, accountant maintains record of 9000 village, and crop survey is 3 times in a year and this data printed back to RTC. But in BHOOMI project, a printed copy of RTC can be obtained online by just entered the name or plot number. To provide these services 180 kiosks are established and fee of Rs. 15. A farmer can check the status of a mutation application on a touch screen provided on a pilot basis in three of the computerized kiosks. Many efforts at computerization of land records in India have failed in past. BHOOMI succeeded because there was a champion in the departmental head who worked a 15 hour day for 12 months, devoting 80% of his time to the project.

Interstate Computerized Check posts in Gujarat: Ten check posts on interstate highways entering the state of Gujarat in India were computerized with the objective of tightening the inspection of incoming trucks for overloading and validity of document. The project was implemented in 9 months at a total cost of $14 million, of which construction of roads leading up to the check posts accounted for 70% of the expenditure. The essential components of computerization were: a video camera to capture registration numbers of incoming vehicles; electronic weigh bridge for weighing truck to determine overload; creation of a data base of trucks to retrieve Unladed weight of the truck; and installation of a wide circuit video camera based monitoring system. The central office in the capital state of Ahmadabad was to receive images from the check posts to monitor the activities. As compared to the manual system where only 2% of the incoming trucks were flagged off the road for overloading, the current system enables a 100% check. The system was expected to reduce corruption by automating the fine levying process on overloaded trucks. There was a substantial increase in the fine collection over 3 years from $19 million to $ 50 million. However, corruption continues unabated. A bribe of one dollar is being charged from every driver and a third of the overloaded trucks are allowed to go without fines. Bribes are collected from such trucks averaging three dollars, which is only 10% of the fine that should have been collected.

E-Kranti – New version of National E-governance plan



14 Providing Services

11 Providing services partly

03 Under implementation

01 Design and Development

02 Initiation stage

27.74 Cr Transactions per month (during last 6 month ending on 28.02.2015)

Sr. No.	Module	Status as on 30.09.2015	% Completion
1	Sites readiness	14249	100.00
2	Hardware installation	13436	94.29
3	LAN installation	13683	96.02
4	Software deployment	13672	95.95

Challenges before India to implement E-Governance

1) Literacy

Achieving E-governance is quite difficult because of literacy rate of India. Supplying information to the public in a language that they understand and are comfortable with, and generally, it is the local language. As, technology is available by which transliteration from English into other languages can be made. Therefore, the problem is manageable provided there is enough motivation to do this onerous task. But again the computer literacy is one of the issues that persist.

2) Infrastructure

Making a policy choice in favour of computerization to overcome radically the even if it requires huge investments for the purchase of hardware and software serious efforts would be required to mobilize resources for this arduous job. One way to deal with the situation could be that governments enter into arrangements for leasing of computers. This would reduce initial heavy capital investments. There are a large number of agencies which would like to fund the leasing to the departments. Ministry of Finance can be asked to provide concessions to these agencies.

3) Internet Penetration

Out 131 Cr. Population of India according to --- only 35.36 per cent population use internet facility either through Desktops or mobile, in order to achieve 100 per cent success combine efforts towards internet literacy and infrastructure building has to be made.

4) Providing legal support:

E-Government can lead to transparency provided that the legal framework supports free access to information. Until a few years ago most countries still had strict national secrecy laws. These have been repealed in favour of Freedom of Information Laws in the U.S. and much of Europe, but only after decades of lawsuits. Secrecy laws are still in effect in many of the developing countries. While increasing citizen's access to information, governments must also address risks to privacy and security.

5) Ensuring interoperability:

Overlapping roles and responsibilities among government departments and lack of cross-departmental cooperation in developing common hardware, software, data collection methods, and rules and procedures proves a challenge when designing a national e-government system. However, e-government can be used as an entry point to improve the system and ensure interoperability.

6) The continuing role of intermediaries in service delivery

In traditional settings, dealings between the government and a citizen are mediated by a front-desk civil servant, who is in a position to provide advice or tips that the citizen may require. If a citizen values such a service, he may prefer to get served at the government office, even if it entails payment of a petty amount as bribe to the dealing civil servant. In fact in market settings, manufacturers contemplating disintermediation by way of direct on-line selling, find that an efficient substitute for the useful customer services rendered by the intermediary i.e. the retailer may not exist (Alba et al., 1997). On the other hand, citizens who lack requisite skills and resources to use the self-use e-government services, have no option but to seek service in person, from (corrupt) civil servants.

7) Cyber law and Support issues

Making cyber laws available to the public as early as possible so that the IT systems and information documents stored in the systems has the same legal validity as the documents stored today on paper; and build supporting infrastructures of power and all weather surface transport system to bridge the digital divide between the rural and urban India.

Conclusion

Evidences show positive impact of e-governance on cost cutting, time reduction, more efficiency, convenience to the public all and all hammering the parameters that results in reducing corruption. National e-governance program initiated in 2006 was the breakthrough in implementation of e-governance policies, but there was huge opportunity to grow and hence in 2014 NeGP 2.0 i.e. e-kranticame into force which comprised each and every aspect of day-to-life relation between society and government. So we conclude that e-governance strikes a blow on main causes of corruption and hence helps in reducing corruption.

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Wounded Information System in Yemen Civil War: A Case Study

6

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Abstract- Inamdarand Sancheti Hospitals and other hospitals totally treated around 400 wounded they has come after Yemen civil war. Here we would like to analyze the treatment process for the wounded (data collection and processing issues) and classification injury case.

Introduction

The Arab spring was a revolution wave started with protest and ending with civil wars were caused killed and increasing number of wounded, complicated injuries, sudden imbalance of doctor-patient proportion, sharp increase of drug and equipment demand and shortage of supplies. The civil war in Yemen causing great life and property loss, this war received extensive attention at home and abroad. Resistance of Yemen has seen continuous conflict since shortly after February 11th 2011. As of March 25th 2015 there have been 5,723 killed, 26,969 individual wounded severely enough to require evacuation from theater. Lack information, treatment process, cost of treatment and the best place for treatment to estimate how much a large number of wounded could be benefit from wounded treatment program. We need to transparency information, wherefore the green channel was re-optimized: a patient passport was issued and the wounded can travel for diagnosis and treatment procedure.

Injury case

The wounded have suffered from limb fracture, leg fracture, ocular trauma, vertebral fracture and hips, 200 Wounded were hospitalization.

Treatment process

The wounded had extremity injury. The distance of our country to India was over 4 hours by plan. During the war Aden airport was closed. The wounded must to travel from Aden seaport to Djibouti seaport for 20 hours, they must get visa to India in severe enough. The surge of medical service happened at 96 hours after reach. To assure the order staff

ordinate was divided into several groups.

1) Coordination group: wounded's information was collected and recorded.
2) Translation group: translators were performed translate and explain the injure case.

Subsequent phase for hospitalization wounded

Coordinator, every morning visiting the wounded and had reporting discuss the condition of critical wounded with the staff supervision.

Coordinator opens green channel

The subsequent wounded are coming to treatment in Pune, Hyderabad, and Delhi, the green channel was re-optimized: a wounded ID card was designed and the wounded can enjoy all diagnosis and treatment procedure after registering their personal information. The green channel promoted the connection and cooperation among related coordinators and effectively shortened the transfer and processing time[1].

Improve the regional platform of wounded information system

The information sharing is very important. With this platform re-register of miss-register of the wounded can be avoided. The structuring of wounded information system has become an important trend in the entire developing world. Identified information required at specific levels to monitor, coverage, quality and efficiency. Accurately register wounded information without repeat recording, in addition to patients' information, medical record and admitted department. Many of wounded don't benefit from wounded treatment program because lack of transparency. Devastating events like this civil war and explosive are different from routine emergency work. There are mass wounded, complicated injuries and urgent time. The wounded treatment program will be save all information about the wounded over the world to get the benefit treatment[2].

Designing and developing wounded information system and web enable wounded management

In web environment, the information is available. The user has access to information of wounded and their treatment process, from first day the wounded has got emergency treatment until present case. All information about the wounded needs database. With database approach the manager's information needs on queries can be easily met. With the RDBMS and development of structure query language (SQL)it is possible to interact with database and satisfy the queries by using the SQL.The MIS designs have become more dependable due to the database and SQL.

The database has strengthened the foundation of MIS due to the following:

1. The database can be evolved to the new needs of the MIS.

2. The multiple needs can be met.
3. The data design &the output design if flexible.
4. The query handling becomes easier due to the standard SQL.
5. The information technology provides tools to handle distributed multiple database making the MIS richer[3].

Conclusion

The destination will be determined. The wounded information will help to determined which hospital the wounded will treatment to avoid the wounded worsen, time, money.

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Talent Management System & E-governance as a tool for successful Businesses

7

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Abstract- Due to E-Business revolution & growth of information & communication technology worldwide government of various countries have been implementing E-governance practices. There has been shift from how companies and corporate were doing their daily business and how governments serve their people. This paper will focus on importance of E-governance and role of talent management system for managing business by corporate successfully
Keywords: E-governance, Talent management, Talent management system, HRIS.

Introduction:

Today due to worldwide revolution and advancement of information and communication technology Changes are occurring. This change has its impact on our lives, work culture and communication and interaction patterns also. So the governments of various developing countries came to know the importance and value of E-governance. This will reduce the paper work of government and government will experience more accountability and transparency. This will also help government in building trust and faith in the minds of citizens. Integrated talent management system across companies will help in better administration, innovation and which also going to drive smarter business decisions.

Literature Review:

E-governance includes the government's structure, which is effective and efficient and duly controlled by citizens. The role of E-government and E-governance has been increasing over the last few years and many governments urge for online services. E-governance is the applications of information and communication technology for delivering government services, exchange of information, communication, transaction, integration of various stand alone systems and services between government to customer, government to business. E-governance is group of norms, process and behaviours that have an influence on the exercise of power, especially from the point of view of openness, participation, responsibility, effectiveness and consistency. (Riley, 2012)

Talent Management act as a important technique for organization excellence to survive in a global market which enables them sustainable competitive advantage (Alariss, Cascio and Paauwe, 2014)

Talent Management is a useful term which comprises all of the work processes and systems that are related to retaining and developing a superior workforce talent management system (TMS) is an integrated software suite that addresses the "four pillars "of talent management which includes Recruitment, performance management, learning and development and compensation management.

Objectives of Research:

1) To study the importance of E-governance in businesses.
2) To identify the role of E-governance & Talent Management system to manage business successfully.

Role of TMS:

Now information technology and system have change the way business gets conducted. In every business decision making process is enhanced with use of an information system. Human resource information system is evolved to maintain relationship between employer, employee and government.

How TMS is associated with E-governance:

The second category of E-government to provide service to businesses i.e. government to business (G to B) and government to Employees (G to E).E-governance can help to increase interaction between government, industry & businesses. Industries can access useful information at one click & also get involved in government decision making process.
Now information technology and system have change the way business gets conducted. In every business decision making process is enhanced with use of an information system. Human resource information system is evolved to maintain relationship between employer, employee and government. Talent Management system provides Human Resource Solutions and helps organizations to achieve long term strategic goals with better management , greater convenience & lastly to maximize the contribution towards economy of Nation.

TMS (Talent Management system):

A TMS is an information technology solution to manage four pillars of HRM

1. Sourcing of Talent
2. Performance Management
3. Learning Development
4. Compensation Management

The present ERP enterprise focused on payroll, leave management etc. Talent Management system provides Human Resource Solutions and helps organizations to achieve long term strategic goals. TMS with client service technology, now it is possible to electronically manage applicant base Internet and data analytics which help in the development of Talent management system. Talent management system helps in managing high performance management system.

The development of TMS in corporate demands the following things:

1. Determination of competencies for an employee.
2. Effective HR model to rank current manpower.
3. Examining the current HR process to identify the development areas.
4. Development of tools & techniques to accelerate the existing talent pool.
5. Forecasting and identifying future skill requirement & managing the talent pool.
6. Creation of Talent pipeline & Talent Retention.
7. To achieve Business Intelligence.

Findings

HR departments continue to focus on strategic goals; there has been a recent shift towards "talent management." Talent management is a key component to business success in the current economy as it allows companies to retain top talent while increasing productivity. Why Talent Management is Essential for Businesses :

" Developing future leaders
" To utilize & manage diversity at workplace
" For company's or corporate success
" To improve employee satisfaction
" Improving employee engagement
" Organizational excellence & Handling succession Management
" Retention of Talent & optimize talent for Business Intelligence.

Conclusion

Talent Management is a business strategy which must be fully integrated within the entire employee related process of the organization, attracting and retaining talented employees in a talent management system which is the job of every member of the organization especially who have reporting staff. E- Governance will result in cost reduction, revenue growth; improvements in business productivity through ICT enabled administrative

simplification & enhanced govt information. So the Government initiate to promote ICT (Information & communication technology) will result in good corporate governance & helps organizations to Manage business successfully.

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Introduction of E-Governance and E-Governance Standards

8

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Abstract- As electronic-Governance is basically associated with carrying out the functions and achieving the results of governance through the implementation of Information and Communication Technology (ICT).In India, e-Governance was introduced by the launching of NICNET. The principle of e-governance is to reach the recipient and ensure that the services intended to reach the desired individual has been met with. E-Governance follows certain predefined rules in the services in the form of Frame work / Institutional mechanism and Notified standards.
Keywords: Information and Communication Technology, National Informatics Center Network

Introduction

Indian government takes care of many departments some of them are defense, foreign policy, communications and infrastructure, maintenance of land records, maintenance of law and order, collection of revenue, promotion of agriculture, science and technology, international trade, banking, insurance, transport, social welfare, family planning. While handling these, government faces multiples of challenges emerging from over-population, poverty, illiteracy, unemployment and underdevelopment. Citizens always expect speedy service and quick disposal of applications and complaints which is practically not possible in manual processing system. E-Governance is the only answer to get improved performance of the system and to reach up to the expectations of citizens.

The "e" in e-Governance symbolizes 'electronic'. As electronic-Governance is basically associated with carrying out the functions and achieving the results of governance through the implementation of Information and Communication Technology (ICT).

1 ICT gives effective storing and retrieval of data, rapid transmission of information, processing information and data faster than the manual systems, speeding up governmental processes, taking decisions efficiently and judiciously, increasing transparency and implementing liability. It also helps in increasing the reach of government geographically and also demographically.

In India, e-Governance was introduced by the launching of NICNET (National Informatics Center Network) in 1987

2- the national satellite-based computer network. This was followed by the launch of the District Information System of the National Informatics Centre (DISNIC) programmed to computerize all district offices in the country for which free hardware and software was offered to the State Governments. NICNET was extended via the State capitals to all district headquarters by 1990. In the ensuing years, with ongoing computerization, tele-connectivity and internet connectivity established a large number of e-Governance initiatives, both at the Union and State levels. The principle of e-governance is to reach the recipient and ensure that the services intended to reach the desired individual has been met with. There should be an auto-response to support the essence of e-governance, whereby the Government realizes the efficacy of its governance. E-governance is by the governed, for the governed and of the governed. And it is two-way communication protocol establishing the identity of the end beneficiary is a challenge in all citizen-centric services. Statistical information published by governments and world bodies does not always reveal the facts. The best form of e-governance cuts down on unwanted interference of too many layers while delivering governmental services. It depends on good infrastructural setup with the support of local processes and parameters for governments to reach their citizens or end beneficiaries. Budget for planning, development and growth can be derived from well laid out e-governance systems. There are four basic models are available - government-to-citizen, government-to-business, government-to-government and government-to-employees.

I. E-governance standerds

E-Governance follows certain predefined rules in the services in the form of 3

1. Frame work / Institutional mechanism and policies
2. Notified standards.

Notified standards cover following sections as:

A. Biometric standers:

Biometrics covers Face image data standards, Fingerprint image data standards and Iris image data standards.

1. Face image data standards

The face image data standard specifications are divided into five components as follows:

1.1 Face Image capturing Device Characteristics

The static image face from Digital still image camera or Web camera (0x02) or Digitized photograph from a flatbed Scanner (0x03) of 118 dpcm (300 dpi) resolution that supports

image is allowed within the specification.

1.2 Face Image and Photograph Specifications

The Full Frontal Image should be captured as per the specifications where color space should be24 bit RGB. The Inter-eye distance should be a minimum 120 pixels for a head width of 240 pixels. Rotation of the head shall be less than ±5 degrees from frontal in every direction. And both the shoulders should be visible

1.3 Scene requirements

Expression of the face should be neutral with both eyes open normally. This information has to be stored in the facial image header because it would help in automatic face recognition in the future. White background is recommended, provided there is sufficient distinction between the face/hair area and the background. In situations where distinction is not clear, a light gray background, up to 18% gray level is permitted. Only one person should be present in the photograph and no other person or object should be present in the background covered in the face image. Natural lighting should be equally distributed on the face. Glasses should be clear and transparent to ensure clear visibility of eye pupils and irises.

1.4 Face image Capture, Storage and Transmission Specifications

For enrolment, the face image can be captured in lossless format as PNG/ JPEG1 2000/ DNG/ TIFF/ RAW. The data storage/transmission format specifications should adhere to the Policy on Open Standards to ensure interoperability, vendor independence, long-term availability of data and optimal utilization of storage space, without affecting the quality of the image. The storage of the image in normal memory devices like client /server systems or restricted memory devices like smart card would be done in the face record format.

1.5 Face Image Record Format Specifications

The Face Image Record Format is broadly structured as follows:

1.5.1. CBEFF Header
1.5.2. Facial Record Header
1.5.3. Facial Record Data (Facial Information, Feature points, Image Information, Image Data)
1.5.4. CBEFF Signature

2. Fingerprint Image Standard

Indian e-Governance Standard will adopt ISO-19794-4:2005(E) Fingerprint Image Data Standard as Indian Standard. The Standard the prescriptive values, exceptions, deviations and additions, if any to the ISO-19794-4:2005(E) are listed in the six sections as follows:

2.1 Device Specifications & Setting

For the purpose of acquisition of fingerprint image data, at the time of enrolment, verification or identification, fingerprint scanning devices need to be used. There is a need to standardize device specifications to ensure interoperability of fingerprint images of the same person, taken at different stages by different scanning devices. Device specifications cover scanning resolution, pixel depth and dynamic range. A higher resolution device does not necessarily produce better images. The biometric samples captured during enrolment need to be the best samples possible.

2.2 Image Specifications

2.2.1 Identification Allowed for Enrolment and Identification: 0 (Live-Scan Plain), 1 (Live-Scan Rolled), 2 (Non Live-Scan Plain),3 (Non Live-Scan Rolled) or 9 (Live-Scan Contactless).

2.2.2 Verification Allowed Impression type codes for verifications are:0 (Live-Scan Plain), 1 (Live-Scan Rolled), 2 (Non Live-Scan Plain), 3(Non Live-Scan Rolled), 8 (Swipe) or 9 (Live-Scan Contactless).

2.2.3 Finger Position

The valid values for finger position are 0 through 10, 13, 14, 15.

0 - Unknown Finger

1 - 5 Right thumb through right four fingers

6 -10 Left thumbs through left four fingers 13- Plain right four fingers

14- Plain left four fingers

15- Plain both thumbs.

2.2.4. Rotation Angle

No rotation angle is permitted during image acquisition for enrolment / identification / verification

2.2.5. Number of Fingers

In general, every additional finger increases accuracy and improves the possibility of better matching. However, in view of constraints of storage space, the number of fingers to be captured should be optimized depending upon the purpose, sensitivity and accuracy requirements of the e-Governance applications

2.3 Quality Specifications

Captured image must be checked for image quality before storage/minutiae extraction. While many proprietary algorithms claim their superiority as image quality indicators, NIST Fingerprint Image Quality (NFIQ) is publicly available and has been widely used. Hence the

same is adopted by this standard also. Images captured with NFIQ value of 1, 2 and 3 qualify for acceptable quality. NFIQ levels 4 and 5 are poor quality images for minutiae data creation and are discouraged from use for enrolment/verification/identification purposes. However, if it is not possible to obtain desired quality images even after four attempts, the best one out of these attempts may be accepted for storage/matching.

2.4 Storage Specifications

2.4.1 Storage / Archival Format for Normal Memory Devices: PNG

2.4.2 Storage Format for Restricted Memory Devices JPEG2000 with Compression ratio up to 1:15

2.4.3 Transmission Format for Verification: Normal Bandwidth PNGAnd restricted Bandwidth JPEG2000 with compression ratio up to 1:15

2.5. Fingerprint Record Format Specifications

This is a format to store biometric data within a biometric data record to cater to interoperability requirements of the biometric data taken by various image acquisition devices.

As per ISO 19785-1, ISO 19794-4 and ISO19794-5, the Common Biometric Exchange Format Framework (CBEFF) is structured as follows: - SBH (Standard Biometric Header)

- BDB (Biometric Data Block) for Fingerprint - General Record Header Image Record Header

- Image Data Block -Image Data (Compressed/Uncompressed) CBEFF Signature (This is optional as it is used for encrypting and digitally signing the data, wherever required)

3. Iris Image Data Standard

Indian e-Governance Standard will adopt ISO-19794-6 Iris Image Data Standard as Indian Standard. However for this version of the Standard the prescriptive values, exceptions, deviations and additions, if any are listed in the following three sections as follows

3.1 Iris image Specifications

The interchange format type of the Iris images that is defined in this standard is for rectilinear images only.

3.1.1 For Enrolment - Two eyes

3.1.2 For Verification / Authentication: One / two eyes depending upon the sensitivity of application

3.1.3 Minimum acceptable Iris diameter will be150 pixels

3.1.4 Image Margin Segmentation: 50% left and right of Iris diameter, 25% top and bottom of Iris diameter

3.1.5 Color and Pixel Depth: The iris images shall be captured and stored in grey scale with pixel depth 8bits/pixel.

3.2. Storage and Transmission Specifications

Iris image storage and archival shall be done in PNG format. Normal Bandwidth is PNG and restricted bandwidth is JPEG 2000 format with compression ratio up to 1:6.

3.3. Iris Record Format which includes CBEFF header.

This is a format to store Biometric data within a Biometric data record to cater to interoperability requirements of the biometric data taken by various image acquisition devices.

B. Localization & Language Technology Standard

1. Character Encoding Standards: Unicode as Character Encoding Standard

Unicode shall be the storage-encoding standard for all constitutionally recognized Indian Languages including English and other global languages.

2. Fonts Standards: There is a Need for Transition from TTF to Open Font Format (OFF) Fonts.ISO/IEC 14496-OFF (Open Font Format) for font standard would be the standard for Indian Languages in e-Governance Applications

C. Metadata and Data Standards

The present document "Data and Metadata Standards- Demographic" focuses on Person Identification and Land Region codifications. It includes the following:

a) Mechanism for allocation of reference no. to the identified Generic data elements and their grouping

b) Generic data elements specifications like:

- Generic data elements, common across all Domain applications
- Generic data elements for Person identification
- Generic data elements for Land Region Codification
- Data elements to describe Address of a Premises, where a Person resides

c) Specifications of Code Directories like:

- Ownership with rights to update
- Identification of attributes of the Code directories
- Standardization of values in the Code directories

d) Metadata of Generic Data Elements

- Identification of Metadata Qualifiers
- Metadata of the data elements

e) Illustration of data elements to describe:

- A Person identification
- Address of premises

f) Type of Standard Document & Enforcement Category

Type of Standard: Specifications Standard and Enforcement Category: Mandatory

Conclusion

E-governance is by the governed, for the governed and of the governed. And it is two-way

communication protocol.E-Governance results in better access to information and quality services to citizens. ICT would make available timely and reliable information on various aspects of governance. In the initial phase, information would be made available with respect to simple aspects of governance such as forms, laws, rules, procedures etc later extending to detailed information including reports, public database, decision making processes etc.

For all this E-Governance follow certain standards and policy. This paper covers Standards followed by the E-Governance of India. And details of it can be referred from the link mentioned in the references.

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ICT and Indian Trade

9

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Introduction:

Information Technology has transformed the way people work. Electronic Commerce (e-Commerce) has unleashed yet another revolution, which is changing the way businesses buy and sell product and services. Associated with buying and selling of information networks.e-commerce helps conduct traditional commerce through new ways of transferring and processing information. since it is information which is at the heart of any commercial activity. Information is electronically transferred form computer to computer. in an automated way.

E-Commerce refers to the paper-less exchange of business information using electronic data interchange, electronic mail, electronic bulletin boards, electronic funds transfer, World Wide Web (WWW) and other network-based technologies. E-Commerce not only automates manual processes and paper transactions, but also helps organizations move to a fully electronic environment and change way the operate. The E-Commerce Framework was announced by the US Government in 1997.

E-Commerce has brought about a veritable revolution in the way business in conducted, paper - less transactions, fully electronic transactions. Internet Commerce has begun to transform industries in many fundamental ways.

Types of & E-Commerce:

However stating business organization can organize itself to conduct e-commerce with its trading partners, which are businesses, and / or with its Customers.

The resulting modes of doing businesses are referred. to as Business -to Business (028), and Business - to - Consumer (B2C) and there is also another category of e-commerce is consumer =to - consumer (C2C).

1**)** **B2B :** This is e-commerce between business the exchange of products. services or information between businesses on the Internet is B2B ecommerce. Some examples of B2B websites include company websites. product supply and pro cerement exchanges, specialized or vertical industry portals. brokering sites. information sites and banking and financial sites that provide information for its business. Customers and employees B2B needs to have inbuilt processes to integrate sellers' and buyers' system for delivering

maximum benefits to trading partners.

2) B2C : This is business to consumer e-Commerce. It also be defined as any business selling its products or services to consumers over the Internet for their own use. Amazon. corn the online bookseller that launched its site in 1995 to sell books and other products directly to consumers. B2C has grown to include services such as online banking. travel services, online auctions, real estate, health services, insurance and other services.

3) **C2C** : This is consumer to -consumer e-commerce, a virtual marketplace on the Interne tin the form of website enables sellers and buyers to meet and exchange goods, including used goods, at a negotiated price in C2C. This is known as an auction site and it started out like a garage sale. The most famous site is eBay .comwhich started the C2C revolution. Many similar companies in other countries have been acquired by c Bay. In India the auction site bane. corn has recently been taken over by eBay.

E - Commerce and the World:

The Internet is creating a global digital economy with new opportunities. It has graduated from being a new technology to a medium going through the process of consolidation, leading to the transaction to a mature Internet economy. Its most distinguishing feature is that Internet connectivity is ubiquitous access to the Internet is sought to be made as universal as the telephone. The development of infrastructure, therefore is a key area of growth in countries around the world. Various forecasts has estimated that more money would be spend in building technology and business infrastructures in the years leading upto 2004 than the actual amount of ecommerce transacted. One such forecast by IDC in the year 2000 put in fracture spending in the year 2004 at US$1.98 trillion, while c-commerce spending in the same year would be US$2.5 trillion. At the time of writing in the middle of 2004 these forecasts are believed to be correct though at the time of the "Internet bubble burst' around 200-01. e-commerce was at an all-time low, and forecasts had become gloomier.

" E- Commerce - case studies leading the Transformation"

B2B comprises about 80-90% of all e-commerce by value. Businesses are transforming themselves into e-Business by incorporating e-commerce tools, re-engineering their business processes and integrating them with those of their partners.

In this section we will present three case studies that are leading this transformation in different areas. I) Intel is an existing company that started using the Internet as a distribution channel in the mid 1990s. It transformed itself into an e-Business.

2) Amazon is a pure-play dotcom company that rediscovered itself after initial-emphasis of sale through website only in the physical world by incorporating a supply chain. Warehousing and customer relationship to become a profitable business.

3) eBay is yet another pure-play dotcom company that pioneenered C2C e-commerce and became a profitable company from the very beginning.

E - Governance - Case studies Leading the Transformation.

Government, with their procedures and process that were created in response to the needs of governance of the society that was in the process of industrialist ion.over a century ago are trying to reinvest themselves in tune with the needs of the information age. Old procedures have continued beyond their period of utility and have become a hindrance to the effective and timely delivery of services. They also contribute to the continuation and spread of corrupt practices.

Information Technology on Banking :

Electronic payment systems comprise payment services over the network for goods and services procured. They are integral to the completion of e-commerce transaction. Goods can include physical items such as books, CDs, garments and electronic content while hotel booking, railway, airline reservation& stock trading, etc. are examples of services offered and procured over the Internet. Authentication, integrity, authorization and confidentiality are the basic security requirements that must continue to the met when payments are made electronically for such procurement.

Payment Gateway :

Payment gateways handle all the payment operations that are needed for operating e-commerce sites. The servers on these sites have to be secured and duly certified by x Certifying authority. Payment Gateways can process multiple payment mechanisms including debit cards and smart cards. Normally,there are two functions within payment gateway software.

1) 'The authorization function which performs certification and issuance of digital identification to the entities that would be interacting with the payment gateway.

2) The settlement function which facilitates the carrying out of actual inter-hank transactions.

Internet Banking :

Internet banking allows any user with a PC and a browser to get connected to his bank's website to perform any of the virtual banking functions and avail himself of any of the bank's services. There is no human operator present in a remote location to respond to his needs such as in telephone banking, or in a call centre. The bank has a centralized database that is web enabled. All the services that the bank has permitted on the Internet are displayed in a menu. Any service can he selected and further interaction is dictated by the nature of the service.

In India a number of banks have introduced Internet Banking. While most of them are restricted to information about the customer's own account and transactions between different accounts belonging to the same customer, some banks have enhanced their services by including funds transfer between different customers.

The RBI has issued guidelines for Internet banking

1) Technology and security standards.
2) Legal issues.
3) Regulatory and supervisory issues.

Regarding detail guidelines visit on www rbi.oro in.

PayPal-

Paypal, an eBay company has a unique payment model wherein money can he sent to anyone who has an e-mail address. founded in 1998. PayPal was acquired by eBay Inc. In October. 2002 PayPal enables any individual or business with an e-mail address to send and receive payments online. PayPal 's service builds on the existing financial infrastructure of bank accounts and credit cards. With 56 million account members worldwide, PayPal is available in 45 countries around the world. Buyers and sellers on eBay, online retailers, online businesses, as well as traditional offline businesses are transacting payments on PayPal.

The Secure Electronic Transaction (SET) Protocol :

The SET protocol was developed by Visa and MasterCard to provide Security for credit card-based payment transactions on the Internet.

Electronic Cash :

Electronic or digital cash (c-cash) facilitates the execution of cash payments for transactions on the Internet. Electronic cash refers to prepaid, stored value that can be used for electronic purchases in lieu of cash. It is easily exchangeable in an electronic format and is tamper-resistant. The anonymity of the payer is maintained when he is using electronic cash. Privacy concerns thus get addressed into its use while making purchases. But the challenge faced by the bank is to have the ability to create and track authentic electronic cash notes and coins without linking the purchases made to the individual who bought the electronic cash from a bank.

Electronic Cheque:

Electronic cheque is yet another mechanism for Internet payments. This facility is the Internet version of Financial EDI systems which have allowed these functions to be performed over VAN's The electronic cheques provide Internet websites.

E- Trade:

Online trading is conducting stock transactions on the internet via several websites. Such businesses have a great role in emerging trends and online business has a great impact over many financial services consists of check writing, credit and debit cards, electronic bill paying. Over years the emerging businesses have a brief history of success all due to internet. The online transaction processes of finance inclusive of buying and selling of

bonds, stocks and other investments, these all comes under online trading. The actual scenario of all the business trends have diversified their business into online transaction of their goods and services and literally it has a great impact on their sale of business. For instance we can take the example of any website which deals in several goods and services provided by them over the website and we see that all the perspective relating to the business is avail on the website whether it may concern to the discount, lum sum amount, certain taxes, etc. Consumers plays an important role and their zest, zeal and desire are being fulfilled by online business. This is the reason why the online trading businesses are on the pace to the success.

Conclusion

There is lot of potential in India on banking sector through Internet system. Indian peoples are only 27% of total population are getting facilities of banking services. So we have to go through to give ideas about banking services and c-commerce.

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A Framework & Implementation Strategy of M-goverence In India

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Abstract- M-Governance (M-Gov) is largely a matter of getting public sector IT systems geared to Inter-operability with citizen's mobile devices. In this regard, developing a coherent M-governance framework in the public sector is an important factor. The paper presents the overview of M-Governance in India. It includes also the framework & implementation strategy of M-Governance in India. The paper focuses on the challenges & achievements of M-Governance in India. In the last part of the paper highlights on future development of M-Governance in India.

Introduction:

Advances in E-governance oriented technologies and services are taking place with a considerable speed around the world. E-governance efforts aim to benefit from the use of most innovative forms of information technologies, particularly web-based Internet applications, in improving governments' fundamental functions. These functions are now spreading the use of mobile and wireless technologies and creating a new direction: Mobile governance (M-Gov). Mobile Governance refers to collection of services as the strategic use of government services and applications which are only possible using cellular/mobile telephones, laptop computers, personal digital assistants (PDAs) and wireless internet infrastructure.The world's first M-Governance work initiated by "Professor Ibrahim Kushchu" in Japan at the M-GovLab - now grown into Mobile Governance Consortium Into (M-GCI) www.mgovernment.org - offering services for the transformation to M-Governance. Proponents of M-Governance services argue it can help make public information and government services available "anytime, anywhere" and that the ubiquity of these devices mandates their employment in government functions.

M-governance is in its early stage of development and may be defined as a strategy and its implementation involving the utilization of all kinds of wireless and mobile technology, services, applications and devices for improving benefits to the parties involved in e-government including citizens, businesses and all government units.

Objectives of the Study:

1. To overview of M-Gov in India.
2. To know the framework & implementation strategy of M-Gov. in India.
3. To highlights the challenges & achievements of M-Gov. in India.

Need for M- Governance in India:

Mobile phones, can reach those areas where the infrastructure necessary for Internet services or wired phone services is difficult to setup. In the developing countries mobile government applications may become a key method for reaching citizens in far and wide areas and promoting exchange of communications. In such countries with insufficient conventional telecom infrastructures and greater acceptance of mobile phones, the ability of reaching rural areas may be considered as an.

Important Feature of M-Governmence:

1. Low Cost: Mobile phones are a relatively low cost technology as compared to Internet technology.
2. Ease of Learning: Usage of mobile devices is fairly simple thus making it easy for any common person to use it and to access information.
3. E-Development: Helps in expanding the scope of e-Governance in the areas like e-Democracy, e-Participation, e-Voting and many other forms of communication between the citizen and the government.
4. Enhanced Network: A wide range of government services can be delivered via mobile network. According to an estimate by R.Chandrashekhar, Additional Secretary (e-Gov), Government of India, approximately 50 to 60% of government services in India can be delivered through mobile channels.
5. Wide availability of mobile phones Technical Knowledge: The use of Internet requires a fairly complex set of skills and technology know how's. There are certain requirements such as electricity, communication lines, computer workstation and in most cases a reasonable fluency in English.
6. Easy Infrastructure Setup: Due to the simple architecture of mobile telephony, new mobile phone networks can be easily installed in countries where infrastructure is an issue and that too without too much economic constraint.
7. 3G Services: The shift towards higher data transfer rates and third generation (3G) services which promises to make more information available at faster speeds.
8. Improvement on e-Government effort: Mobile government is not a replacement to e-Government but complementary to it.

Objectives of M-Governance:

1. The M-Governance framework of Governance of India aims to utilize the massive reach of mobile phones and harness the potential of mobile applications to enable easy and

round the- clock access to public services, especially in the rural areas.

2. The framework aims to create unique infrastructure as well as application development ecosystem for m- Governance in the country.

3. Improving Mobile services & Transaction & mobile payments are two way communications services that can be facilitated through mobile communication.

4. Mobile Management improvement of internal activities of governmental organizations.

5. Mobile communication between government &citizens Enhancement of communication between the two groups through the use of mobile devices.

6. Facilitating administration services through mobile tools for mobile voting and implementation of democracy.

Framework for Mobile Governance:

The Department of Information Technology (DIT) of India recently launched a paper on "Framework for Mobile Governance" that aims at providing fast and easy access of public services to citizens through mobile devices. In view of the limited success of the e-governance initiative in India (low Internet and PC penetration coupled with implementation-related issues), the shift in the government's approach to using mobile as an alternative delivery medium for public services is a step in the right direction. According to the Telecom Regulatory Authority of India (TRAI), there were roughly 894 million wireless subscribers in India as of December 31, 2011, and it is encouraging to see that the government is finally realizing the importance of mobile in achieving its e-governance initiative. I have taken key highlights from the mobile framework published by DIT:

" Creation of a cloud-based Mobile Services Delivery Gateway (MSDG) based on open standards, which will be shared with all central and state government departments and agencies at nominal cost to facilitate e-governance services delivery on mobile devices.

" Incorporation of various channels such as voice, text (email and SMS), GPRS, USSD, SIM Toolkit (STK), cell broadcast (CBC), and multimedia (MMS) for mobile-based services.

" Development of mobile-complaint sites for all government departments and agencies based on open standards.

" Creation of a government mobile app store which will be integrated with MSDG.

" Development of an integrated payment gateway for citizens to pay taxes and bills for other public services through mobile.

" Integration of mobile infrastructure with the Unique Identification Authority of India (UIDAI) platform.

" Creation of a Mobile Governance Innovation Fund to support the development of

mobile applications from government departments, agencies, and also by third-party developers, including startups.

Implementation Strategy of M-Governance:

To ensure the adoption and implementation of the framework in a time-bound manner, following actions will be taken:

1. Creation of Mobile Services Delivery Gateway (MSDG):-

MSDG is the core infrastructure for enabling the availability of public services through mobile Devices. To ensure successful implementation of the platform with requisite levels of security and redundancy, following actions will be taken:

a) End User Interface: End-user devices include landline phones, mobile phones, smart phones, personal digital assistants (PDAs), tablets, and laptops with wireless infrastructure. Mobile applications developed shall take into consideration appropriately the wireless-device interface issues, such as bandwidth limitations, micro-browser and micro-screen restrictions, memory and storage capacities, usability, etc.

b) Content for Mobile Services: Due to lower-bandwidth and smaller-screen characteristics of mobile devices, successful development and deployment of m- Governance will require development of separate mobile-ready content. Similarly, to meet the needs of all the potential users, the applications will need to be developed in the relevant local languages for the various channels of delivery.

c) Mobile Applications (Apps) Store: A mobile applications (m-apps) store will be created to facilitate the process of development and deployment of suitable applications for delivery of public services through mobile devices. The m-apps store shall be integrated with the MSDG and it shall use the MSDG infrastructure for deployment of such applications.

d) Application Programming Interfaces (APIs) for Value-Added Services (VAS) providers: MSDG shall offer suitable APIs to VAS providers with appropriate terms and conditions to ensure interoperability and compliance with standards for development of applications for delivery of public services.

e) Mobile-Based Electronic Authentication of Users: For electronic authentication of users for mobile-based public services, MSDG shall incorporate suitable mechanisms including Aadhaar-based authentication. This will also help in ensuring appropriate privacy and confidentiality of data and transactions.

f) Payment Gateway: MSDG shall also incorporate an integrated mobile payment gateway to enable users to pay for the public services electronically.

g) Participation of Departments: The Government Departments and Agencies both at the Central and State levels will be encouraged to offer their mobile-based public services through the MSDG to avoid duplication of infrastructure.

2. Creation of Mobile Governance Innovation Fund:-

Department of Information Technology (DIT) shall create a Mobile Governance Innovation

Fund to support the development of suitable applications by Government Departments and Agencies and also by third-party developers including start-ups. The fund shall be created and managed by DIT for a minimum period of 3 years. The objective of this fund will be to accelerate the development and deployment of the mobile applications across the entire spectrum of public services.

3. Creation of Knowledge Portal and Knowledge Management Framework on Mobile Governance:-

DIT shall develop and deploy a state-of-the-art knowledge portal and knowledge management framework that acts as a platform for awareness generation and dissemination for various Central Government Ministries and the State Governments. This will enhance the absorptive as well as the service provision capabilities of various stakeholders in m- Governance. Since m-Governance is in its nascent stage both in India and globally, the knowledge portal will act as a reference and guide for Government Departments and Agencies in India.

4. Creation of Facilitating Mechanism:-

An appropriate facilitating mechanism will be created to ensure compliance with the standards for mobile applications and ensure seamless interoperability of services and implementation of short and long codes for public services across multiple service providers. The proposed mechanism shall be established and managed by the Department of Information Technology, Government of India.

Achievements through M-Governance:

Some achievements of m-governance is to be taken following:

1. Enabling G2C, C2G, and G2E Communication: Mobile technologies prove to be an important medium for governments to timely deliver information to its citizens, termed as Government to citizen (G2C). For instance the government in Germany has provision for sending Short Messaging Service (SMS) to all registered bus and taxi drivers to help the police in searching and tracing missing citizens and criminals. Similar applications exist to assist Citizen to Government (C2G) and Government to Employee (G2E).
2. M-Democracy and m-Voting: Public opinion can be expressed via SMS e-mail, Wireless Application Protocol Government to Employee (WAP) and web forms. M-Voting has been partly introduced in certain countries in the form of information mechanism to subscribed citizens about their polling booths and subsequent SMS regarding the poll results (Implemented in Virginia, USA).
3. Efficient ROI: On the spot data gathering and immediate up-load into one central database is one of the remarkable features of m-government providing substantial cost savings and Return of Investment (ROI). Thus, mobile technology can help government officials to better manage the allocated financial and human resources.

4. Location-Based Services (LBS): These have been used mainly for commercial and advertising purposes but have substantial application with regard to emergency services such as locating a nearby Bank/Automated Teller Machine (ATM), information regarding traffic conditions, weather forecasting, news headlines and alerts to name a few.

5. Handling Transportation through m-Government: Certain Governments have employed various services to help provision increased safety on roads. This may involve usage of Global Positioning System (GPS), LBS and Interactive Voice Reponses (IVR) technologies and involve information regarding any road accidents in the vicinity, congestion management, alternative routes, repair services, remote diagnostics of broken vehicles, reporting dangerous driving through voice commands etc.

6. Education and m-Government: m-Technology enhances parent teacher communication, with regard to the ward's progress and other regular notifications. ICT as part of students' curricula trains them for the future work environment and Wi-Fi enabled campuses stimulate the utilization of wireless devices and notebooks by university students.

7. M-Health: Online consultations, SMS alerts to blood donors in case of need of a rare blood group, financial help regarding an expensive treatment etc. are already a reality. The day is not far when even virtual operation would be possible where a specialist sitting in his chambers in a remote location monitors (via video conferencing) would advise his junior in emergency operations or situations.

Challenges for M-Governance:

Every progress has challenges. The some challenges for m-governance of the following :

1. Infrastructure development: For m-governance to flourish, the information technology infrastructure must be present. This infrastructure is both physical and 'soft'. The physical infrastructure refers to the technology, equipment, and network required implementing m-government. No less important are soft infrastructures such as institutional arrangements and software that make m-government transactions possible. Even though m-government is in its initial stage, various software is available for m-government services. Packet Writer, Pocket Blue, and Pocket Rescue are a few examples of m-government software developed by a ether systems.

2. Payment infrastructures: are also vital to the success of m-government. A very first obstacle for consumers to buy online is a feeling of mistrust in sending their credit card information over the mobile phone or the Internet. In developing countries, though, another problem precedes that: low credit card penetration. The number of persons with credit cards is too small in comparison to the number of potential users for m-government transactions.

3. Privacy and Security: The general fear is that their mobile phone numbers will be

traced, when they send their opinions and inquiries to the government. The government must overcome the mistrust, and assure mobile users that people's privacy is protected and the information will not be sold to third parties. Although encryption of SMS messages is relatively safe, mobile phone numbers and mobile devices are relatively easy to be hacked. Wireless networks are vulnerable because they use public airwaves to send signals. Because of interception in all traffic on the Internet, there is a big chance for outsiders to attack on wireless networks to steal important information and temper with documents and files.

4. Accessibility: The success of mobile government will depend on largely the number of its users: the citizens. But socio-economic factors such as income, education level, gender, age, handicap, language differences and regional discrepancies will affect the citizens' attitude towards mobile government. In order to increase citizen participation and provide citizen-oriented services, governments need to offer easy access to m-government information in alternative forms, possibly, using video and voice communications.

5. Legal issues: Many countries around the world have not yet adopted the Law of Fair Information Practices, which spells out the rights of data subjects (citizens) and the responsibilities of the data holders (government). In some cases the law does not recognize mobile documents and transactions. There is no clear legal status for government's online publications, no regulations and laws for online fillings, online signings, and on online taxable transactions.

6. Compatibility: One of the technical difficulties might arise from compatibility of the mobile systems with the existing e-government systems. This may get even more serious in the cases of government offices having legacy systems which may not be easy to integrate both in terms of functionalities and data administration.

7. Cost: M-government can truly substitute for other delivery channels. Such substitution will be viable for applications within government. Such systems are likely to be cost-addition rather than cost-substitution initiatives for example, using fee sharing arrangements that avoid the public sector having to provide many up-front costs.

8. M Digital devise: In particular ever one, older and poorer groups in society tend to be excluded from this technology. If there are benefits to be had from m-government, these groups will be denied them, and a challenge to m-government is to ensure it is not just one more way in which the "haves" benefit at the expense of the "have notes".

9. Mobile mindsets: mobile devices-cell phones particularly - are seen by many as tools more for fun and entertainment than for serious activities. Yet politics is a serious business involving difficult choices. Aligning these two mismatched worlds may be difficult.

One sign already emerging of this underlying tension is the use of m-government systems for playing pranks, such as hoax messaging, encouraged by the anonymity that many mobile devices (which are often unregistered) offer.

10. Trust/security: if m-government is to encompass m-payment systems or other transactional public services, then it must have good security and must be trusted. As yet, there is still a credibility gap to be crossed for many mobile device users.

11. Data overload: mobile devices increase the pressures of a world in which users are permanently connected: "always on". These permanent connections increase the number of messages circulating and can create a blizzard of communications - some valuable, some not - in which public service communications can come to be devalued or lost.

Conclusion

In the overall study the M-Gov is very useful or very important concept or part of the E-governance. Some challenges are ignore then the future of m-Government throughout the world seems extremely bright and the changes are welcome. Efforts are on towards converting all government services from e-Services to m-Services, as mobile devices move into the hands of almost every individual in the society. Thus the future seems bright but requires tremendous upliftment of the technical infrastructure, socioeconomic acceptance, security and privacy considerations, Implementation of legal standards accepted globally and the challenges of services' unification.

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E-goverence In India

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Abstract- It is extensively believed that information and communication technology (ICT) enables organizations to compact costs and enlarge capabilities. Technology in the system of the government and for the betterment of the society, It provides solutions for e-Governance implementation and its issues. E-Governance is an important part of ICT. It is the nearly everyone recent trend in the domination enlargement all over the world. E-Governance is defined as "the public sector's use of information and announcement technology with the aim of improving information and provide services to the citizen and helps them in decision making process to make management more accountable, obvious and effective. This literature review is about applications and issues of E-governance.

Introduction

ICT is "Information and Communication Technologies." ICT refers to technologies that make available right to use to information throughout telecommunications. It is parallel to Information Technology (IT), but focuses primarily on announcement technologies. ICT having number of communication channels like wireless networks, cell phones, Internet and other. The rapid development and implementation of the Information and Communication Technology is transforming every aspect of human life.

According to Robert E. Davis "Developing and implementing IT governance design effectiveness and efficiency can be a multidirectional, interactive, iterative, and adaptive process". ICT has opened up new avenues and opportunities for growth and advance around the world, ICT have a valuable potential to help meet good governance goals in world. It spread information to the user for widen their choices for Economic and social privileges. The E-Governance is the application of Information and Communication Technology (ICT). The word "govern" derives from the latinword "gubernare" which means "to direct, rule, guide," originally "to steer"). "Fundamental aspects of governance" are: graft, rule of law, and direction effectiveness. Other dimensions are: voice and responsibility, political instability and violence, and authoritarian burden (Kaufmann, Kraay and Zoido-Lobaton 1999). The five philosophy of sincerity, contribution, liability,

helpfulness and standardization exercise within this framework support democratic governance. The concept of e-government started with the advent of government websites in the early 1990s. Before the development e-governance the status of government was rigid, static hierarchical synchronized, at the same time as web is energetic, smooth and unfettered. E-governance navigating the social system, through which organization can be directed, controlled. In simple words we can say Governance is new style of leadership with new ways of deciding policy and investments, new ways of organizing, new ways of education. E-Governance has become an essential part of any government program in India and other countries. However its application in India is a challenging and enormous task. But the potential opportunity is large benefit are varied and can be quite important. Successful implementation of e-governance require ability and willingness to reengineer the working department the skills of organization large scale change in addition to the technical infrastructure. It includes the capacity and the willingness of the communal sector to deploy ICT for improving knowledge and information in the service of the citizens (Global e-govt. readiness report 2005). The impact or outcomes of Government are better delivery of government services to citizens, improved interactions with business and industry, citizen empowerment through access to information, or more efficient government management. There are four basic elements in E-governance are:

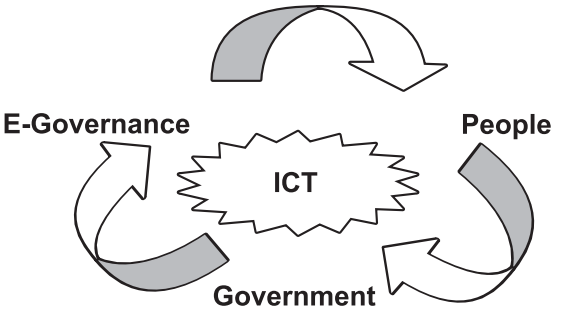

Figure: ICT

Elements of E-governance

Research Methodology:

Secondary data:

The sources of secondary data are the reference books, research journals, websites, and libraries. Keeping the objectives of the study in view, an exhaustive study of growth of hospitality sector will be undertaken.

Apart from exhaustive reference to available literature, it included information and data collected from experts in this fields. In view of large number of

such type of business in the universe, it has been decided to carry out a sample study. Hence, the sample respondents' will be selected from these units representing different lines of activities.

Review of Literature

Dr. Giovanni Vincenti is a Lecturer for the Department of Computer and Information Sciences at Towson University, in Towson, MD. He received his Doctorate of Science in Applied Information Technology from Towson University in 2007. He has been teaching undergraduate and graduate courses for several years, letting him develop his interest in instructional technologies that range from simple learning objects as a supplement to in-person instruction, all the way to the utilization of virtual worlds in the classroom. He has been collaborating for years with James Braman, co-authoring several published works including the edited volumes titled Teaching through Multi-User Virtual Environments: Applying Dynamic Elements to the Modern Classroom and Multi-User Virtual Environments for the Classroom: Practical Approaches to Teaching in Virtual Worlds.

James Braman is a Lecturer in the Department of Computer and Information Sciences at Towson University. He earned a M.S. in Computer Science in 2006 and is pursuing a D.Sc. in Information Technology. James serves as joint editor-in-chief for the Institute for Computer Sciences, Social Informatics and Telecommunications Engineering (ICST) Transactions on E-Education and E-Learning along with Dr. Vincenti. He has published several edited books, the most recent, Multi-User Virtual Environments for the Classroom: Practical Approaches to Teaching in Virtual Worlds. He has been involved in virtual world research for several years, along with providing consulting and research services for businesses and organizations utilizing virtual worlds and augmented reality. He has also published numerous research

Applications of E-governance

articles related to affective computing, intelligent agents, computer ethics and education in virtual and immersive environments.

Applications of E-governance

These days, over 1000 e-governance services can be accessed athwart the length and breadth of the country through NeGP. Since Jan 2013, over 237 crore e- transactions have been delivered. E-Governance offers many reimbursement and recompense across the country for the government, corporate sector and society. E-Governance facilitates better delivery of government services to citizens, improved interactions with business and industry, citizen empowerment through access to information, or more efficient government management. It simplifies internal operations and improves performance of government departments while helping all sections of society to avail government services at lower cost with maximum ease of use. E-governance means that government is taking advantage of the new technology development to provide people with better government services. The basic aims of e-governance are to improve the ability of all people to participate in democracy and to enhance the efficiency and effectiveness of all kinds of government services. E-government/governance can be directly linked to the main dimensions of "good governance" (Leitner, 2003), especially. Success of e-Governance initiatives would depend on capacity building and creating awareness within government and outside it. "Robust interoperability platform is the key to successful delivery of e-governance services especially when multiple government departments are involved in catering to the needs of the same set of citizens." Krishna Markande Principal Technical Architect Product Engineering Group Infosys Technologies Limited. There are following applications:

II. E-Information & Broadcasting

Broadcasting is the distribution of video and audio content in all directions at the same time. It is a program that is transmitted over airwaves for public reception by anyone. For example radio, television, films, press and print publications. Advertising and fixed modes of communication plays an important role in helping people to access information. Users can find information about the broadcasting, neighborhood radio stations, Prasar Bharti, Doordarshan, Conditional Access System (CAS), DTH and IPTV etc and check online services provided by regime like [16]:

1. Check status of title register for fresh and duplicate cases with Registrar of Newspapers for India
2. Check online status of newspaper title registration application

3. File complaints with Press Council of India
4. Get official videos and photos of Prime Minister of India
5. Check month or year-wise press releases of Ministry of External Affairs
6. Check and search for registered titles with Registrar of Newspapers for India
7. Check press releases shared by Information and Public Relations Department of Meghalaya

III E-Agriculture

E-governance is useful to the agricultural sector. It provides products and services which are of use to the agricultural community, including farmers, livestock breeders, herders, dairy workers, agriculture extension workers, traders, scientists, middlemen, and NGOs working in the agriculture sector. There are a range of interventions that are useful for the agrarian community. For example, those aimed at increasing crop productivity, reducing crop damage due to weather and pests, improved livestock management, improved access to credit and government schemes, better market rates for farm products, providing food security, conservation of bio-diversity, reduce in use of chemicals, and access to better seed varieties and technology. The government provides online facilities for farmers like Agriculture License, Fertilizer & pesticides, Organic farming, Horticulture, seeds, soil and water conservation etc. There are some online projects based on agriculture:

1.Gyandoot: In the State of Madhya Pradesh it is an Intranet-based Government to citizen (G2c) service delivery initiative.

2. BELE: It is a web-based application with 3-tier architecture for capturing and monitoring the major activities and services.

3. AGMARKNET: It is a project approved by Department of Marketing & Inspection (DMI), Ministry of Agriculture, and Government of India.

4. SEEDNET: It is a SEED informatics network under ministry of Agriculture, Government of India. The project was started in Chhattisgarh in the month of July' 2008 for Kharif season.

IV. E-Sports

The Department of Sports under the Ministry of Youth Affairs and Sports seeks to support the development activities and programmes in the field of sports by using E-governance [4]. Users can find detailed information
on the general policies, support organizations, beneficiaries, government observers, awards and awardees etc. Details of various schemes and national code against age fraud in sports are given. Information is provided on the Sports ability of India training centers in the States and Union Territories. Users need to select a state, district, regional office and

sport discipline from the drop downstairs list to access in turn on the training centers of that district or state. There are many official websites to give information to the user: schemes of ministry of youth affair and sports, citizen charter of ministry of youth affairs and sports, information of SAI Training center etc. In July 7, 2013, IeSF was selected as counterpart for the Electronic Sports discipline of the 4th Asian Indoor and belligerent Arts Games. This was a big breakthrough for e-Sports and the IeSF, as the branch was introduced in an Olympic event for the first time.

V. E-Health

Electronic-health (also written e-health) is a relatively recent term for healthcare practice supported by electronic processes and communication, dating back to at least 1999.[1] Usage of the term varies. A study in 2005 found 51 unique definitions.[2] Some argue that it is interchangeable with health informatics with a broad definition covering electronic/digital processes in health while others use it in the narrower sense of healthcare practice using the Internet.It can also include health applications and links on mobile phones, referred to as m-health or m-Health. Since about 2011, the increasing recognition of the need for better cyber-security and regulation may result in the need for these specialized resources to develop safer e-Health solutions that can withstand these growing threats.[7]

One of the factors blocking the use of e-Health tools from widespread acceptance is the concern about privacy issues regarding patient records, most specifically the EPR (Electronic patient record). This main concern has to do with the confidentiality of the data. There is also concern about non-confidential data however. Each medical practise has its own jargon and diagnostic tools. To standardize the exchange of information, various coding schemes may be used in combination with international medical standards. Systems that deal with these transfers are often referred to as Health Information Exchange (HIE). Of the forms of e-Health already mentioned, there are roughly two types; front-end data exchange and back-end exchange. Front-end exchange typically involves the patient, while back-end exchange does not. A common example of a rather simple front-end exchange is a patient sending a photo taken by mobile phone of a healing wound and sending it by email to the family doctor for control. Such an action may avoid the cost of an expensive visit to the hospital.

Advantages of E- Health

E-mental health has a number of advantages such as being low cost, easily accessible and providing anonymity to users. However, there are also a number of disadvantages such as concerns regarding treatment credibility, user privacy and confidentiality. Online security

involves the implementation of appropriate safeguards to protect user privacy and confidentiality. This includes appropriate collection and handling of user data, the protection of data from unauthorized access and modification and the safe storage of data. [5]

Disadvantages of E- Health

E-mental health has been gaining thrust in the academic research as well as practical arenas in a wide variety of disciplines such as psychology, clinical social work, family and matrimony therapy, and mental health counseling. Testifying to this momentum, the E-Mental Health movement has its own international organization, The International humanity for Mental Health Online.

VI. E-education

Education is one sphere that has accompanied civilization throughout the centuries, adapting its tools to fulfill the potential of students and the needs of teachers. Such tools can be as obvious and traditional as pencils and notebooks, or as complex and novel as websites or multi-user virtual environments. Typical in-person learning environments, such as classrooms and meeting rooms, are at times not the best solution to enable and maximize a student's capacity to learn. Although they do fulfill their purpose of giving students the opportunity to understanding course material and two of reaching their instructors, they sometimes can create barriers that cannot be without difficulty overcome.

Web-based education and multi-user virtual environments allow more autonomy in terms of time restraints and the physical limitations innate to typical lectures and classroom settings. Through these innovative mediums we can explore concepts while being a part of a learning community through socialization and association online. Many universities, public institutions and personal businesses are projecting themselves on the Internet and in virtual worlds to reach the patron at any time, giving them the notion of a virtual presence that cannot be delivered through a simple website. This watching sparks the idea that is at the very foundation of this publication with a focus on e-learning and e-education. This journal's aim is to develop into a central repository of information about the exploitation of on-line education through web-based instruction and multi-user virtual environments. With this journal we wish to create a one-stop supply to teachers, researchers and practitioners who wish to access information of high quality and broad coverage. Topics to be discussed in this journal focus on (but not limited to) the following concepts:

- Teaching/ Educational Models and Frameworks
- Accessibility and usability of web-based instruction in the classroom
- Best Practices
- Developing courses and content to be used in on-line educational environments

- Student appointment
- Experiments
- Impacts of on-line on traditional teaching and learning strategies
- Cost analysis

Conclusion:

Day by day the usage of Information Technology is increasing very fast, Indian government is manufacture many efforts to provide services to its populace through e-Governance. Although Indian government is spending a lot of money on e-Governance projects but still these projects are not successful in all parts of India. ignorance in people, local language of the people of a particular area, privacy for the personal data of the people etc. are main challenges which are responsible for the unsuccessful accomplishment of e-Governance in India. Government must take some actions to make the people aware about the e-Governance activities so that people may take full gain of these activities and e-Governance projects can be implemented effectively. The participation of people can play a vital role in implementation of e-Governance in India.

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Comparing E-government Development between UAE and USA based on United Nations E-government Indicators

12

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Abstract- E-government is important new tool to make public sectorefficient, effective and provide quality services to citizen, businesses and other organizations. This paper have evaluated the E-government development in United Arab Emirates (UAE) and compare it with E-government in USA. The study used E-government Development Index (EGDI) and gap analysis to implement the comparing based on the E-government survey reports conducted by the United Nations between 2003 and 2012. This paper focus on the critical factors related to UAEE-government. This study also show the weakness of E-government in UAE and give the recommendations that improve E-government in UAE.

Keywords: E-government, United Nations, EGDI, Gap Analysis, USA, UAE

Introduction

In these days, great new technologies can be used to advance sustainable development for all people across the world while including them in the process. In particular, E-government can be the source of development for the people. In delivering E-government for the people, public services are designed to be responsive, citizen centric and socially inclusive. Governments try engage citizens through sharing service delivery processes. The evidence base for the latter is strengthened by recent progress in E-government in a growing number of countries where citizens are both users and co-producers of public services [6]. E-government refers to the use of technologies specially internet and communication technology (ICT) and world wide web (WWW) to provide governmental services to citizens, businesses, government employees and other organizations electronically. E-government was a bold experiment in the past but now it is an important tool for the public sector transformation using information and communication technology [5]. The use of these modern technologies in government sector can serve in variety of different ends: better delivery of services and information to citizens, effective interactions with business and industry, citizen empowerment through access to information, or more efficient and effective public sector management. The resulting benefits can be less

corruption, increased transparency, greater convenience, revenue growth, and cost reductions [7]. Today not only developed countries but also developing and less developed countries are trying to provide services to their citizens electronically in order to get more and more benefits from E-government system. As E-government developed, different organizations like United Nations (UN), Brown University and Accenture have started evaluating E-government of various countries. These three organizations are using different methodologies and indicators to evaluate and compare between nation's E-governments. The United Nation has started E-government surveys in 2003 with the aim to assess how 192 member nations utilize modern technologies like ICT and WWW in public sector. The motivation behind UN surveys is to make the survey reports helpful for governments, researchers, the private sector and the representatives of civil society to gain deeper understanding [9].

1.1. Defining E-government

There are many definitions of E-government such as Monga Anil (2008) who defined that "E-government is understood as the use of Information and Communication Technology (ICT) to promote more efficient and cost effective government, facilitate more convenient government services and allow greater public access to information, and make government more accountable to citizens" [8]. E-government is multidimensional and complicated concept in nature therefore different views about the concept reflects various focuses on interest by governments, organizations and researchers [9].The United Nation defines E-government as the use of internet and World Wide Web for delivering government information and services to the citizens. Belanger (2008) the concept of E-government is defined in more detail as the utilization of information technology especially telecommunication to enable and improve the efficiency with the government services and information are provided to different stack holders of the E-government [9].

2.1. Significance and Objectives of the Research

E-government become an important tool for the public sector not only to provide electronic services to citizens but also to interact with businesses, other organizations and governments. This study reviews the E-government development in United Arab Emirates (UAE) and United States with the aim to UAE E-government scenario and benchmark it against world best performer United States. UAE is one of the leaders' countries in Middle East and is in process for a transition to E-government [6], where internet and communication technology (ICT) is playing an important role in Emirates public sector since 2000. The Information Technology National Plan in UAE shows the interest of the government in supporting the transition into E-government.

The main objective of this research is to assess E-government scenario in UAE using United Nations E-government surveys indicators and to compare it performance with USA.

Researching and learning experience of E-government development from USA is very important to achieve the leap forward development of UAE's E-government.

Literature Review

This section consists of two parts as follows: First, we analyzed UN E-government surveys using its three indicator group i.e. online services, telecommunication infrastructure and human capital. Second, we discussed E-government scenario in Asia continent.

2.1. United Nation E-government Surveys

The United Nations Department of Economic and Social Affair (UNDESA) conducted its first E-government survey n 2003 with the aim to assess the E-government situation in its member countries. Since 2003 UN has conducted sixes-government surveys for its member nations till date. The 2003 and 2004 UN E-government survey [1, 2] assessed 191 UN member countries. For these surveys, two methodologies were used. First, official web sites were checked for emerging presence, enhanced presence, interactive presence, transactional presence and networked presence. Secondly, statistical information was collected on telecommunication infrastructure and human capital. The resulting E-government index was then used to rank the member countries. In 2005 E-government survey, the same methodology of 2003 and 2004 was adopted with some enhancements. The study included supplemental research on disability access of national web sites, using the tool WebXACT to measure with the current accessibility standards [4]. The 2008 E-government survey was also based on the same methodology as the 2003 and 2004surveys. Some modifications were made to enhance the rigorousness of the methodology [4].To better reflect the higher expectations of E-government development around the world, E-government Survey 2010 was conducted with a newly revised questionnaire set which includes 25 additional questions, with 16 questions removed, resulting in 95 questions [5]. After that, E-government Survey 2012 proposed a methodology for measuring E-government development index (EGDI) as comprehensive scoring of the willingness and capacity of national administrations to use online and mobile technology in the execution of government functions [6]. Mathematically, the EGDI is a weighted average of three normalized scores on the most important dimensions of E-government, namely: scope and quality of online services (OSI), development status of telecommunication infrastructure (TII), and inherent human capital (HCI). Each of these sets of indexes is itself composite measure that can be extracted and analyzed

independently.

EGDI = (⅓ * online service index) +

(⅓ * telecommunication index) +

(⅓ * human capital index)

- The online service index 2012 (OSI) is based only afour stage model. These four stages are; emerging information services, enhanced information services, transactional services and connected approach. To arrive at a set of online service index value, the research team at UN assessed each member nation's national website along with the Six ministries websites i.e. education, labour, social services, health, finance and environment. And there are some Challenges in reviewing a country's online presence like Identifying ministerial websites, language limitations(six: Arabic, Chinese, English, French, Russian and Spanish.), data quality checks, towards a more citizen centric approach, and assessment of large countries

- The Telecommunication Infrastructure Index 2012 (TII) is a composite weighted average of five primary indicators (parameters). These are estimated internet users/100 inhabitants; number of main fixed telephone lines /100inhabitants; , number of mobile subscribers /100 inhabitants; number of fixed internet subscriptions /100 inhabitants instead of (personal computers/100 person in survey 2010); and number of fixed broadband facilities/ 100inhabitants. The International telecommunication Union was the primary source of data in each case.

Telecommunication infrastructure composite value=

Average (Internet user Z-score + telephone line Z-score + mobile subscription Z-score + fixed internet subscription Z-score + fixed broadband Z-score)

- The human capital index 2012 (HCI) is a composite of the adult literacy rate and the combined primary, secondary and tertiary gross enrolment ratio, with two thirds (2/3) weight given to the adult literacyrate and one third (1/3) to the gross enrolment ratio. The United Nations Educational, Scientific and Cultural organization were the main sources of data for both indicators.

Human capital composite value =

⅔ x adult literacy Z-score +

⅓ x gross enrolment Z-score

2.2. E-government Leaders in Asia

The majority of countries in Asia have witnessed noticeable changes in their respective rankings. The following table shows the E-government development for selected countries in Asia.

Rank	Country	E-government Development Index		E-government Development Ranking	
		2012	2010	2012	2010
1	Republic of Korea	0.928	0.879	1	1
2	Singapore	0.847	0.748	10	11
3	Israel	0.810	0.655	16	26
4	Japan	0.802	0.715	18	17
5	**United Arab Emirates**	**0.734**	**0.535**	**28**	**49**
6	Bahrain	0.695	0.736	36	13
7	Kazakhstan	0.684	0.558	38	46
8	Malaysia	0.6703	0.610	40	32
9	Saudi Arabia	0.669	0.514	41	58
10	Cyprus	0.651	0.571	45	42

United Arab Emirates (0.7344) is especially notables it advanced 21 positions to the ranking this year of 28th globally and 5th in Asia.

3. Research Methodology

In this study documentary research methods were used to analyze the current status of E-government of United Arab Emirates and to compare it with USA E-government. In documentary research, the researcher usually use outside sources in order to support his/her viewpoint or argument of an academic work.

3.1 Data Collection

For this study, the data were collected from various sources. The researcher reviewed USA and UAEE-government official reports, portals, research papers and other official reports. In this reviewing process, the researcher identified different indicators that affect the performance of E-government. In the reviewed documents, the most important were UAE and USA ICT statistics and UN E-government survey reports. This study is based on secondary data gathered primarily from E-government surveys (2003, 2004, 2005, 2008, 2010and 2012) conducted by United Nations to analyze these data to answer the research questions.

3.2 Data Analysis and Interpretation

This paper have analyzed the data to achieve research objectives using the following steps:

i. United Nation E-government survey reports have analyzed.

ii. The trend analysis has performed for the telecommunication infrastructure and human capital group using the slope approach.

iii. Gap analysis was conducted which determine the gap between UAE and USA E-governments.

3.2.1 E-government Development in UAE and USA There are six E-government surveys for its member n
ations. The paper has achieved comparative analysis of UAE and USA during the period of 2003 - 2012 and the results have presented in Table 3.1.

Table 3.1: E-government Development Index and World Ranking for UAE and USA

YEAR	USA			UAE		
	EGDI	Ranking	Rank Change	EGDI	Ranking	Rank Change
2003	0.927	1	-	0.535	38	-
2004	0.913	1	0	0.474	60	-22
2005	0.906	1	0	0.572	42	+18
2008	0.864	4	-3	0.630	32	+10
2010	0.851	2	+2	0.535	49	-17
2012	0.8687	5	-3	0.734	28	+21

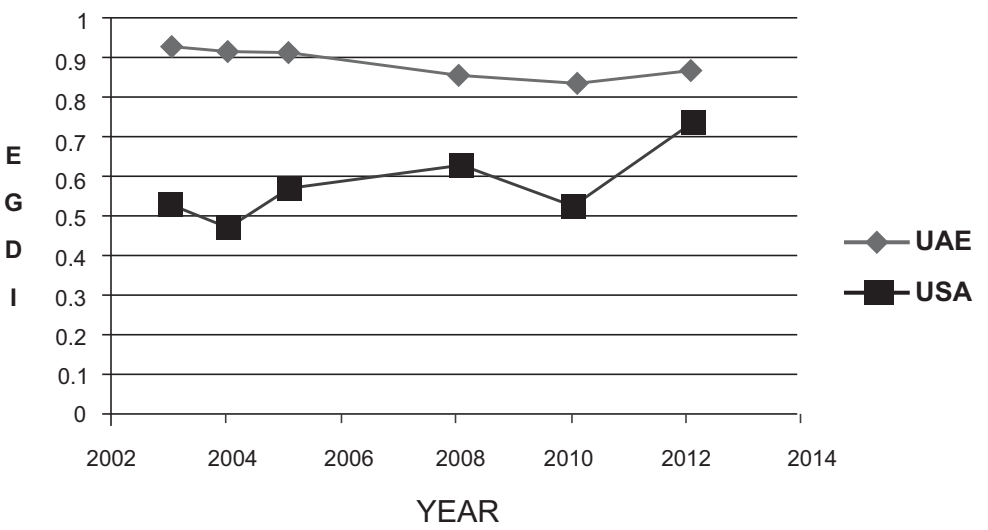

Figure 3.1: EGDI for USA and UAE

The UAE E-government performance is ranked increasingly according to the UN E-government survey reports. UAE E-government ranks were 38th, 60th, 42th, 32th, 49th, and 28th in 2003, 2004, 2005, 2008, 2010 and 2012. From 2003 to 2012, UN regional E-government reports showed that the ranking of UAE was competitor and advance compared to other Arab states, such as Bahrain, Kuwait and Jordan. The USA was continuously scoring high in the six UN E-government surveys. In 2003, 2004 and 2005surveys USA was ranked the first place globally. In 2008survey USA was dropped down to 4th place but in 2010survey USA ranked on the 2nd place after Korea with EGDI value of 0.8510 and in 2012 survey USA ranked on the 5th place with EGDI value 0.8687. It means that the last EGDI is better than the previous but there are some countries achieved the best result. Where Emirates has achieved 0.734 in EGDI value compared with 0.8687 to the U.S. this is a very big success. Despite of the differences EGDI of UAE still a noticeable change can be witnessed in UAE rankings which clearly shows the UAE government interest in achieving high rank and tocompete with other countries in the region and globally. Table 3.2 is the evolution of E-government Development index in its component parts- online services index, telecommunication infrastructure index and human capital index. It is clear from the figure 3.2.1, 3.2.2 and 3.3.3 that UAE has made good improvement in all three-indicator groups.

Table 3.2: Online Services, Telecomm and Human Capital Index of UAE and USA

Year	Country	OSI	TII	HCI
2003	UAE	0.419	0.444	0.74
	USA	1.000	0.801	0.98
2004	UAE	0.305	0.386	0.730
	USA	1.000	0.770	0.970
2005	UAE	0.6115	0.3639	0.7400
	USA	1.000	0.7486	0.970
2008	UAE	0.7157	0.3813	0.7908
	USA	0.9532	0.6663	0.9711
2010	UAE	0.0853	0.1793	0.2703
	USA	0.3184	0.2128	0.3198
2012	UAE	0.8627	0.5568	0.7837
	USA	1.000	0.6860	0.9202

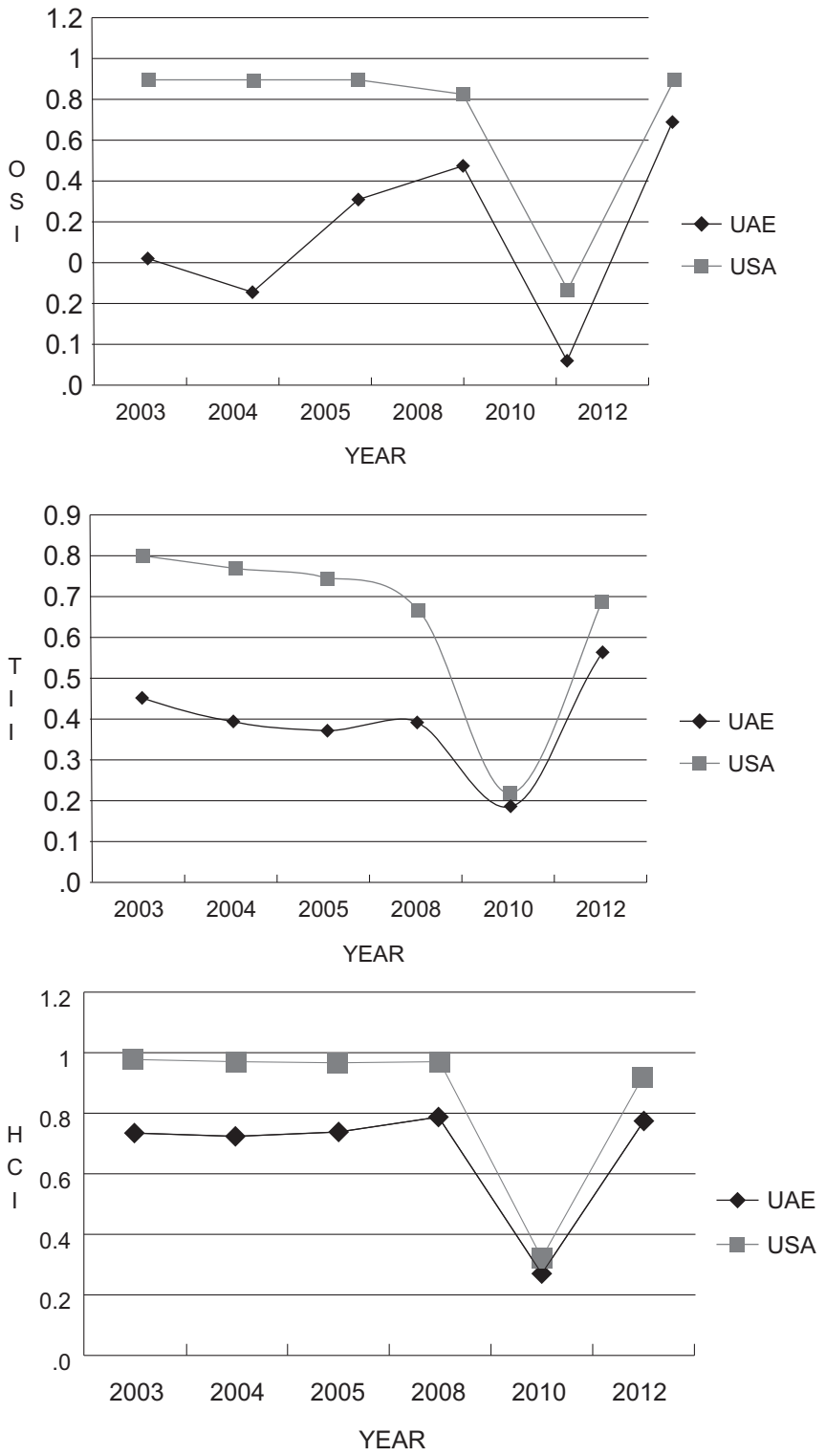

Figure 3.2.3: Human Capital Index of USA and UAE

3.2.2 Trend Analysis for UAE and USA EGDI

The study have adopted trend analysis method to find the uptrend (positive slope) and downtrend(negative trend) in the UN E-government indicators in United Arab Emirates. Trend analysis is a special case of regression analysis where the dependent variable is the variable that forecasted and the independent variable is time. For the purpose of the E-government trend analysis, the EGDI and its three group's indicators are considered for all the five survey reports available until date.

Table 3.3: Telecommunication Infrastructure indicators (per 100 Persons) Trend Analysis

Year	Telecomm Infrastructure Index		Internet Users		Telephone Lines		Mobile Subscribers		(PC till 2010) 2012 Fixed Internet subscriptions		Fixed Broadband	
	USA	UAE	USA	UAE	USA	UAE	USA	UAE	USA	UAE	USA	UAE
2003	0.801	0.444	53.75	36.73	65.89	34.18	48.81	75.88	62.5	13.6	-	-
2004	0.770	0.386	55.14	31.32	64.58	31.35	48.81	69.61	65.89	11.99	-	-
2005	0.7486	0.3639	55.60	27.50	62.38	28.11	54.58	73.57	66.00	12.00	-	-
2008	0.6663	0.3813	69.10	36.69	57.15	28.12	77.40	118.5	76.22	23.35	19.31	5.17
2010	0.6449	0.1793	74.00	65.15	51.33	33.63	86.79	208.65	78.67	33.08	25.35	11.79
2012	0.6860	0.5568	79.00	78.00	48.70	19.70	89.86	145.45	26.63	20.24	26.34	10.47
Trend (Slope)	0.012	0.24	3.52	7.45	-3.7	-4.7	7.11	-11.5	-	-	1.2	-2.1

(2003, 2004, 200, 2008, 2010 and 2012). In order to calculate the trends, two to six year data was needed. Two to six year data for five indictors of telecommunication infrastructure and two indicators of human capital were available therefore the trend in these two indicator groupswere calculated while two to six year data for online services indicators were not available therefore the trend in this indicator group was not calculated. TII in UAE has continuously improved during the period of 2003 and 2012. In 2003, the overall TII was medium as 0.444 but the value decreased to 0.1793 in 2010. In 2012, TII became better than all the pervious values. The trend analysis showed us that TII is improving every year with the positive trend value of 0.24. The five indicators of TCItoo have shown an encouraging trend in the country between 2003 and 2012.The number of internet users per 100 inhabitants in UAE has been erratic over the period 2003 - 2012.

The estimated number of internet user were just 9.5 per100 inhabitants but this figure increased to 78.00 in 2012 with the positive trend of 7.45 (per 100 inhabitants) which shows that Emirates government realized the importance of internet is an essential communication and management tool in E-government and its use which has strong impact on the performance of E-government. But still UAE lags far behind than USA where the estimated numbers of internet users were 79 per 100 inhabitants in 2012 which increasing with the positive trend of 3.52.

Mobile devices should be the most effective technology for simulating the demand and supply of public services [12]. In UAE the number of mobile subscribers was 208.65 per 100 inhabitants in 2010, this figure reached to 145.45 with the negative trend value of -11.5 in 2012. While in USA there were 89.86 mobile subscribers per 100 inhabitants, by the end of 2012 with the positive trend of 7.11. Therefore we can say that UAE mobile devices can establish an important role in promoting E-government but it should keep and develop for this indicator.

Table 3.4: Human Capital Index Trend for USA and UAE

Year	Human Capital Index (HCI)		Adult Literacy		Gross Enrolment Ratio	
	USA	UAE	USA	UAE	USA	UAE
2010	0.969	0.819	99.0	90.0	92.73	65.76
2012	0.920	0.784	99.0	90.0	93.50	78.12
Slope (Trend)	**-0.049**	**- 0.035**	**0**	**0**	**+0.77**	**+12.36**

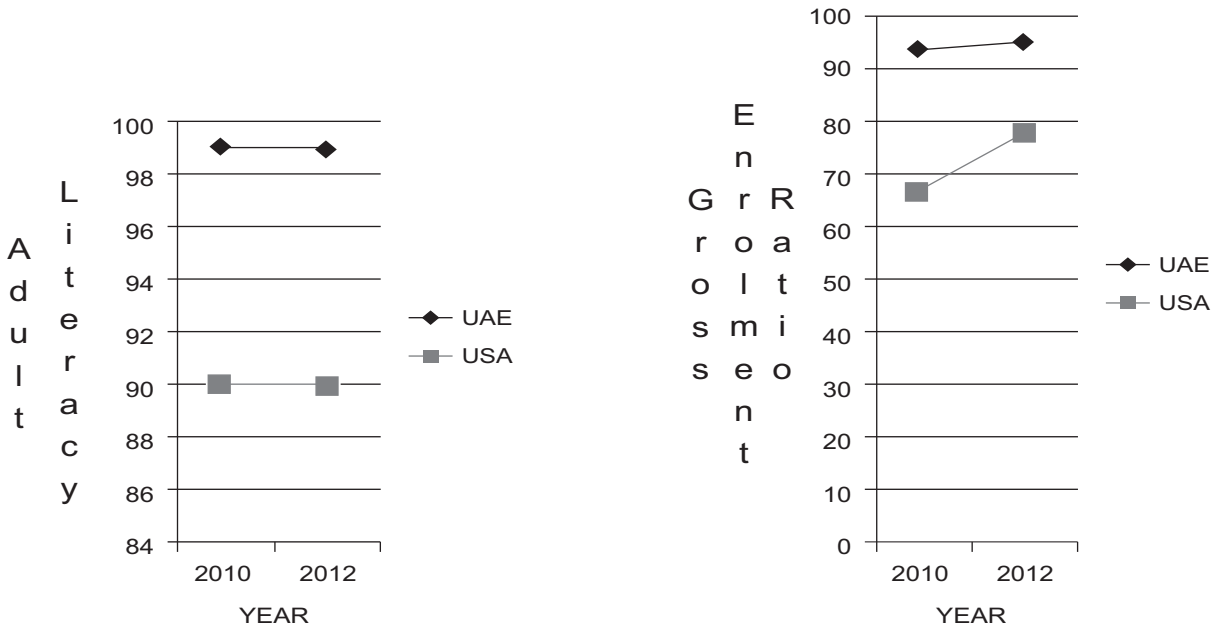

Figure 3.4: Human Capital Index of USA and UAE

Table 3.4 shows that human capital index of UAE scores for 2010 and 2012 were 0.819and0.784 respectively. UAE showed regression by moving downwards by the negative trend value of (-0.035). On the other hand, Gross Enrolment Ratio of UAE showed a progress by moving upwards by the positive trend value of (+12.36). UAE draws attention with its high education.

3.2.3 Gap Analysis for USA and UAE

Gap analysis is a technique for determining the steps to be taken in moving from a current state to a desired future state. A well defined structured approach is required to understand and study gaps [11]. In the context of this research, gap analysis is an assessment of gaps between UAE and USA E-government based on UN E-government survey 2012.

The available data for three indicator groups are indifferent units. In order to compare and to find out gaps between these elevens indicators we first converted the data into one single unit i.e. percentage using per unit analysis. After converting data into one unit it is possibleTo compare the indicators and prioritize them accordingly.

Table 3.5 shows the Per Unit analysis and gap between UAE and USA E- government's online services four indicators. The formula 1 is used convert the data into percentage and formula 2 is used to find the gap in percentage between United States and the United Arab Emirates .

POSi = ((OSi - OSi_Min) / (OSi_Max - Osi_Min)) x 100--------- (1)

GapPOSi = USA_GapPOSi - UAE_GapPOSi--------- (2)

Where i = Online Service Index

Table 3.5: Online Services Indicators- Per Unit and Gap Analysis

Online Services	Points for emerging information services(OS1)	Points for enhanced information services(OS2)	Points for transaction services(OS3)	Points for connected approach (OS4)
USA	100	90	88	83
UAE	100	74	83	67
Maximum Value	100	95	94	87
Minimum Value	17	2	0	1
Per Unit Analysis	**POS1**	**POS2**	**POS3**	**POS4**
USA	100	94.62	93.62	95.35
UAE	100	77.42	88.30	76.74
Gap Analysis	**GapPOS1 (%)**	**GapPOS2 (%)**	**GapPOS3 (%)**	**GapPOS4 (%)**
	0	**17.2**	**5.32**	**18.61**

Table 3.6 shows the Per Unit analysis and gap between UAE and USA E-government's telecommunication infrastructure group five indicators. Formula 3 is used convert the data into percentage and formula 4 is used to find percentage gap between United States and United Arab Emirates telecommunication infrastructure indices.

PTIi = ((TIi - TIi_Min) / (TIi_Max - TIi_Min)) x 100 ---------- (3)
GapPTI(i) = USA_PTIi - UAE_PTIi ---------- (4)
where i = Telecom Index

Table 3.6: Telecom Infrastructure Index - Per Unit and Gap Analysis

Telecom Infrastructure	Estimated Internet Users(TI1)	Main fixed telephone lines(TI2)	Mobile subscribers (TI3)	Fixed Internet subscriptions (TI4)	Total Fixed Broadband users)TI5)
USA	79.00	48.70	89.86	26.63	26.34
UAE	78.00	19.70	145.45	20.24	10.47
Max Value	93.39	96.40	185.28	47.35	63.83
Mini Value	0	0.06	1.24	0	0
Per Unit Analysis	PTI1	PTI2	PTI3	PTI4	PTI5
USA	84.59	50.49	48.15	56.24	41.27
UAE	83.52	20.39	78.36	42.75	16.40
Gap Analysis	Gap PTI1	Gap PTI2	Gap PTI3	Gap PTI4	Gap PTI5
	01.07	30.10	- 30.21	13.49	24.87

Table 3.7 shows the Per Unit analysis and gap between UAE and USA E-government's Human Capital group two indicators. The given data was already in percentage. The formula 5 is used convert the data into percentage and formula 6 is used to find the gap in percentage between United States and United Arab Emirates human capital indices.

PHCIi = ((HCIi - HCIi_Min) / (HCIi_Max - HCIi_Min)) x 100 ---------- (5)

GapPHCi = USA_PHCIi - UAE_PHCIi ……(6)

where i = Human Capital Index

Table 3.7:
Human Capital Index -
Per Unit and Gap Analysis

Human Capital	Adult Literacy (HCI1)	Gross enrolment ratio (HCI2)
Maxi Value	100	112.07
Mini Value	24.00	16.58
USA	99.00	93.50
UAE	90.03	78.12
Per Unit Analysis	PHCI1	PHCI2
USA	98.68	80.55
UAE	86.88	64.45
Gap Analysis	GapPHCI1	GapPHCI2
	11.80	16.10

Recommendations

Based on the above analysis we divided each indicator groups for United Arab Emirates into two sections i.e. trend and gap. Now it is possible for the Emirates E-government policy makers to see which indicators are more important or significant and which indicators urgently needs attention in order to improve the EGDI and individual indicator group

Table 4.1: Improvement Index for UAE

Prioritizing Indicators for UAE		
Online Services		
Indicators	**Gap Value**	**Priority**
OS1	0	P4
OS2	17.2	P2
OS3	5.32	P3
OS4	18.61	P1
Telecommunication Infrastructure		
Indicators	**Gap**	**Priority**
TI1	01.07	P4
TI2	30.10	P1
TI3	-30.21	P5
TI4	13.49	P3
TI5	24.87	P2
Human Capital		
Indicators	**Gap**	**Priority**
HCI1	11.80	P2
HCI2	16.10	P1

indices.

Table 4.1 shows extremely important informations for studying. Firstly, the online services index and its four indicators placed USA in 3rd place in the survey 2012 while UAE was ranked 12 out of 193 member countries with the overall index value of 0.8627. It is a very good to achieve this rank and index value but if we compare UAE with other countries in the gulf region, UAE is not performing well in online services. Among Bahrain is placed on 10th position. According to the gap analysis UAE is lagging behind USA by more than 18%. In order to improve the current status and indicators, UAE should more focus on the area of connected approach (OS4) first. And UAE should give second priority to enhanced

information services (OS2) where the gap between USA and UAE is about 17%.
Secondly, Telecommunication Infrastructure Indicators group of the UAE shown it is superior compared with USA in (TI3) where the gap between UAE and USA is about 30%.However, UAE is backward behind USA by the same percentage 30%. According to Table 4.1 UAE should support and facilitate the main fixed telephone lines (TI2) first. Next the UAE should put more effort into total fixed broadband per 100 inhabitants (TI5) where the gap between UAE and USA is about 24%. The third indicator where UAE is behind than USA is the fixed internet subscriptions (TI4), according to the gap analysis, the gap between two countries is about 13%.

Lastly, Human capital index of UAE regressed notably from 0.819 to 0.784 in 2010, 2012. Also, if we compare UAE with other countries in gulf region like Bahrain, Kuwait and Jordan and Lebanon, UAE is not performing well in Human capital. According to the gap analysis, it is important to more focus on Gross Enrolment Ratio (HCI2) where the gap between UAE and USA is about 16%. In addition, the UAE should adopt solutions to overcome on Adult Literacy (HCI1) where the gap between USA and UAE is 11%.

Conclusions

E-government is important new tool for making efficient, effective and provides quality services to citizen in the public sector, businesses and other organizations. This study used E-government development index (EGDI) to evaluate and compare E-government in the two governments UAE and USA. E-government development index (EGDI) is composite measurement of three sub-indices i.e. online services, telecommunication and human capital. These three sub-indices of the EGDIare also calculated from four indicators in online services group, five in telecommunication group and two in human capital group, which can be analyzed independently. We conducted that There are some things that if UAE tried to offer or focus it, the E-government of UAE will improve. So the UAE should more focus on the two stages connected approach (OS4) and enhanced information services (OS2). Also, the UAE should offer many facilitations to support total fixed broadband (TI5) and the fixed internet subscriptions (TI4). Furthermore, the UAE should adopt solutions to improve Gross Enrolment Ratio (HCI2) and overcome on Adult Literacy (HCI1)

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Role of e-Governance in Agricultural Development

13

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Abstract- India is evolving as developing country with the help of E-governance. E-governance is defined as electronic governance concerned to the utilization of ICT by government department. Refers to the Indian economy, the basic unit of Indian economy is farmer and agriculture is his livelihood. E-Governance is the way through which farmer can make communication with government. Use of latest technology can make revolutionary changes in agriculture. ICT holds tremendous potential for rural development in India. The present research paper is an attempt to probe into the research question such as, what is the agricultural information seeking behavior of the farming community in the study area? Are mobile phones and app being used much for agricultural purpose in practice? Have mobile phones and app helped to drive agricultural productivity improvements for farmers? The researcher selected 45 respondents from three villages on the basis of simple random sampling. Major conclusion of the study is that role of e-governance in rural agriculture development is effective but not efficient.

Keywords: e-Governance, Mobile app, Rural, Development, Agriculture

Introduction:

E-governance is no more and no less than governance in an electronic environment .It is both governance of that environment and governance within that environment using electronic tools. It is very result oriented when we apply it to the most important sector in our country that is agriculture. E-Governance is the way through which farmer can make communication with government. Use of latest technology can make revolutionary changes in agriculture When e-governance applies to agricultural sector it refers to the use of ICTs in delivering governance products and service which are of use to farmers or those

working in the agrarian sector ,including livestock breeders and herders, dairy workers ,agriculture experts ,and agriculture traders. Sharing the information with the agrarian community can fulfill the common needs of farmers .it helps to enhance crop productivity, efficient cattle farm management, providing for national and household level food security and conservation of biodiversity.

ICT application in these areas will help the agrarian community to go for good agriculture production. Policy of Indian government is to reduce the poverty of nation by implementing various e-governance projects in India .Department of Agriculture and Cooperation with the help of National Informatics center (NIC) implements various projects in India There are some project funded by government which are implemented by Agriculture Department are-

1.1 E-pherphar-

The scanning of documents has been outsourced to a 3rd party but the storage and saving of documents are done on the servers in the concerned tehsil offices. The scanned documents are linked to the information kiosk machines. The person pays the requisite fees and obtains the printout of the certificate with attestation and counter signature of the concerned official. This system is used to issue certificates of 7/12,birth-death certificates and pherphar (mutation) to the citizens through kiosk based touch screen system.

1.2 E-thibak-

Every year a subsidy of approximately Rs. 700 corer is provided for micro irrigation in the state. E-thibak is a citizen centric web based workflow system covering all the stages of scheme

implementation viz. beneficiary application, dealer's quotation, pre sanction ,bill monitoring spot verification, subsidy fixation , disbursement of subsidy into the bank account of beneficiaries .

Objective:

1. To provide transparency and efficiency in scheme implementation along with visibility.
2. To provide web based workflow to perform all administrative roles online ,and covering all

   back office activities.
3. Checking of eligibility of beneficiary as per norms.

1.3 Soil health card -

In February 2015,the Narendra Modi government had launched the soil health card scheme .Under this program, the government plan to issue soil card to farmers to help them get a good harvest by studying the quality of soil. In order to make the scheme more successful, the government of India has launched a soil health card web portal.

Objective:

1. To advice farmer on crop and nutrient management.
2. To create a single national database on soil health.
3. To use this Database created in the future for research and planning both by farmers and soil experts.

1.4 Fertilizers quality control system -

A big portion of the production cost of fertilizer is paid as a subsidy by the government .As a result, the farmers get the fertilizers at a very affordable rates .Another benefit of the subsidy payment is that the fertilizers that the farmers get are of good quality and in the good condition .The states and the central government have set-up fertilizers quality laboratories all over the country to make sure that the perfect quality of fertilizers reach the farmer. Fertilizer inspectors randomly collect the samples and these are sent to laboratories for quality testing .The various government departments and agencies maintain various statistics and information and for the samples which are found to be poor quality remedial measures are taken.

However, manual management of all these steps involved in Fertilizer Quality Control is a very tedious process and also time consuming .in order to get rid of these problems, the web base Fertilizer Quality Control system portal is being launched. The fertilizer sample registration is done through the portal .The data is transferred to the lab server for quality analysis. The results of the fertilizer quality test are uploaded online and the farmers and the others concerned agencies can access the report any time.

Objective:

To keep and maintain a record of fertilizer sample collection, fertilizer testing and analysis report.

1.5 Weather forecast-

Weather forecast based agro-metrological advisories are disseminated through Kisan Portal launched by the Ministry of Agriculture and also under public private partner. At present, the GKMS products are disseminated through SMS and IVRS to 11.5 million farmers in the country. The SMS service is meant for any farmer across the country who registers in Kisan portal or through the designated SMS service providers under public private partnership mode.

1.6 AgMarkNet-

In order to bring the farmers in a better bargaining position and to promote a culture of good agricultural marketing practices in the country, Directorate of Marketing and Inspection(DMI),Ministry of Agriculture has embarked upon an ICT project-NICNET based

Agricultural Marketing Information System Network (AGMARKNET) as part of the Central Sector Scheme :"Market Research and Information Network"

Objectives of the Study:

1. What is the agricultural information seeking behavior of the farming community in the study area
2. Are mobile phones and app being used much for agricultural purpose in practice?
3. Have mobile phones and app helped to drive agricultural productivity improvements for farmers

Research Methodology:

The present study is exploratory in nature. The study was based on primary data. The primary data on personal information of farmers, awareness, access, and utilization, problems militating against the use of agriculture mobile app were collected with the help of a questionnaire coupled with partly interviews of the respondents from three villages Dahigaon, Nachanvel, Mohara of KannadTaluka in Aurangabad District, Maharashtra. From each of these villages fifteen respondents are selected with the use of simple random sampling. Abstract of sampling procedure:-Number of villages: 3,Number of respondents: 45 (@ 15 respondents /village. All interviewees were over the age of 18 and had varying degrees of formal education .The farmers interviewed grew a wide variety of crops maize, cotton ,wheat, gram, ginger, tur etc. The average household income of the farmers interviewed ranged from 50000 to Rs.500000 per year.

Results and discussion:

Farmers in the study area received agriculture guidelines from a wide range of sources and channels. These range from interpersonal sources (friends) to new ICT(mobile phones).These include district and block level agriculture /horticulture offices, daily local language newspaper, television, friends and relatives, mobile phones, private input agencies and dealers(seed and pesticide supplier).People often relied on more than one source for information. Among these, most farmers (46.6%) reported getting information from government agencies(block level agriculture department).Government agencies were ranked as highly reliable due to technical know -how and lack of personal agenda. A sizeable percentage of farmers (44.4%) reported getting information from newspaper and (42.2%) from TV. however, it was observed that only 17.7% and 22.2% of respondents reported getting agriculture information from private input agencies and friends respectively.

Table No. 2: Sources of farm information

Sr.No.	Sources of farm information	Frequency	Percentage *
1	Government agencies	21	46.6%
2	Newspaper	20	44.4%
3	T.V.	19	42.2%
4	Private input agencies	8	17.7%
5	Friends	10	22.2%

Source-field survey 2017

** Total exceeds 100% due to multiple answers.*

Table No.3: Are the above guidelines adequate

Are the above guidelines from these sources were adequate?		
Parameter	**Frequency**	**Percentage**
Fully Satisfied	9	20.7%
To some Extent	32	71.1%
Not at all	4	8.2%

Source-field survey 2017

20.7% of farmers were fully satisfied with this guidance while as 71.1% of farmers were satisfied to some extent and 8.2% of farmers were not at all satisfied. As only 20% farmers were fully satisfied with their sources of information this implies that there was a need of better guideline through proper sources.

Did you ever use mobile phone to receive guidelines in agriculture profession?

Table No 4: Responses regarding utilization of mobile phone to receive guideline in agriculture

Did you ever use mobile phone to receive guidelines in agriculture profession?		
Parameter	**Frequency**	**Percentage**
Always	23	52%
Some times	18	40%
Rarely	4	8%
No	0	0%

Source-field survey 2017

The analysis and distribution of respondent as per utilization of mobile phone to receive guideline in agriculture is revealed in Table No.4.According to this distribution about half of the farmers interviewed (52%) used mobile phones to receive guidelines in agriculture in the form of SMS, internet, social media and about (40%) used mobile to some extent while as (8%) used it rarely.SMS facilities available to them was mahaagri and mahakrishisanchar SMS.

Table No 5: Distribution of respondents as per their purpose of use of mobile app

Sr.No.	Purpose Of Use	No. Of Respondents	Percentage *
1	Drip irrigation	14	31.1
2	Pest control measures	16	35.5
3	Market prices	10	22.2
4	Weather forecasting	6	13.3
5	Shet tale	8	17.7
6	Seeds and fertilizers	8	17.7

Source-field survey 2017

*Total exceeds 100% due to multiple answers

In these villages , farmers reported seeking information on agriculture mobile app about drip irrigation(31.1%),pest control measures(35.5%),market prices (22.22%)and weather(13.3%).17.7% of farmers used mobile app for ShetTale(farm pond) application and 17.7 % for getting information about seeds and fertilizers. Thus farmers were proactive in seeking up-to-date and diverse kind of information.

Table No.5:
Responses based on utilization of provided information while doing farming
Use of received information while doing farming?

Table No.5: Responses based on utilization of provided information while doing farming

Use of received information while doing farming?		
Parameter	**Frequency**	**Percentage**
always	23	50%
Most of the times	12	28%
Sometimes	7	15.5%
No	3	6.5%

Source-field survey 2017

50% of farmers used the received information while doing farming always while as 28% of farmers used information most of the times.15.5% of farmers used information sometimes while as 6.5% of farmers never used the received information.

Table No.6: Responses related to Has SMS facilities provided professional and economical development

Has SMS facilities provided you professional and economical development?		
Parameter	**Frequency**	**Percentage**
To large extent	9	20%
Good	16	35.5%
To small extent	18	40%
Not at all	2	4%

Source-field survey 2017

20% of farmers had professional and economical development in agriculture to a large extent while as 35.5% of farmers think that it was good. 40% of farmers had professional and economical development to some extent while as only 4 % think it was not at all.

Table No.7: Responses related to percentage development

Approximately how much percent development has taken place?		
Parameter	**Frequency**	**Percentage**
10-20 %	1	2%
20-40 %	9	20.3%
40-60 %	17	37.7%
60-80 %	18	40%
80-100%	0	0%
Not at all	0	0%

40% farmers think that from starting use of SMS and App in their agriculture approximately 60-80% development has taken place. 37.7% think it was 40-60%,20.3% think it was 20-40% and only 2% think it was 10-20%. The study inferred that e-governance lead to rural agriculture development.

Suggestions:

Some suggestion related to services were made by farmers in study area

1. In case of SMS of pest control only content is mentioned in the SMS the need of farmers is that along with that a list of pesticides brand name having that content must be

supplied.

2. Success stories of farmers should be included.
3. Messages related to Organic farming should also include along with success story.
4. More use of social media such as whats app group for sharing information.
5. Market price related SMS should include market price of local mandis.

Conclusions:

The development of society largely depends on the access to information and so far in rural India -ICT has greatly facilitated the flow of information and knowledge offering the socially-marginalized and unaware community unprecedented opportunities to attain their own entitlement. Role of e-governance in rural agriculture development is effective but not efficient. Low cost ICT tool mobile phone having lots of promise for agriculture. The mobile enables access to information sources that may not otherwise be reachable .Access of e governance services through mobile provides the ability to get connected to new knowledge .As mobile penetration continues to increase among farming communities and information services continue to adapt and proliferate, scope exists for a much greater rural development.

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Prospects & Changes Before E-Governance in India

14

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Abstract- The enabling role of the Information and Communication technology (ICT) in the delivery of services in the public and government sector has gained acceptance. As a result, a revolution in terms of governance is taking place all over. E-Governance assumes greater importance in the context of management of today's governmental structures to achieve rapid economic growth and improved quality of life. The technology and the methods used in E-Governance project provide a roadmap for efficient delivery of services at the door step. In today's time the development of any country depends on the uses of E Governance and also their penetration. Development of any country can be judge by the scope of E-Governance in that country. It has ushered in transparency in the governing process; saving of time due to provision of services through single window; reduction in corruption, convenience and empowerment. There are many challenges which creating problems for Indian government to run e-governance .In this paper we want to explore the usefulness of e governance for the government businesses and citizen of India. We want to identify the sectors those are benefitted through e-governance policy and also presented an exhaustive list of E-Governance projects which is currently being used in India.
Keywords: E-Governance; India; Government.

Introduction:

E-governance means 'electronic governance'. It is application of Information Technology in government functioning in order to have good and smart governance. Smart here refers to 'Simple, Moral, Accountable, Responsive and Transparent'. This involves using information and communication technology by government agencies to have transparent dealings with different users. There are many reasons for which e governance is required. Some of them are as follows:

(a) Information exchange with citizens, businesses or other government departments
(b) Speedy way of doing work
(c) Time and cost saving

(d) Efficient delivery of public services
(e) Improving internal controls
(f) Increasing revenue
(g) Re-structuring of administrative processes
(h) Providing quality services

Information and Communications Technology (ICT) has provided means for faster and better communication, quality services, efficient storage, and effective work, processing of data and exchange and utilization of information to its users. It helps in providing better controls and increasing revenue. All individuals, groups, businesses, organizations or governments are benefited by the advantages of ICT. It is a faster, more accurate and simpler means of word-processing and is now being used as a tool for tabulating data which finally helps in decision making. With increasing awareness of using computers and internet many users are benefited and they are motivated to modify their ways of doing things in order to en-cash the advantages provided by ICT. This has led to re-engineering of business processes.

The process of re-engineering helps in faster and better processing of information and thus a better decision making, greater reach and better utilization of resources .This helps in having overall good governance. In the case of citizens, it provides enhanced access to information and government agencies, efficient service delivery and transparency in dealings and also acts as an information tool to the government. With the increasing awareness among citizens about their rights their expectation has totally changed .Today they expect government agencies to be transparent in their dealings, accountable for its activities and faster in its responses. For this use of ICT helps in achieving good governance. The technologies used helps in achieving a wide range of objectives. There is equitable and faster development with a wider reach. Today 'Ethics in Governance', with the help of tools of modern technology such as Information and Communications Technology (ICT) should be used to transform the relationship of the government with its employees, citizens and businesses, and also between its own agencies. It has been recognized that e-Governance is the logical step with the use of ICT in systems of governance in order to ensure wider participation and deeper involvement of citizens, institutions, civil society groups and the private sector in the decision making process of governance.

Requisites of E- Governance:

For effective e governance the foremost requirement is that workplace has to be fully computerized. Computer is the most important requirement for e governance. Computers should be connected so that online work is possible. There has to be some online work flow procedure. Government employees should be trained so that they can work on the software. The training is required so that they become user friendly with the software. Services should be fully accessible. It also insist in removing the paper based system and making everything computerized to increase the transparency of work and a speedy flow of work is possible.

A. Types of Interactions In E-Governance:

G2G (Government to Government) - In this case, there is interaction within government agencies to improve the efficiency and overall output. The interaction can be within a government organization or between two government organizations. Information and Communications Technology helps not only to restructure the governmental processes involved in the functioning of government entities but also aids in increasing the flow of information and services within and between different entities. The interactions can be either vertical or horizontal. Horizontal i.e. between different government agencies as well as between different functional areas within an organization and vertical i.e. between national, provincial and local government agencies .There is also interactions between different levels within an organization. The primary objective of G2G is to increase efficiency, performance and output.

1. May be horizontal or vertical
2. Functioning of government agencies
3. Increase in efficiency
4. Improved performance
5. Efficient output

Government to Citizens (G2C)

In this case, there is an interaction between government and citizen. A common platform is created between the government and citizens which enables the citizens to benefit from large range of public services. This provides the availability and accessibility of public services on the one hand and improves the quality of services on the other. Here is a two way communication model in which there are direct interactions between government and citizens involving transparent dealings between the parties. It gives citizens the choice of when to interact with the government (e.g. 24 hours a day, 7 days a week), from where to

interact with the government (e.g. service centre, unattended kiosk or from one's home/workplace) and how to interact with the government (e.g. through internet, fax, telephone, email, face-to-face, etc). The primary purpose is to make government, citizen-friendly.

Government to Business (G2B)

In this model there is interaction between government agency and business organizations. E-Governance tools are used to help the business community - providers of goods and services interact with the government. The objective is to cut red tapism, save time, reduce operational costs, increase revenues and to create a more transparent business environment when dealing with the government. The G2Binitiatives can be transactional, such as in licensing, permits, procurement and revenue collection. Trade, tourism and investment opportunities can be effectively handled with e governance. These measures help to provide a suitable environment to businesses and thus enable them to perform more efficiently.

Government to Employees (G2E)

In this model there is an interaction between government organization and employees. Employees can interact with the government in regular basis. The interaction can even be vertical where the employees can give feedback at the assurance of their name held anonymous. Today through e governance they can also have a look at their TDS and pay roll status. E governance provides them with a common platform to remove their queries and thus giving an effective performance. This interaction is a two-way process between the organization and the employee. Use of ICT tools helps in making these interactions fast and efficient on the one hand and increase satisfaction levels of employees on the other.Indian government has taken many initiatives in the field of IT for the desired implementation of e governance in India. The plan popularly known as the E governance action plan correctly portrays the long term growth action plan for India. Its successful implementation was seen during the period of 2003-2007. It provided both the citizen centric and the business centric governance all together at the local, state and the national level. It was a good kick start an many flaws were seen thereto such as suitable system for quickly motivating the states needs to be improved, a single window for providing services to the citizens should be implemented, whether and whenever possible outsourcing of services should be implemented for quicker growth perspectives, more efforts were required to stabilize and increase the public private partnerships, improved connectivity

was required. Such flaws were thoroughly noted and improved thereon. Apart from the 2003-2007 action plans, many other plans were successfully implemented. Some were:

1. Implementation of "Information Technology Act, 2000" .It helped in providing the legal framework for all the electronic transactions. The act came into force on 17 October, 2000.
2. National Taskforce for Information Technology and Software development was established in the year 1998.
3. "Centre for E governance" was created for successful linkage of the local, state and he national level and so that efficient help could be made disposable at all ends.
4. "e office" was established so that offices , ministries , departments and authorities could be electronically connected.
5. HPC i.e. the High Powered Committee was created with the cabinet secretary made its head for the successful implementation of e governance.
6. A Joint Secretary level Officer as the IT manager was appointed in every Ministry and Department.
7. Websites for all Ministries and Authorities was developed for the wide coverage and availability of E governance.One can surely say that E governance has been successfully implemented in India. A lot more needs to be achieved in this respective area. Majority of the states are implementing E governance in their working. They are making a collaborative effort in shifting from the manual working model to the electronic working model. It can be inferred that more of the planned implementation of IT is what the need of the hour.More of powerful, efficient, quicker strategies may be drawn for a powerful implementation of E governance.

B. Prospects of E governance in India:

India as a country is majorly built on Bureaucratic structures which are built in rationale principles and therefore is definitely failing to cope up with the present scenario. Therefore a shift from such traditional practices to the complete new electronic world was definitely requires. E governance plays the major role for the implementation of such paradigm shift toward the module of E governance which itself holds as one of the major reasons for its success. Now we have single window operations, more simplified procedures, a better office and record management, less corruption, better job and position handling. The service delivery mechanisms have considerably improved.

We need not stand in long queues now, there are less of procedural complexities and the personnel working has considerably improved and has become more transparent. The reason behind such success is the successful implementation of the Information and the Communication Technology. The citizen has become more aware now.

He is no longer a puppet in the hands of the government employees and has got a full right to question any kind of discrepancy.

E governance is surely a success. A transparent government with a satisfied consumer is what E governance is responsible to produce. E governance in India has definitely given us such results to see which are the major areas ahead for a developing country like India.

Major Areas 0f E-Governance in India

1. Project VidyaVahini :

Project VidyaVahini is a project started by Government of India in collaboration with Shiksha India, a non profit organization launched in December 2001. Shiksha India was launched to equip Indian schools with 5 Cs:

1. Computers
2. Connectivity
3. Coaching (Teacher Training)
4. Content
5. Commercial sustainability models

Project VidyaVahini portal provides the opportunity for schools, teachers and students all across the nation, to express and share their creative and academic potential via the internet. The portal further aims at creating such an environment by providing facilities for Content Development, Content Deployment and collaboration.

Further the mission of the project is to spread better education and uniform quality of education across India to develop the creativity and problem solving skills of the Indians. Shiksha further strives to increase the earning capacity, reduce information arbitrage in rural India and promote entrepreneurship by providing computer literacy.

Shiksha India is also working in partnership with The Ministry of Information Technology in the project VidyaVahini and Ministry of Human Resources under the CLASS scheme which aims to connect 60.000 schools (approximately 20 million students) across the country in **next five years.**

End Users/Beneficiaries: Populace

State where Implemented: Across India

Website: http: www.vidyavahini.ernet.in/content/shiksha.htm

2. Project Stamps and Registration Software:

Project Stamps and Registration Software is one of its kinds of project started by the Government of Maharashtra. Generally the stamp and registration department of any state is the top revenue earner for any state government. The Stamp & Registration software provides efficient government citizen interface, and also enables enhanced revenue

earnings for the Stamps and Registration operation.

The core of this application consists of the Registration and Valuation module. Other modules are the Networking and Scanning modules that enable exchange of information securely across departments, and "electronic copying" of the registered documents thereby enabling return of the original document within few minutes of presentation. The stipulated turnaround time is approximately 25 minutes; 15 minutes for registration and 10 minutes for scanning the document (Before getting computerized, it used to take many hours and sometimes days). The project after being successfully run for IGR, Maharashtra in Pune sites, is being proposed to be implemented in BOT (Build Operate Transfer) basis with participation from private parties.

End Users/Beneficiaries: Populace

State where Implemented: Maharashtra

3. Project Setu :

Project SETU was introduced by the government of MAHARASHTRA to felicitate the very basic need of the people and introduce a single window interaction of redressal of all their grievances. With the help of IT this single window interaction is made faster, convenient.

The main objective of this project was to reduce the effort of the common man to obtain various certificates.Prior to implementation of this project, to obtain a certificate common man had to run from pillar to post of various government offices. This resulted in a lot of hardship.The Project Setup not only provided the users a one stop destination for a number of certificates but also a faster and a more transparent response to their problems. In the initial phase, this project was implemented in the big cities, after studying the response, the government is planning to implement this at taluka and subtaluka level. The Integrated Citizen Facilitation Centres (SETU) is to work on the basic needs of the citizens and reorienting our administrative processes accordingly. The aim is to lay the foundation for e-governance, create visible impact of the intention of the Government in this direction, and facilitate the interaction of the citizens with the Government to make it more transparent, pleasant and satisfying. To create foundation for citizen centric e-governance, at district headquarters & subsequently at taluka headquarters- Single window clearance of 83 important certificates (includes renewal of leases, permits & licenses)

- Quick redressal of public grievances

- Common registry of letters, petitions for all sections of the office.

- On line pendency monitoring of all above

- To provide services after office hours & on holidays also in order to save Time, Money & Energy of the public.

End Users/Beneficiaries: Populace
State where Implemented: Maharashtra
Website: http: http://setu.maharashtra.gov.in

4. Project Fast - Transport Department Automated :-
This project aims to curb the rampant corruption in the traffic department of the state. Project fast was started as a pilot project in three main cities namely Secunderabad, Vijayawada and Chittoor. Fast is the short form of Fully Automated Services of Transport aimed at providing a citizen friendly, corruption free and a prompt service related to traffic department like issue of driving license registration of motor vehicles. The objective of FAST is to make the transport department citizen friendly in its functioning and provide SMART services to the public. It is intended to build comprehensive database and provide on-line services to the public covering various services like Issue of Driving Licenses, Registration of Motor Vehicles, Issue Permits, Collection of Motor Vehicle Taxes, etc. All the RTO department would be linked to each other to felicitate better communication and all the offices in the state would have interconnectivity through APSWAN. The computerization process is planned to take place in two phases. In phase I, Regional Transport offices of Secunderabad, Vijayawada and Chittoor have been covered on pilot basis. The remaining offices are to be covered in the second phase. However, a less powerful central server is to be located at the office of the Transport Commissioner for the purpose of inter-connectivity **between these three RTO offices.**
End Users/Beneficiaries: Populace
State where Implemented: Andhra Pradesh
Website: http: http: www.aptransport.org

5. Project Mudra :

MUDRA - Municipal Corporation towards Digital Revenue administration.This project is intended to help Holding owners, Tax collectors, and officials at headquarter levels and Circle levels. This would help them to get a total picture of tax collector and would help them to make a better future decision.This project is designed to computerize the overall functions of tax collection system of Patna Municipal Corporation.Revenue management is the key to economic stability and development of urban infrastructure to help it to discharge its function properly and cater to the requirements of economic development.The basic objectives of this software, developed and implemented by NIC Bihar State Unit includes bringing improvement to the quality of service being offered to the citizens and at the same time, it will also become possible for the first time to track all kinds of defaulters on payment

of taxes due. This will assist the Municipal Corporation in acting quickly and well in time and is expected to have a very positive impact on the total revenue that is currently being collected by the Municipal.

End Users/ Beneficiaries: Officials of Municipal Corporation
State where Implemented: Bihar

6. Project Bhoomi:

This project was started by the govt. of Karnataka with an aim of benefiting the rural population of the state. As the name itself "i.e. BHOOMI" convey that, the project is related to land. This project came into existence because of the difficulty the farmers have to suffer previously for getting a copy Records of Rights, Tenancy and Crops "RTC". This document is helpful while procuring bank loan. Delays and bribes were also being asked. But after the enforcement of this project this document can be availed by paying a fee of Rs. 15 only. Under this project the revenue dept. of the state has maintained 20 million records of land owned by 6.7 million farmers by which a computerized copy of RTC is available at the kiosks (BHOOMI CENTERS). This technology is designed by national informatics centre. This project has won silver CAPAM awards 2002 for the in valuable contribution in uplifting of the rural population in the state.

End Users/Beneficiaries: Rural People
State where Implemented: Karnataka

7. Project E-Seva (Electronic Seva)

This project was launched on 25th august 2001. This is the improved version the TWINS project launched previously on 1999. Under this project the govt. of Andhra Pradesh has opened around 36 e-sevacentres in spread over the twin cities of Hyderabad and Secunderabad and Ranga Reddy district, it provide around 118 different facilities to the local public from 8.00 am to 8.pm and 9.30am to 3.30 pm on holidays. 70 centres are in operation covering municipalities in 13 districts. It provides services of the likes of payment of utility bills/tax, issue of birth/death certificates, filling of sales tax returns, diff B2C services, and registration of application for passports, etc. These services can be availed at any counter in the centre, others than these some 21 more types of services like railway reservations, TTD services, Bill payments of different cellular co. like AIRTEL,VODAFONE,RELIANCE. Etc. Govt. has also earned a whopping revenue of around 2000 crore (Feb 2003). So it is helping both govt. as well as the public.

End Users/Beneficiaries: Populace
State where Implemented: Andhra Pradesh

8. Project LokMitra :

This project is also known as INTEGRATED CITIZEN SERVICE CENTRE / E-KIOSKS, ICSC. This is the first project its kind in Rajasthan. It aims at providing certain INFORMATON TECHNOLOGY services to rural population of the state. The services are like teach the public how to use credit cards for making payments, and others different it related services in a single window. It is a one stop citizen friendly computerized centre located in the heart of the city of Jaipur.

The whole mechanism is governed through a computer server which is linked to different departmental servers through dedicated leased line & dial-up network with multiple e-counters.

End Users/Beneficiaries: Populace

State where Implemented: Rajasthan

Website:www.rajasthan.gov.in/it/eg/lokmitra.shtm; http://www.lokmitra.gov.in

9. Project Dristee-(Connecting India village by village)

This project is also known as "WORLD AT A GLANCE" for the people who have been benefited yet by it. This project provides e-governance and provides facilities related to health, education, market related information, and private related exchange and transactions. Dristee offers its platform to any service provider who wishes to market its range of products to rural India by plugging its range of services offered at village level. This provides scope for the rural people to sell their products at the market at highly beneficial prices such that they earn a maximized rate of return. It also provides social benefits like access to education and health care information. It is helping in reducing the migration of people from rural to urban areas. Dristee is presently capable of enabling the creation of approximately 50,000 information kiosks all over India within a span of six yrs. These kiosks would be able to serve around 500 million people, with an aggregate discretionary purchasing power of Rs.100 billion in less than two yrs. This communication backbone has been supplemented by a string of rural services for example:-avedan, land records, gram daak, gram haat(virtual village market), vaivahiki(matrimonial), shikhyat,etc. this project at last provides employment to a large section of unemployed population in the village. Around 45000 people have been employed till 2003 under this programme by the kiosks owners. End

Users/Beneficiaries: Rural and semi-urban people

State where Implemented: Haryana, Punjab, Madhya Pradesh, Gujarat, Orissa

Website: http://www.drishtee.com

10. Project AArakshi :

This project is an intranet based system that has been developed and

Implemented for Jaipur City Police. This innovative system enables the city police officers to carry out on-line sharing of crime & Criminal data bases carry out communication and perform

monitoring activities.

The Software provides a facility to update &Perform queries on database of:

1. FIRs.
2. Latest News of criminals & Crimes.12
3. Telephone Directory of Police Officers.
4. Messaging.
5. Instructions of Police Control Room on Real Time basis.
6. Habitual offenders details along with photo gallery.
7. Description of criminals.
8. Missing Persons.
9. Police Personnel.
10. Property Details.
11. Numbered / Unnumbered property.
12. Vehicle theft / Seizure.
13. Cultural Property.
14. End Users/Beneficiaries: Jaipur Police Officials
15. State where Implemented: Rajasthan

C. Futures of E-Governance in India:

As the various projects that have been studied above in the research paper have been implemented in different parts of our country successfully ; its very much required that such efficiency in implementing the projects should be shown in our national capital i.e. Delhi. Around the time clock , such projects have shown efficiency in the working system of the particular area , laws have been better maintained , efficient property assessments have been procured , reduction in corruption have been noticed , lesser time wastage and a fairer and a transparent government has been achieved. From the above study we can observe that such regulations should be proceeded with the Delhi region as well.

Firstly to start with as far as the stamp papers are concerned , the common problem that one faces is the unavailability of the required denomination by the buyer. Due to such problems they have to buy higher denomination stamp papers and therefore a common citizen faces trouble. Therefore if such stamps are made available online , e governance would prove helpful and reduce a common citizen's problems.

Secondly, if e governance is successfully implemented in the delhi region people and the government can come into contact with each other at a single point. Hence no time wastage

on a citizen's part and no resources wastage on the part of the government would prove advantageous. Commonly a citizen needs to be in contact with the government as regards the issue of birth certificate, death certificate, and other legal documents that a citizen would commonly require at his very own disposal. It is the duty of the government to make his citizen's available to all such requirements. Therefore, if e governance is successfully implemented in Delhi region, such issues can be easily solved.

Thirdly, if e governance is successfully implemented in Delhi, the long licensing and application procedures can be simplified to a great extent. The procurer can fill the forms and the desired information online with just the authentication procedure to be done physically. This will reduce a lot of problems faced both by the citizen and the government.

Fourthly, e governance implementation in Delhi and around the regions can make the payment of taxes, allotment of identities, collection of payments and funds and various other financial transactions very transparent and accurate.
People's legal issues , transparency , faire government , better access to information , change for the working module of new culture can all be easily maintained. With the successful implementation ICT penetrators, lack of trained human resources and very large geographical distances can be easily resolved.

Conclusion:

There are various challenges for the implementation of e-government in India. These challenges are like low literacy, lack of awareness, low broadband penetration, lack of system integration within a department, and all other reasons. A vision is required to implement the e-government in India. To meet the vision the challenges in the implementation of e-government should be overcome. Then the environment needs to be developed for the effective implementation of e-government in India. But in spite of all challenges India has number of award winning e-governance projects. Therefore we can say that e-Governance is the key to the "Good Governance" for the developing countries like India to minimize corruption, provides efficient and effective or quality services to their citizens

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E-Governance and Change Management

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Abstract - Any e-Governance project will bring tremendous change, in terms of processes, people, departmental structures and use of technologies. The changes to be brought in by e-Governance, the expected responses and the suggested measures have to be clearly identified and accordingly handled with utmost care in the whole process. Achieving successful change management with e-government requires one to use both individual and departmental change management approaches - the same way one would use both of these disciplines to manage the change associated with other new processes, systems, technologies or job roles.

Introduction

E-Governance is the application of information and communication technologies in the processes of Government interaction with citizens and business as well as in government's internal operations. The objective is to ensure the highest standard of services to the citizens by providing instant access to information, and interfaces for communicating with the various government functionaries. The stakeholders in e-Governance are the Government, Investors, Employees, Vendors and Intermediaries, and Citizens.

Various environment variables exert an impact upon e- Governance. e-Governance also includes the aspects of internal working which covers application of IT to increase efficiency and effectiveness of internal functions and internal communications and internetworking. Internal aspects cover the overall transformation of government hierarchy to adapt to the new requirements and expectations of efficient and improved services, simplification and rationalization in the business process to better serve the stake-holders in a transparent and cost-effective way.

In spite of the world-wide diffusion of e-government initiatives, getting the claimed benefits of e-Governance has not been easy for various technological as well as organizational reasons in both developed and developing countries.

E-Governance issues

There are hindrances in implementation of e-Governance projects: paucity of funds, infrastructural issues, inadequate manpower, citizen readiness, data backlog, legal framework readiness, maintenance, etc. Several pro-active steps need to be taken by governments to address the operational, economic, personnel, planning and implementation issues, which are the bottlenecks to effective implementation of e-Governance projects. Modern technologies demand a new way of thinking about service and business process design, new ways of working, the development of new skills, the application of traditional skills more effectively and a more flexible approach to working patterns and practices. Structural inertia (built-in mechanisms) is a big hindrance to any change process. Another impediment is people's resistance to any change. It becomes essential to design such employee-oriented Human Resource policies as would enable the department to prepare employees for change and also help them absorb the changed systems. There are cultural barriers - values, beliefs, mindset, practices and customs of people - which pose the biggest challenge in installing a new system. Cultural barriers exist at the level of employees, officers and politicians. The need is to create a rich and adaptable culture that encourages values such as team work, empowerment, trust, and sharing which is opposed to closed, rigid and mechanistic bureaucratic structure of the government departments. The shift from being an 'department' to becoming 'e-department' affects department structure and management styles as it results into re-distribution of power and control. It also changes the orientation of the department. Keeping the above requirements in view, key issues that need to be addressed in the context of personnel include:

- Doing analysis to redefine responsibilities and other dimensions of jobs affected by the change
- Redesigning the recruitment and selection process in view of the changing manpower needs
- The identification of competencies of technological environment to enable all employees to operate effectively in a fully electronic working environment
- Developing a performance management program that would incorporate changes in job

  responsibilities and requirements and which is development oriented.

- Educating employees about their new responsibilities and obligations
- Evolving an environment that would encourage and reinforce any positive behaviour

exhibited by employees

- Focus on better coordination of efforts between various government agencies as it will

effect program effectiveness and efficiency

- In addition, effective implementation necessitates changes in decision making processes

involving faster decision mechanisms, changes in department structure making it flatter and higher delegation of authority.

Change Management

Departments introduce change, those changes impact how individuals do their work, and the degree to which individuals adopt the changes to their work determines the success of the departmental effort. Change management is the processes and tools for encouraging individuals to make successful personal changes. Prosci's formal definition of Change Management is:

- The application of a set of tools, processes, skills and principles for managing the people

side of change to achieve the desired outcomes of a change project or initiative

Two other working definitions are:

- The art and science of encouraging individuals to adopt a change to their work resulting

from an departmental effort (i.e. a `change')

- A system used to anticipate, activate and accelerate people's engagement in a changing

environment aimed at a particular objective

Change Management focuses on the people side - the human element - of bringing that change to life within the department. It is applied to projects because changes impact how people do work, and success comes from people making those necessary changes.

Need for Change Management

Any e-Governance project will bring in tremendous change, in terms of processes, people,

departmental structures and use of technologies. The changes to be brought in by e-Governance, the expected responses and the suggested measures have to be clearly identified and accordingly handled with utmost care in the whole process. These changes will directly impact someone in the system Change Management is the 'people side' of projects. The main drivers for applying Change Management in any e-Governance project are to:

- Increase probability of project success
- Manage employee willingness or resistance to change
- Build change competency into department

Achieving successful change management with e-government requires one to use both
individual and departmental change management approaches - the same way one would use
both of these disciplines to manage the change associated with other new processes, systems,
technologies or job roles.

The major obstacle to success for change projects is employee or stakeholders resistance and the ineffective management of the people side of change. The key finding of the Prosci
benchmarking report on Best Practices in Change Management study are:

- The biggest contributor to project success is active, strong and visible sponsorship throughout the project.
- The top obstacles to successful change are employee resistance at all levels: front-line,
middle managers, and senior managers and inadequate senior management
sponsorship.
- Employees want to hear messages about change from two people: the top-most leader
of the organization and their immediate supervisor - the message they want to hear
from each individual is very different.
- When asked what they would do differently next time, most teams would dedicate resources to Change Management.
- The prime reason for employee resistance is a lack of awareness about the change.

When to start Change Management Initiatives?

One of the most common starting points for applying Change Management is seen to be after the project has been conceptualized, designed and implementation has begun. Change management is often initiated after the project implementation has started. This initiative again is mostly not taken with a holistic understanding of Change Management, and is taken as a reactive measure rather than pro-active measure. It is most effective to address the Change Management issues at a high level during the project feasibility and conceptualization study. The Change Management process activities should be included as part of the project plan. It should be developed by an in-house team having the required level of competency, and recommended to be facilitated by an external consultant team.

Change Management - Framework and Model

No two projects have similar changes. Therefore, following a recipe for Change Management is not useful. Changes can fail even when a standard Change Management process, which succeeded in one project, is followed in another. However, it is important to understand the basic structure for Change Management in a systematic way, using a framework that helps to construct an approach that will succeed in a particular initiative. A Change Management Framework is a structured process and set of tools for managing the people side of change in any e-government project. It may be mentioned here that a Change Management Framework is not:

- A rigid set of instructions
- A complete set of training materials
- A substitute for hands-on experience
- A detailed guide to Change Management issues and procedures

ADKAR - A model for Change Management

Effective management of the people dimension of change requires managing five key goals that form the basis of the ADKAR model:

Awareness of the need to change

Desire to participate and support the change

Knowledge of how to change (and what the change looks like)

Ability to implement the change on a day-to-day basis

Reinforcement to keep the change in place

ADKAR is a goal-oriented Change Management Model that allows Change Management teams to focus their activities on specific business results. The ADKAR model for individual Change Management was developed by Prosci with input from more than 1000 organizations from 59 countries. The model was initially used as a tool for determining if Change Management activities like communications and training were having the desired results during departmental change. The model has its origins in aligning traditional Change Management activities to a given result or goal. The ADKAR model can be used to:

- Diagnose employee resistance to change
- Help employees transition through the change process
- Create a successful action plan for personal and professional advancement during change
- Develop a Change Management Plan for the employees

The ADKAR Model has the ability to identify why changes are not working and help project managers take the necessary steps to make the change successful. The project managers are able to break down the change into parts, understand where the change is failing and address that impact point.

The ADKAR Model works on the premises that change is a two dimensional process viz. Business dimension of change and People dimension of change. Successful change happens when both dimensions of change occur simultaneously.

Business dimension of change: The business dimension of change includes the typical project elements:

- Business need or opportunity is identified.
- Project is defined (scope and objectives).
- Business solution is designed (new processes, systems and departmental structure).
- New processes and systems are developed.
- Solution is implemented into the department.

People dimensions of change: Research shows that problems with the people dimension of change are the most commonly cited reason for project failures.

The design of the Change Management strategy is done in 3 phases:

Phase 1 is an 'asis' study to understand the current readiness for change of the departments and to identify the key issues;

Phase 2 is developing the Change Management strategy around the BPR exercise and

Phase 3 is designing specific interventions for managing change and Capacity Building initiativefor effective implementation of the e-Governance project.

The re-defined processes, post Business Process Re-engineering, would have several change implications - process and procedural, technical and technological, people and departmental. To effectively manage such changes, 3 key interventions have been suggested: **Training, Communication** and **Creating an Incentives and Rewards Scheme**.

Under **Training**, the following methods have been suggested: computer, on the job, self learning

and checklist. Similarly, an effective communication strategy has been suggested using print, electronic and face to face mediums to allay the common concerns of employees and provide reassurance that change is beneficial. As the messaging to Senior Management and other employees would be different, separate change communication plans have been suggested. It is also suggested that a specialized agency be engaged to conceptualize, design and develop an integrated communications plan, across the department. Incentives and rewards can be used as an effective means of increasing motivation and engaging employees in the change process.

Hence, rewards have been suggested under categories like early adaptors, noteworthy performance, peer recognition and team incentives.

Training Interventions

Training can be used as an effective tool for skill building and creating an interest around the project. Training is a crucial component of the Change Management Plan, especially where processes have changed or new skills are required. Some of the possible mediums of training can be e-learning. Tie-ups with Universities, panel discussions, checklists, videos, classroom training, on the job training, interactive fore, and expert speak etc.

Computer Training: This is the most critical training required for the staff of all four departments across all levels. Both basic and advanced computer training is required for all staff members. Since all the processes are moving to an automated environment there is an increased emphasis on computer training, which will include training on applications

&modules, re-orientation to new work processes and methodologies.

On the Job Training: On the Job Training is one of the best training methods because it is planned, organized and conducted at the employees own work area. The Departments would require delivering On the Job Training for new processes and computer applications.

Self Learning: Self learning methods allow employees to learn at their own pace. Self learning modules can be delivered using multiple mediums like computer based e-learning programs to paper based self-learning toolkits. Computer-based self learning where an employee learns by executing special training programs on a computer relating to their occupation is highly effective for training people to use computer applications because the training is integrated with the applications they use and can practice them while training.

Checklist: Checklists are learning aids which facilitate reinforcement of adherence to certain processes, service levels or behaviors.

Communications Interventions

Effective communication mechanism can be an excellent tool for any Change Management exercise. During a change process employees are undergoing a transition phase and are resisting the changing environment for a multitude of reasons. Employees are the central focus of the Change Management and communication plan. For successful project implementation, Change Management strategies should particularly aim at supporting those who will be most affected by the change of processes and systems. The objectives of the communication in a Change Management Plan are to:

- Use communication mechanisms for providing the employees with critical information,feedback mechanisms and support during change of system.
- Ensure least resistance from employee's with regard to proposed changes in the processes and systems.
- Provide confidence to the employees about the change process and its benefits.

The communication process should be robust enough to provide employees with the assurance that change is beneficial for them. The following messages are some of the benefits that employees gain from the Business Process Re-engineering study:

- Uniform work procedures/system for employees leading to rationalization of workload.
- Skill enhancement through training of the employees (procedures and technology)
- Higher productivity and more efficiency

- Work incentives for higher productivity
- Recognition to efficient employees through a recognition program
- Higher growth opportunity for the employees
- Better officer environment and infrastructure due to proposed changes.

The vision to change and next steps needs to be communicated through various mediums. The various mediums that can be used are as follows:

- Print Media – Pamphlets, posters, newsletters, magazines, information booklets, checklists, story boards
- Electronic Media – Websites updates, information CDs
- Face to face interactions – One-on-one meetings, tutorials workshops, all hands meet

(Department- wide sessions) and leadership interaction meetings.

The following elements need to be ensured in the communication planning:

- Conceptualization of a communication campaign with appropriate branding. The branding

would have a common project logo, project vision and mission statement, standardized communication templates. This initiative will need to be carried out at a central level the Central PMU, to ensure that the same has campaign feel to it and is standardized across the departments.

- The communication messages should rely on story-boards, events all hands meets, contests and other innovative mediums
- Consistency of messages across all the four pilot departments

Use of regional languages wherever applicable (ensuring message consistency)

- The elements mentioned above would ensure high recall of key messages in each communication. All office material used by the officials/staff at their workplaces should have some element of the branding. This approach ensures high visibility of the project creates excitement for change and emphasizes its importance to the department.

Incentives & Rewards Scheme Interventions

Incentives and Reward mechanism can be used as an effective means of increasing the motivation levels of the employees and also effectively engaging them by making them feel involved in the Change Process. Employee Reward and Recognition Programs are a proven method of achieving sustained employee participation in large scale intervention projects. The purpose of employee recognition award programs is to say “thank you”, “well done”, “we value you're an employee”. Building linkages around the initiative will result in

creating seriousness and interest among the employees for the same. The Departments can run several employee recognition award programs like the following:

Noteworthy Performance

This program may focus on identifying a particular type of exemplary or noteworthy individual

performance. For example,

- Identifying employees adding quality to the work process.
- Identifying and rewarding the early adaptors of change

Noteworthy performance

can be recognized by giving certificates of achievement to the employees monitory incentives, introducing a credit system by which if an employee received more than 3 credits in a quarter, he/she would be eligible for special benefits which are otherwise not available to them. Performance parameters need to be clearly defined.

Peer Recognition

Many employees consider this as a very important reward. Role of department heads are critically important in this type of recognition program. Using their staff meetings to thank employees who have made outstanding efforts is both inexpensive and effective. Peer recognition can be done by bringing in a practice to vote or nominate peers who have made significant contribution towards driving excellence in particular areas of work. This can be done every six months and the number of people who can get nominated across the levels can be10% of the population of that level.

Team Incentives

Team incentives can be introduced to drive change across groups in the Department or interdepartmental as well. This will help people to work towards achieving a common and also get rewarded for it. The possible criteria can be achievement against target in terms of relevant performance metrics like the number of proposals closed in a month, the number of quality of parliamentary questions reverted to, the number of files closed, rewarding clean work spacesetc. It can be awarded at the Ministry levels as this would stimulate a sense of accomplishment is-à-vis other regions. The types of incentives that can be provided are cash awards or gift coupons, trophies and certificates. The frequency can be on an annual basis.

Conclusion

Key Steps to Implement a Change Management Plan: Creating sub department level forums for exchange of ideas, involving the Leadership as communicators and creating a core team of Change Agents who will be responsible for departmental redefinition, developing department capabilities, providing functional support and implementing Capacity Building measures, group wise.

Manpower Planning: Job analysis comprising job description and job specification, needs to be reviewed. New responsibilities, tools, changed relationships etc. have to be determined. Restructuring and redefining job responsibilities would also necessitate determination of additional skills and qualifications required for the job. Number of employees required must be determined to avoid work overload/ under load. Re allocation of existing manpower to the new department structure is a challenge. Reshuffling of workforce can be done on the basis of their skills and competences. This process needs to be supported by a good career planning and performance management system which helps in identification of employee potential and hence placement of right person at the right job.

Levels of Decision Making: For quick decision making, levels of decision making should be reduced to three, leading to re engineering. Quick decision making also necessitates employee empowerment.

Leadership: The e Governance implementation leader should have strong conceptual and man management skills. The leader will be required not just to direct but to also act as mentor and coach. Leaders need to change their styles and will have to adopt different approaches to manage people in new work settings in the departments that are characterized by use of modern technologies, and continuous change.

Training and Development: Training and acclimatization of the personnel at all levels more so at the lower rung of Government departments are required. It is essential to train all employees in basic computer usage. There should be workshops and seminars for all levels. The employees need to be trained regularly for learning new skills and updating skills to keep in tune with the rapidly changing ICT technology.

Performance Management: The performance management system should be modified to incorporate new competences and skills expected from employees. Periodic reviews of employee performance must be conducted to get desired results. Technology that has restructured work will force those who are responsible for employee development to create ever more flexible and responsive learning and performance solutions.

Reward System: Departments need to be creative in designing a reward system for

employees who are new to the use of ICT to motivate them. Any positive behaviour that is in consonance with the requirements of the new job must be re enforced. Any outstanding efforts, suggestions and innovations can be rewarded/ recognized to boost morale of employees.

Team Work and Motivated Change Management Team: Last but not the least, the human aspects of the change management initiatives are more important than the technology innovations. Wherever there is team work, with a good and sound human networking, the possibility of adaptation to the needs of change would be stronger. In any given work situation, a motivated team of change management leaders should be identified, who by their persuasive skill would be able to inspire all others, and build up a cohesive teamwork.

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E-governance Barriers Through Effective Human Resource Management

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Abstract- E-governance involves the application of Information and Communication Technologies by government agencies for information and service delivery to people, business and government employees. It is an up-and-coming field, faced with various implementation problems related to technology, employees, flexibility and change related issues, to bring up a few. The paper elaborate certain HR issues in e-governance. It makes a case in favor of implementing thoughtfully planned Human Resource Management strategies in concord with the changing organizational and employee needs. Such changes occur due to the changes in various dimensions of job responsibilities and work styles. Such strategies may help the remedy of many of the problems faced in e-governance execution. Application of ICT also makes it essential for an organization to become a learning organization, as these technologies are characterized by continuous change.

Keywords: Structural inactivity, Learning organization, Capacity Building, Change management, Performance management

Introduction E-government is also known by different terms such as Electronic Government, Electronic Governance, Digital Government, Online Government, e-Gov etc. (Grönlund, 2004, p. 1). In fact, there are many definitions for the term e-Government and differences reflect the priorities in the government strategies. Fang (2002) defined e-government as a way for governments to use the most innovative information and communication technologies, particularly web-based Internet applications, to provide

citizens and businesses with more convenient access to government information and services, to improve the quality of the services and to provide greater opportunities to participate in democratic institutions and processes (2002, 1).Moreover, the term "e-government", as used by the OECD E-government Project, applies to the use of ICT as a tool to achieve better government. Therefore, e-Government is not about business as usual, but should instead focus on using ICT to transform the structures, operations and, most importantly, the culture of government.

Information and Communication Technology (ICT) is one of the most important characteristics of our age and every new development changes our lives to some extent. Its evolution has dramatically changed how citizens interact with their government, creating an important development in their expectations (Dodd,2000).

E-governance has evolved as a model of governance of information-age. It is the application of Information- and Communication Technologies in the processes of Government communication with citizens and business as well as in government's internal operations with the objective to ensure the highest standard of services to the citizens by providing instant access to selected Government information, and interfaces for communicating with the various government functionaries, wherever and whenever they need it. (Gartner 2000, www.himachal.nic.in). The Stakeholders in e-governance are the Government, Investors, Employees, Vendors and Intermediaries, and Citizens. Various environment variables exerting an impact upon implementation of e-governance are Social, Political, Legal and Economic variables (Figure 1).

Ray and Dash (2005) are of the view that e-governance should also include the aspects of internal working which cover application of IT to increase efficiency and effectiveness of internal functions and internal communications and internetworking. Internal aspects cover the overall transformation of government hierarchy to adapt to the new requirements and expectations of efficient and improved services, simplification and rationalization in the business process to better serve the stake-holders in a transparent and cost-effective way.

E-governance is the process of service delivery and information dissemination to citizens using electronic means providing the following benefits over the conventional system (Jayaradha and Shanthakumar, 2003):

Increased efficiency in various Governmental processes,

Transparency and anticorruption in all transactions

Empowerment of citizens and encouragement of their participation in governance.

In spite of the world-wide diffusion of e-government initiatives, getting the claimed benefits

of E-governance has not been easy for various technological as well as organizational reasons in both developed and developing countries (Pacific Council on International Policy, 2002; Strejeek and Theil, 2002; Holliday, 2002; Wescott, 2001).

Survey of success and failures in E-governance projects indicate that E-governance initiatives in developing/transitional countries have to be better planned and executed. Following are some startling findings (Heeks, 2002):

15% are successes- most stakeholder groups attained their major goals and did not experience significant undesirable outcomes.

Figure 1: Variables of E-Governance

1.Difficulties in implementation

Modern technologies demand a new way of thinking about service and business process design, new ways of working, the development of new skills, the application of traditional skills more effectively and a more flexible approach to working patterns and practices. According to Robbins (1998) Structural inertia (built-in mechanisms) is a big hindrance to any change process. Another impediment is people's resistance to any change. It becomes very essential to design such employee-oriented Human Resource policies as would enable the organisation to prepare employees for change and also help them absorb rather than adsorb the changed systems.

There are many obstacles in implementing E-governance. These are shortfall of funds, infrastructural issues, insufficient manpower, citizen eagerness, data backlog, legal framework readiness, maintenance and so on (Jayaradha and Shanthakumar, 2003). A NASSCOM report puts e-Governance in India as a rapidly growing segment with three southern states (Andhra Pradesh, Karnataka, and Tamil Nadu) making significant progress. It however, suggests that to achieve desired benefits, several pro-active steps need to be taken by governments to address the operational, economic, personnel,

planning and implementation issues, which are the bottlenecks to effective implementation of e-Governance (Rao, 2003). The scope of the paper is limited to those barriers that occur due to employee related factors.

There are cultural barriers which refer to values, beliefs, mindset, practices and customs of people, which pose the biggest challenge in installing a new system. Cultural barriers exist at employee level, officers' level and political level (Sharma and Palvia, 2004). The need is to create a rich and flexible culture that encourages values such as team work, empowerment, trust, and sharing which is opposed to closed, stiff and mechanistic practical structure of the government organizations.

The shift from being an 'organisation 'to becoming 'e-organisation' affects orgnaisation structure and management styles as it results into re-distribution of power and control. It also changes the orientation of the organisation. An e-organisation needs to focus on the following aspects (www.fareham.gov.uk):

develop customer orientation (understand the needs of the user, find new ways of presenting information to meet customer not employee needs; design feedback mechanisms;

manage customer relationships;

streamline processes;

communicate better;

organise information;

work more flexibly;

make better decisions.

coordinate activities better

Keeping the above necessities in view, the key issues that need to be addressed in the context of personnel include: Doing job analysis again to redefine job responsibilities and other job dimensions of various jobs affected by the change.

Redesigning the recruitment and selection process in view of the changing manpower needs.

The identification of competencies of technological environment to enable all employees to operate effectively in a fully electronic working environment;

Developing a performance management program that would incorporate changes in job responsibilities and requirements and which is development oriented.

Educating employees about their new legal and corporate responsibilities and obligations;

Developing knowledge workers capable of multi-tasking (Riley 2003)

Evolving an environment that would encourage and reinforce the any positive behavior

exhibited by employees.

Focus on better coordination of efforts between various government agencies as it will affect program effectiveness and efficiency.

In addition, effective implementation necessitates changes in decision making processes, involving faster decision mechanisms, less red-tapism, changes in organization structure making it flatter and higher delegation of authority (Garg and Khataokar, 2003)

There is a need to integrate the new vision with the structure, culture and strategies of the organization. All the four dimensions of the organization should perfectly fit into each other like the pieces of a jig-saw puzzle for the best results. The problem faced may be also due to the fact that one or more than one of the four of these dimensions are not complementary with other dimensions.

2. Recommendations for Meeting Challenges

The changes in various internal systems of organizations as a consequence of the implementation of information and communication technology need to be supported by proper strategies for handling the above mentioned issues. The need is to initiate the development of appropriate ICT skills and culture change in addition to providing appropriate technologies to support to employees to achieve the objectives.

The performance of public sector (read government agencies) in delivering service to the people depends on the performance of its employees. A highly motivated and satisfied workforce will perform much better than a demoralized and dissatisfied workforce (Prasad). Following strategies are suggested to tackle problems in various areas of human resource management in the changed environment:

Manpower planning: Total job analysis, comprising job description and job specification, needs to be reviewed. New responsibilities, tools, changed relationships etc. have to be determined. Restructuring and redefining job responsibilities would also necessitate determination of additional skills and qualifications required for the job. Number of employees required must be determined to avoid work overload/underload. Re-allocation of existing manpower to the new organization structure is a challenge. Reshuffling of workforce can be done on the basis of their skills and competences. This process needs to be supported by a good career planning and performance management system which helps in identification of employee potential and hence placement of right person at the right job at the right time.

Recruitment/ selection: On the basis of the new profile of employees required for e-governance, new sources of their availability need to be tapped. One of these sources could be college campuses, a source which has been well utilized by private organizations. Feasibility of other sources like HR consultancies may also be explored. The existing

manpower may not be ready to be deployed into e-governance projects. Training costs might be high due to geographical spread. 'Generalist' manpower which can be relocated, or re-trained to other functions may be preferred. Designing a selection process that would objectively and correctly measure the skills and competences required to handle the changed work style and job responsibilities is required. Such a process should incorporate methods that would objectively assess the knowledge and skills required to handle the redesigned job.

For quick decision making de-layering of the decision making levels leading to re-engineering and appropriate sizing of the decision making machinery is essential (Agenda Paper For Discussion On E-Governance Workshop). Quick decision making also necessitates employee empowerment. If governing processes were directed by flexible guidelines than the minute rules, and if those on the frontline were permitted to respond to unforeseeable particulars in a creative way, the larger aim of policy and program improvement may be more favorably achieved (Riley, 2003 p14).

Change Management: More than technical issues it is management of change that is of prime concern. Organizations, by their very nature are conservative (Hall, 1987). They actively resist change. The reasons for resistance to change amongst employees could be threat to established power relationships, threat to expertise, threat to established resource allocations (Robbins, 1998), possibility of redistribution of authority, expected changes in work schedules requiring change in habits, fear of unknown or resistance to computerization due to 'retrenchment fear'. These apprehensions may be allayed by educating the employees about the reasons for change, where possible involving them and informing them about decisions made and training them to adapt themselves to changed conditions. These measures must be proactive rather than reactive. Changed processes would have to be properly understood, accepted, internalized, adopted and improved to

From	To
Continual Change	Transformation
Quality Improvement	Process Engineering
Matrix	Network
Performance Appraisal	Performance Management
Technophobia	Application of Technology
Functions	Process
Control	Empowerment
Employment	Employability

(Source: Marquardt, MJ (2003): *Building the Learning Organization: Mastering the 5 elements of Corporate Learning,* Jaico Publishing House, p113)

Training and Development: Training and acclimatization of the personnel at all levels more so at the lower rung of Government management organizations is required. It is essential to train all employees in basic computer usage. There should be workshops and seminars for all levels. The new as well as the existing employees need to be trained regularly for learning new skills and updating skills as the development in ICT takes place at a very fast pace.

Performance Management: The performance management system should be modified to incorporate new Key Result Areas and also the new competences and skills expected from employees. On-going feedback should be given to employees. Nadler (1977) makes a strong case for feedback in helping to improve the effectiveness of organization. Periodic reviews of employee performance must be conducted to get desired results. Technology that has restructured work will force those who are responsible for employee development to create ever more flexible and responsive learning and performance solutions (Van Buren, 2001).

Reward System: HR managers need to be creative in designing a reward system for employees who are new to the use of ICT to motivate them. Any positive behavior that is in consonance with the requirements the new job must be re-enforced. Any outstanding efforts, suggestions and innovations can be rewarded/recognized to boost morale of employees.

New work patterns: In times to come, Government agencies may need to employ new work patterns in a workplace where knowledge becomes more important than procedures. Employment of more flexible working patterns like flexi-time, telecommuting, part-time jobs and so on, may be required to be adopted.

3. Need to become a learning organization

Continuous learning and knowledge provide the power for sustenance in the new workplace transformed by ICT. The technology advances at a very fast pace. Therefore, employees need to be interested and must be ready to update their knowledge and skills continuously for effective e-governance. Peter Senge (1990) believes that organizations learn only through individuals who learn. Individual learning is essential to the continuing transformation of the organization, to expand organization's core competencies and to prepare employees for unknown future (Redding, 1994). Experiences and researches have shown that when organizations incorporate five distinct sub-systems, learning, organization, people, knowledge and technology into the process of becoming a learning

organization, they are more successful in attaining their goals. (Marquardt, 2003). Making an organization a learning organization also makes it mandatory to encourage a culture of innovativeness, where people are given freedom (within some limits, particularly in case of government organizations, that are accountable to public at large) to practice what they have learnt to find solutions to problems in a novel way.

This also necessitates building capacities of people at all levels. The government seems to be making good efforts in this direction by focusing on capacity building through enhancement of knowledge and skills to plan, implement and sustain e-governance initiatives, through National e-Governance Plan (NeGP). According to Das and Chandrashekhar, comprehensive capacity building is required across key areas relating to Policy Making, Institutional Arrangements, Access to Professional Expertise and Outcome Monitoring. These can be explained as follows:

Policy Making**:** The e-governance policies are framed at the highest levels of government involving politicians and bureaucrats. This makes it essential to develop skills at this level.

Institutional Arrangements**:** These need to be so structured and empowered they are able to monitor that e-Governance policies are implemented in all the state and central government departments uniformly, adhering to fixed standards and are consistent with a broad policy.

Access to Professional Expertise**:** Certain basic skills for working in the changed work environment and with changed technology are required in employees. Accessing external experts and professionals has also been envisaged in NeGP. A balance between hiring outside experts and retraining of existing employees must be achieved.

Outcome Monitoring**:** Close monitoring the benefits accruing out of the e-government project needs to be done to check the utility and relevance of the whole program.

Concluding

Today many of the public sector organizations and government agencies are rehabilitate and streamline their systems to enhance their efficiency. Employee satisfaction is the key to delivery of quality services to the people. Employees can be motivated by adopting such HR policies that are corresponding to the changed work environment and job requirements and which recognize and reward their efforts. E-governance is a big bound towards that direction. Obstacles are bound to come about when a change of such huge scale and expanse is required to be implemented. Thoughtfully designed policies, implemented step-by-step would positively prove to be fruitful. Innovative strategies related to employees

need to be framed to sustain the changes. These practices will help create a culture where learning becomes an on-going process and becomes an integrated part of all organizational functions.

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E-Governance: An Effective Tool in Community Industry Services

17

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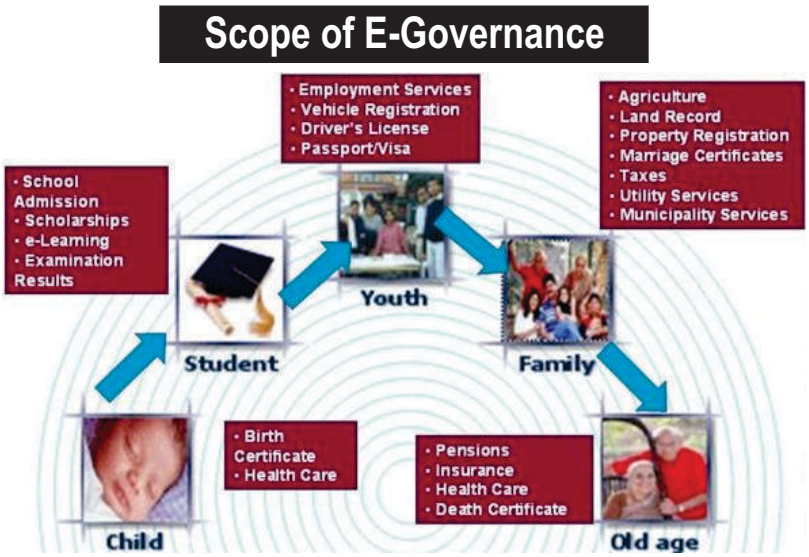
Abstract- Government makes best possible efforts to communicate and offer details to common man and businessman. Today's government has full faith in E-Governance and widespread system of E-Governance across the entire globe proves its significance. E-Government is the online distribution of local/national government details, solutions to those, businesses and other government organizations. E-Governance is know-how which provides on the online accessibility to government solutions. It will help managers and higher authorities to perform their tasks effectively and efficiently. In this paper, essential support beams, models of E-Governance are mentioned. Different sections of E-Governance are explained like towns, non-urban places and wellness places. We have also critically evaluated the impact of E- Government on different solutions offered in different places by the federal government.

Keywords: *E-Government, E-Governance, G2B, G2G, G2C, G2E, Models*

Introduction:

The Twenty first century is the entire realm of Information Technological innovation. It brings the trend changes in the operating of entire globe. The latest impact of technological innovation has been noticed on government areas where government workplaces and solutions are governed through details technology. The adoption of new technology in government sector emerges new phenomenon called E-Governance. The E-Governance is referred to solutions offered by government to those, business and municipality through details technology. The rise and reputation of E-Governance has proved it. E-Governance creates operating of government more effective, responsive and clear. Many western globes like UK, USA, and Brazil etc. have adopted the E-Governance and Native Indian is one of them. E-Governance is an internet centered service for regional, condition and nationwide government authorities. Government uses these online solutions by online to serve their citizens online. Government give many on the online solutions like transaction of expenses, taxation etc. and others use the assistance according to their need, comfort and

time. Native Indian government also recognized the significance of technology and established the Division of Electronics in 1970. Native Indian took first step towards the E-Governance with the organization of the National Informatics center (NIC) in 1977. Native Indian launched NICNET (National Satellite – Based Computer Network) in1987 with the aim of computerize all the region workplaces from the. E-Governance provides many



solutions to those and government also

II. Factors affecting acceptance of E-Governance: The following are the factors which impact the acceptance of E-Governance:

Quality solutions and details for citizens: E-Governance provides reliable and valuable details soon enough. In the earlier stage, details was available in the factors of forms, guidelines, procedures etc. but in E-Governance, details are available on online which saves time, effort and money.

Accountability of the Government: Responsibility of government improves with the reputation of E-Governance. Citizens are more aware about their rights, features and expenditures of government on techniques. Government becomes answerable to those for their performances and upcoming programs which improves productivity and performance of operating of government.

Expanded approach and reach of Governance:E-Governance creates powerful bonding and relationship between government and others. It minimizes the gap, improves connections and trust ability among individuals and government. With the advancement

of phone system and expansion of online facilitates the distribution of great variety of services to individuals.

E-Governance: The US government is a framework which is designed with combination of man and machine. The implementation of any e- government solutions requires advance technology infrastructure like for online program require dedicated server and simple to use web interface. The following are generalized support beams considered for any e- government program.

III. Objectives of the study:

The objectives of this studies are as under:

To study about the significance of E-Governance Services provided by Government to Citizens.

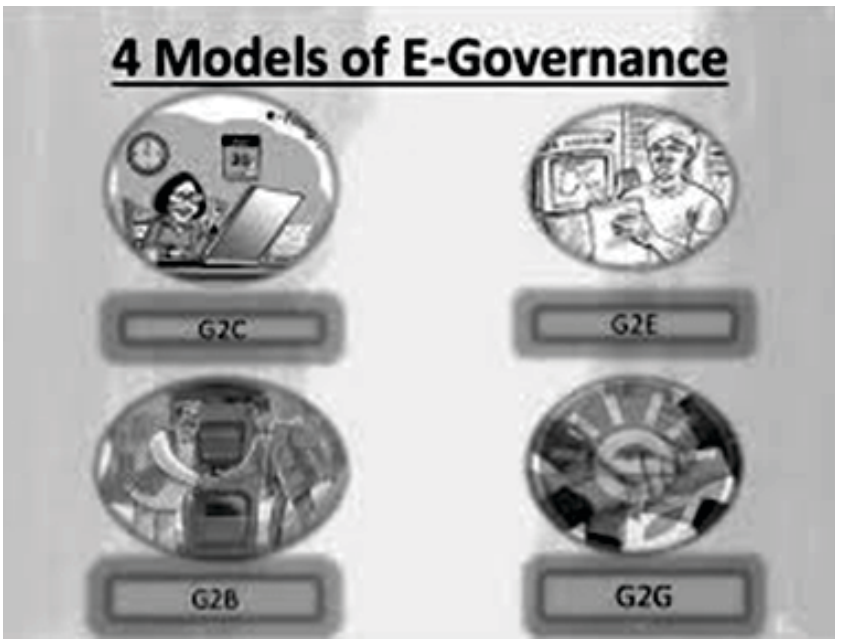
To describe the significance of E-Governance Services provided by Government to Other Government Divisions.

To find out the significance of E-Governance Services provided by Government to Employees.

To study about the significance of E-Governance Services provided by Government to different types of Businesses.

IV. Different Services through E-Governance:

E-Governance is designed to provide the assistance to different areas or places and its role is multi-dimensional. The e-governance may offer solutions in different dimensions which are evaluated and mentioned below:.



1. E-Governance Services from Government to Citizens (G2C):

This design relates to the assistance offered by the federal government to those. This design creates the strong interaction between government and others. Citizens use the desired solutions offered by the federal government. Citizens can interact with the federal government any moment (24 hours a day, 7 days a week), any place (service center, home/workplace) and with suitable method (internet, fax, phone, email etc.). Primary is to allow individuals to take advantages from effective distribution of a wide range of public solutions and for making government, individuals helpful. The following are the assistance offered by the G2C model:

E-Citizen: E-Citizen creates many support centers to offer the various customer solutions like problem of Ration Cards, Accreditations, Passports, Online filling of FIR and Payment of on the online expenses such as power, taxation, standard water, phone expenses etc. These centers are like government shops for offering government solutions.

E-Medicine: It involves on the online accessibility to various hospitals and better medical solutions in different parts of nation.

E-Education: With the help of E-Education, government takes many projects to educate individuals and upgrade their information with various details technological innovation.

E-Transport: E-Transport provides many features like on the online signing up of vehicles, on the online problem of driving permits, on the online transaction of challan and taxation, management over contamination.

E-Registration: E-Registration cuts down on documentation for signing up and transfer of properties and stamp duty. It cuts down on duplication of entries and improves the transparency in perform.

The main aim of the G2C design is to deliver all the assistance of government to its individuals. The G2C design will successful if all the lots of individuals have understanding of all the federal government actions. Many groups like journalists, civil servants, oppositions will keep their eyes on the expenses of government. Government should take feedback from public to improve the understanding between government and others.

2. E-Governance Services from Government To Government (G2G):

It is also known as E-Administration. In this design, solutions are being distributed between many government authorities. Information is distributed among various government divisions, companies and divisions. The following are the assistance mentioned in the G2G model:

E-Secretariat: E-Secretariat provides huge, valuable and functional details of the condition.

In E-Secretariat, multiple divisions are linked together on online and return the details of various components. It also links all the government divisions with their headquarters and condition capitals.

E-Police: E-Police allows everyone to feel protected and safe. For this reason, E-Police maintains two information sources. First information source is of cop's personnel that offer information (current and previous posting etc.) of persons operating in cops. This information source allows individuals to find the specialization of policemen according to geographical regions and skills. Second information source is of cop's information. This information source provides full detail of any legal by just typing the name of legal. This information source also deliver the past actions and region of operation of any legal.

E-Court: E-Court will bring a trend in the Native Indian awaiting judge situations. In Native Indian, there are varieties of awaiting situations which produce frustration in individuals and will bring the program to a halt. Both consumers and the program need the change. If the program w3ill perform in the same manner later on, than one day it will collapse. In E-Court, IT transforms the program into information source of situations having zero level dependency. In such systems, Judges can consider the appeals from intranet, give their decisions on the online by considering recorded facts of case and reduce the backlog of situations.

The achievements of G2G design is dependent on some main reasons like expenses, organization of system, planning, monitoring and controlling the performance of process resources like human and financial.

3. E-Governance Services from Government to Employees (G2E):

Government to worker design improves a clear relationship between government and its worker. Employee can monitor the functioning of the federal government and government can also check the operating and efficiency of its employees. With the help of this design, employees can aware of their advantages and responsibilities. This design enhances the strengths and accessibility of employees in the government organization. This design discuss the main info like attendance history, worker history, problems, worker salary, operating history and all kind of rule – regulations etc.

4. E-Governance Services from Government to Business (G2B):

Government to business structure creates relationship between private sector and government sector. Government and business companies return essential info like collection of taxation, transaction of expenses and penalty, sharing of guidelines and information. The following is the support offered by the G2B model:

E-Taxation: In the G2B design, business companies achieve many solutions from government like getting permits, transaction of expenses and taxation, complaints/dissatisfaction, rejection and acceptance of patent etc.The standards for digital dealings and protected transaction mechanism to allow expenses over the digital method are required in the achievements of G2B design.

V. Impact of E-Governance on Different Service Sectors of Government: Today government implemented E-Governance in every area. E-Governance reveals its significance in every area like city place, province, teaching place and politics etc. Every department/sector is dependent on E-Governance. E- Governance reveals powerful impact in non-urban places. The following are some places which are influenced by the e-governance:

Urban Area:

Transportation: There are many solutions which are given by E-Governance in transportation like provision of reservation facility of interstate transport, programs for regional transport, time table of vehicles and transport improvement program etc. The following are the tasks under E-Governance in transport such as: OSRTC- The Orissa State Street Transport Organization venture was began to provide on the online features in the transport department.

HRTC: The Himachal Street Transport Organization venture provides many features like on the online reservation, accessibility and cancellation of seats and vehicles etc.

Online transaction of expenses and taxes:E-Governance also provides on the online dealings, payment of expenses, EMIs and taxation etc. The perform under E-Governance in on the online transaction is FRIENDS which begins by Kerala Government for making on the online expenses of charges, standard water and power expenses etc.

Municipal services: The solutions offered by public sector are house taxation, issue the loss of life certificates, sustain information of property and acceptance for site programs etc. The following are the tasks under public solutions are:

SDO Suite: This venture was begun by Assam Government. It provides many features by offering certificates like permission for place sale, beginning and loss of life report etc.

Rural Digital Services: It gives many social security solutions such as old age retirement living, widow and freedom fighter retirement living.

Roads and Visitors Management: The solutions offered by road and trafficmanagement are construction and maintenance of streets, visitors management and contamination management techniques. The perform under E-Governance in road and visitors

management is CFST (Citizen Friendly Services of Transport) which begins by Andhra Pradesh Government. It checks the contamination management level, road protection and protection of individuals.

Rural Area:

Agriculture: The farmers rely on the details offered by the government through E-Governance. Governments are focusing on many tasks used in farming like AGMARKET which is approved by Division of Marketing and Inspection (DMI), Ministry of Agriculture and Government of Native Indian.

Local Information: Government offer many regional details such as prices of seeds, loan rates etc. The perform under E-Governance in regional details are E- JanSampark which begins by Chandigarh Government individuals in access the regional details in their locality to fulfill their needs.

Land History Management: With the help of this management, large numbers of land records can be sustain in very small-time. The following are the tasks under place history management are:

Bhoomi: It was begun by Karnataka Government and known as first E-Governance place information management tasks.

Land Records Management System: State Government of Punjab.

Panchayat: Panchayat provides many solutions such as offering the beginning and death certificates, various techniques for the indigent and drinking standard water and sanitation etc.

Health:E-Governance provides many solutions in wellness sector also. With the help of E-Governance, individuals can on the online check accessibility to medicines, wellness camps and other features. The following are the tasks under wellness place are:

Hospital OPD Appointment: It is the program of well being measure began by the Chandigarh Government for making life of individuals simpler and comfortable.

Healing: This venture begins by the Kerala Government for Medical Health and Family Welfare Division.

Education: E-Governance in information sector is helpful in offering primary information and education features to the children. Its aim is to offer computer information to children internet-based results for various classes. The following are the tasks under information area are:

Online Scholarship Management System: Its objective is the distribution of scholarships and costs among brilliant and needy students.

AISES (All Native Indian School Education Survey): The aim of this venture is to surveying the amount of schools in region which can be useful for Census. This venture

was begun by Assam Government.

Conclusion:

E-Governance in Native Indian has reached in transitional condition where almost every sector of Government is empowered through E-Governance. The individuals of Native Indian are enlarging extent availing these types of solutions. The most favored solutions like e- transport, e-education, e-police, e-court and e-tax etc. The impact of E-Governance has been seen in non-urban Native Indian where solutions like Rashtriya Krishi Vikas Yojana, Kisan Call Centre etc. are more well-known. The current study concluded that however E-Governance becomes extremely well-known in these days but still it faces so many hurdles in its operating. Funding is the primary problem in E-Governance. The tasks are not effectively funded and government authorities are not taking very projects in the achievements of these tasks. Governments, individuals, government employees and businessmen are not helpful with these on the online solutions because they are not sufficient understanding of these IT centered technological innovation.Privacy is another significant problem. Citizens have to provide so much private details while using on the online dealings which results in comfort issues. The accessibility to online solutions is very limited in our nation due to which solutions are not effectively delivered to those. There should be some terminology software which translates the English terminology into other regional different languages so that individuals can understand and avail the assistance in their regional different languages.

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Impact of E-Governance Transperancy and Economic Growth in India

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Abstract- E-governance is nothing but a mediator between government and citizens, it is the use of a range of modern information and technologies by government to improve efficiency, services etc..Each society requires information and communication between people. Available information and communication could deeply influence economy and governance of a society if there is use of internet. Appearance and spread of the Internet has substantially changed information and communication impacting economy and governance. The changes may be very beneficial to a society when the right strategy is adopted for harmonizing governmental and economical issues. It appears that most of problems related with transformation of business into e-business and government into e-government are quite similar in different countries independently of the level of their development. While Governance relates to safeguarding the legal rights of all citizens, an equally important aspect is concerned with ensuring equitable access to public services and the benefits of economic growth to all. It also ensures government to be transparent in its dealings, accountable for its activities and faster in its responses as part of good governance. However, this would require the government to change itself its processes, its outlook, laws, rules and regulations and also its way of interacting with the citizens. It would also require capacity building within the government and creation of general awareness about e-Governance among the citizens.

Keywards: E- Governance, economic growth, Transparency in transaction

Introduction

Electronic infrastructure and network functionally are being adopted by governments. Around the world the economic national for this is it yields lower cost and speedier dissemination of information. The administrative justification is that it leads to more co-operation and better co-ordination the political motivation is growing public expectations

and a desire to emulate the success of other governments. Electronic government and Electronic governance are truly the wave of the future.

The purpose of implementing e-governance is to enhance good governance. Good governance is generally characterised by participation, transparency and accountability. The recent advances in communication technologies and the Internet provide opportunities to transform the relationship between governments and citizens in a new way, thus contributing to the achievement of good governance goals. The use of information technology can increase the broad involvement of citizens in the process of governance at all levels by providing the possibility of on-line discussion groups and by enhancing the rapid development and effectiveness of pressure groups. Advantages for the government involve that the government may provide better service in terms of time, making governance more efficient and more effective. In addition, the transaction costs can be lowered and government services become more accessible.

The ultimate goal of the e- governance is able to offer an increased in portfolio of public services to citizens in an efficient and cost effective manner. It allows for Government transparency because it allows the public to be informed about what the government Is working on as well as the policies they are trying to implement.

The main advantage while implementing electronic government will be improving the efficiency of the current system (paper based system).That would in return same money and time. The introduction would also facilitate better communications between governments and business. For Example:-E-Procurement facilitates G2G and B2B communication; this will permit smaller business to compete for government contracts as well as larger business. Hence the advantage of creating an open market and stronger economy, Business and citizens can obtain information at a faster speed and it is possible at any time of the day

The society is moving towards the mobile connection and the ability of an e- government service to be accessible to citizens irrespective of location through our the country brings the next and potentially biggest benefit of an e-government service as we live in what is now termed as the knowledge era.

The anticipated benefits of e-government include efficiency, improved services, better accessibility of public services, and more transparency and accountability.

Major Economic Impacts

Objectives of the study

1. To understand the concept of E-Governance.
2. To know the Impact of E-governance On Economic growth.
3. To find out the importance of Transparency in transaction.

Research Methodology

The study based on the secondary data. The required information of the study was collected from some relevant books, journals, magazines and some related websites.

1. Cost Reduction in Service Delivery

Although many applications in developing countries have shown significant benefits, in general, cost reduction has not taken place. In most cases E-Government becomes an additional channel to offer services. Even in developed countries where Internet penetration is high, the proportion of citizens using portal for services is low. Until this proportion reaches a level that there can be some cut back in the number of personnel employed in delivering services through the traditional departmental channel or telephone, there will be little reduction in costs. In fact initially the costs will rise on account of investments in organizing electronic delivery. In the developed countries, privacy and security issues seem to be holding the citizens back. In the developing countries the Internet penetrations are very low. Without a critical mass using the application, particularly for revenue generating applications such as taxes, or fee-based services, cost recovery does not seem promising. However, experience has shown that even rural poor citizens are willing to pay a reasonable fee for a useful service.

2. Control of Government Expenditure

Many countries have implemented integrated financial management systems to track and control payments made out of Government treasuries. For example the state of Karnataka has connected all its 215 treasuries through a satellite based networks. Every payment is now centrally authenticated to ensure that a budget provision exists for the payment and that it is not exceeded. Such systems focus on expenditure control, not exploiting the full potential of the system to combat corruption and improve service delivery. Experience suggests that it is difficult to implement IFIMIS as they are complex and need to be comprehensive in their scope to deliver concrete benefits. Another strategy to control expenditure is to introduce paper less offices in large government departments (see e SAT in Mexico, Smart Gov in Andhra Pradesh). A few of such applications have been

implemented. However, more potent savings through downsizing of governments has not yet happened because of the strong resistance from well organized unions of Government employees.

3. **Growth of Tax Revenue**

The inefficient collection of taxes in many developing countries has led to cash-strapped governments that are incapable of enforcing tax payments. Moreover, corruption in the collection process leads to less money going to the government and lack of public confidence in the system. Modernizing Tax Systems through E-Government applications has been a priority for many countries. Through online tax filing and processing system, governments aim to reduce the corruption and enhance transparency to create more public trust. Computerized interstate check posts in Gujarat, India, have resulted in three-fold increase in tax collection over 2 years. Revenue increased from $12 million to $50 million,

Type of Benefits	Business	Citizens	Government
Financial	**Reducing burden**: Administrative simplification	**Reducing burden**: Administrative simplification	**Efficiency savings to government:** Freeing resources for public and private innovation
Public	**Improving Trust in Government**: customer satisfaction and equity; achieving overall policy and program outcomes; meeting security and privacy expectation		
Economic (both direct and indirect)	**Supporting Growth**: Contributing to a sound business environment: promoting the information economy; creating business opportunities		

Financial benefits: Direct benefits for government and users

Financial benefits, whether they are for government or for citizens and business, are the most immediate for many E-Government decision-makers and form the basis for most ROI calculations. Some projects may have a mandate to achieve cost savings to government within a fixed amount of time. Even if not obligated, projects may look to service innovation as a natural way to free up limited resources. As financial savings are the most direct and measurable benefits, it is not surprising for governments to focus on them first. This may be the reason why tax services with the large potential for administrative savings to government have consistently been among the first and most advanced online services to be developed in

OECD countries.

1. Government Efficiency

Both studies mentioned above concern ex ante or expected financial benefits. The actual benefits achieved have yet to be measured. Generally speaking, savings to government can be divided into “front office” and “back office” savings. The “front office” refers to government as its constituents see it, meaning the information and service providers, and the interaction between government and both citizens and business. The “back office” involves the internal operations of an organization that support core processes and are not accessible or visible to the general public. In terms of the front office interface with users, governments are realizing that putting information and services online has created a new parallel channel to the existing service-delivery channels. At least in the short term, this has led to an overall increase in government spending. In a 2002 OECD survey of Finnish government IT offices, over 20 percent of the respondents felt that E-Government had actually increased the costs of service delivery This is an important factor that should be considered in both individual and aggregate or comparative evaluations of E-Government. E-government initiatives often involve cooperation, coordination, and collaboration across service or agency boundaries. This is frequently accompanied by organizational restructuring or business process and IT systems reengineering.

Savings to Citizens and Businesses

Reduction of administrative burden on citizens and business represents a major area of potential E-Government benefit. An OECD survey of small and medium sized enterprises (SMEs) in ten countries found that on average, SMEs spent nearly 27,500 USD per year or about 4 percent of annual turnover, complying with the administrative requirements of tax, employment, and environmental regulations. E-government initiatives also involve the standardization of data submitted to the government and to the interchange of data between enterprises and administrations. These “electronic data interchange” (EDI) projects are directed at facilitating the direct electronic transfer of enterprise data to governmental authorities. Another aim is to reduce enterprise data to its basic elements, so that every governmental authority can assemble the data that it needs without duplicative requests. This process is facilitated by the development of a unique business identification numbers so that businesses only need to have a single identifier for all dealings with government. Putting such a system online makes electronic registration and searching for business ID numbers possible. This may also be known as a “single enterprise register”. Government procurement systems have also benefited greatly from the advent of the Internet. Such systems allow government

purchasing units to list their goods, services, leasing, and public work requirements on the Internet. These listings enable suppliers and contractors to identify opportunities, to submit bids by the same means, and to subsequently follow the entire process to its completion. Such measures allow citizens and businesses to redirect cost savings from reduced administrative burden toward more productive activities

Public Benefits: Improving Trust in Government

E-procurement systems have also been implemented in many countries in the hope of strengthening the overall integrity of public procurement processes, thereby improving the public value of such systems. Public value refers to the value created by government through services, laws, regulation, and other actions. The value added by government is the difference between these benefits and the value of the resources and powers which citizens decide to give to their government.

Improving Customer Satisfaction

In addition to delivering user benefits in terms of reduced burden as discussed in the last section, E-Government holds the potential to improve service quality a much more subjective and difficult to measure indicator which incorporates elements of accessibility, convenience, accuracy, speed, and cost. Service quality can be improved and a more personalized service provided through the use of ICTs; government emails, portals, and better search technologies found on the Internet have the potential to make access to information and services easier and more intuitive, without any specialized knowledge of government required on the part of users. But service quality is not the only element in determining user satisfaction. Evidence suggests that user satisfaction is likely to be shaped by a wide range of factors:

Customer service: Private sector studies have highlights that the way people are treated by staff ranks only just behind quality and price of product in determining their satisfaction.

1. Information There is a strong correlation between satisfaction with different services and whether people feel that they are well informed about them.
2. Procedural fairness: Customers are willing to revise their expectations as long as they feel that they are being treated fairly. Of equal importance is the possibility for recourse and feedback.
3. Choice: There is some evidence that enhanced levels of choice can boost user satisfaction, even if it does not have a discernible impact on service outcomes.

Successful delivery of E-Government and customer satisfaction can be measured, in part, by

using service uptake as a proxy measure. The uptake of E-Government services is steadily increasing worldwide, and the picture for growth is encouraging. People see the Internet as an increasingly acceptable means of interacting with government. Canada, for instance, re-launched its government portal with a new user focus and improved design and doubled its unique audience numbers over a period of two years.

Achieving Policy Outcomes:

A second area in which public benefits can be achieved is the potential for E-Government to realize overall governmental objectives which extend beyond satisfaction with individual transactions. Once again, this is a subjective area, as success will depend on the objectives that each government sets out for itself, but enhancing outcomes is also expected to improve trust in government, though the exact relationship is still unclear. Governments have increasingly sought to focus attention of their E-Government projects on supporting government-wide outcomes. Public Service Agreements and Service Level Agreements are becoming increasingly commonplace in the United Kingdom as a means to specify outcomes. Focusing on overall outcomes also allows governments to make the business case for cross-cutting and horizontal E-Government initiatives that may not have sufficient benefits for an individual governmental agency, but which either enable broader service delivery as in the case of electronic authentication and digital signatures, or which hold benefits for government as a whole. Opportunities to "cross-sell" related services to common user groups, for example, are enhanced by approaching E-Government from a whole-of-government perspective and should lead to greater use of services as more personalized information is known about users and services are better targeted at potential new users

Economic Benefits: E-Government as a Driver for Growth

The relationship between E-Government and competitiveness has been a topic of rising interest in both the United States and the European Commission (EC). In 2004, the EC launched an economic analysis of E-Government impacts which will seek to provide by the end of 2005:

1. E-Government impacts economic model
2. Predictions and observed outcomes of E-Government impacts
3. Policy recommendations to improve E-Government adoption, usability, and outcomes

Supporting a Sound Business Environment

At an aggregate level, individual increases in trust as the result of user satisfaction and good governance as discussed above also have a broader impact on the economy as a whole in terms of creating a safe environment for investment and for doing business. The World Economic Forum (WEF) , E-Government can also improve market functioning by promoting the free flow of information. Incomplete and asymmetric information is a source of market failure. By publishing information online, governments can reduce information asymmetries and generate economic efficiency. For example, information about healthcare options can improve market efficiency by reducing moral hazard and adverse selection. Regular publishing of macroeconomic indicators also reduces asymmetric information and can lead to more efficient and stable financial markets. Businesses can use available information to conduct analysis, leading to more optimal price setting. At the international level, businesses can gain access to valuable information, such as import/export processes, market information on sectors and countries, intellectual property protection, currency exchange risks, insurance, licensing rules, and country requirements. E-Government web sites can attract investment by providing useful information, such as foreign direct investment (FDI) and environmental policies. In the European Union, efforts to standardize data across the EU further promote market integration and cross-border electronic public procurement.

Promoting the Information Economy

While still a relatively small part of all online transactions, E-Government information and services can benefit from greater familiarity with the innovations and solutions that come from e-commerce and the information society in general to build better services and to draw in more users. But can the relationship work in the opposite direction with E-Government development contributing to IT diffusion in a society? In its review of E-Government in Finland, the OECD notes that in addition to ensuring access and providing more advanced, secure, and integrated electronic services, increasing adoption of E-Government services requires building users' overall level of experience and skills with regards to both e-commerce and E-Government

Creating Business Opportunities

The outsourcing of services and the development of public private partnerships also creates many opportunities for government to extend its business model for service delivery and/or for private firms to develop complementary services, either as service providers to government, as direct intermediaries between government and citizens and business or by developing new value-added services based on governmental data and platforms. Better and more equal access to government information of all types (e.g. research, regulations, analysis, statistics, etc.) can enable new business opportunities or improvement in current activity. As a consumer

of ICT goods and services, governments themselves can play a role in stimulating market demand, in particular as government ICT spending tends to be less influenced by cyclical market downturns. The OECD has identified an impact of the ICT sector on multifactor productivity growth, and as the ICT industry is characterized by high entry rates of new firms, it is therefore a potential engine for growth

Transparency

Use of ICT makes governance transparent. All the information would be available on the internet. Citizens can see this information anytime whenever. But this is only possible when every piece of information of the Government is uploaded on the internet and is available for the public to peruse. The current governing process allows many ways to conceal the information from the people. ICT helps make the information available online by eliminating all the possibilities of concealment. Implementation of e-governance maintains transparency between government and citizens. It helps to reduce corruption and maintain a corruption free society. Corruption free utilities management in all development areas identifies the possible areas where corruption might take place and closes all the loopholes.

Conclusion:

We have seen how the concept of e-governance has evolved in Indian scenario and how much it is required for transparency and accountability on the part of government and at the same time it is also a toll to increase the participation of people in policy making by empowering them with the right information at right time The overall social and economic impact of e-government in developing countries may at best be marginal because the investments that have been made so far are small. It is therefore difficult to make a recommendation that investment in e-government should be stepped up to a certain level. The challenge is to promote widespread use.

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Challenges before E-Governance and Indian Rural Development

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Abstract- E-Governance means the use of information and communication technology for providing government facilities and services to the stakeholder at rural development. It is also a way of exchange of information and communication transaction between government to customer, government to employee, government to businesses and government to government. The basic motive of the e-Governance is that strengthening the government support to public through improved public services and democratic process for corruption free economy. E-Governance has been established for making government administration more transparent, speedy and accountable while addressing the societies need and expectation through efficient public services and effective transaction between society, business and administration of government. E-Governance is facing many challenges which are generally arising from administration, technology, institution and legislation factors.

Keywords: E-Governance, Stakeholders, ICT.

Introduction:

Now we are living in the era of information technology. Governance is a process of improving efficiency of services delivery to needy people with speedy and smooth manner. E-Governance is useful for promoting inclusive and sustainable growth of the efficient services to society, it plays important role in enhancing internet governance, development of humanresources, promotion of research and development and innovation. e-Governance may be understood as the performance of this governance via the electronic medium in order to facilitate an efficient, speedy and transparent process of disseminating information to the public, and other agencies, and for performing government administration activities. Agriculture, Art & Culture, Commerce, Communication, Defense, Education, Environment & Forest, Finance & Taxes, Food & Public Distribution, Foreign Affairs & Enforcement, Housing, Industries, Infrastructure, Information & Broadcasting, Labour & Employment, Law & Justice, Power & Energy, Rural,Science & Technology,

Social Development, Transport, Travel & Tourism and Youth & Sport these are the different sectors has been covered under the e-Governance by government of India. All these sector make all services accessible to the common man in his local place, reliability of such services at affordable cost to realize the basic need of the common man.

Objectives of the Study

- To study of e-Governance facility providing by government of India in rural area.
- To study of challenges before e-Governance.

Research Methodology:

This Research Paper is completely constructed on the basis of secondary data which is collected from various sources which include different books on e-Governance, web sites of government of India for e-governing services, Reference Books, Text Books, Journals, Article, Magazines, Periodicals, Research Works, News Papers and All the research related Web sites.

Role of E-Governance in Rural Development:

India is geographically largest country in the word including 638596 villages, 707 districts and 29 states. Total population of India is 1,210,193,422 which are divided in to the Rural area 833,087,662 and Urban area 377,105,760. Significant number of people is living below poverty line. From last 35 years government has been taking initiatives towards e-Governance through networking of government departments and services to citizens. There have been several initiatives taken by the Central and state Governments to meet the various challenges facing the different sector in rural area in the country. The central government and every state government have created separate e-Governance plans to strengthening their services.

Challenges before E-Governance:

The process of e-Governance in India is going progressive in rural area from last three-four decades. Government of India makes many require changes for strengthening e-Governance even though following are the main challenges before implantation of e-Governance in rural area.

Population:

India is second largest country in the world for and it is the biggest challenge in implementing e-Governance projects to the society. As population is major issue to the

country and it offers some other challenges like linking of every person to the technology. This is main challenge before e-Governance to make people confident about the online transaction without fear. Unique identification to all population is also major issue that plays important role in success of e-Governance. Data creation, keeping, maintenance, security, up-dating is also the problems due to huge population.

Expensive Infrastructure:

Indian economy is developing economy in the world. Require cost for implementation of e-Governance in India where more than 70% population is living in rural area and more part of population is living below poverty line is big challenge in the success e-Governance. On the basis of many corruption and scam issues of big politicians we can say they do not have interest in implementing e-Governance. Required fund for implementation of e-Governance is very huge and it is also a main challenge in the path of e-Governance.

Literacy:

Literacy of the society are plays a vital role in the success of e-Governance. Literacy in India is still progressive and it has seen vary in rural and urban area. From the following table literacy rate shows the status of literacy in India.

As per above table of literacy rate are in rural area is 68.9% which is shown in urban area 85.0 % that means still rural area is behind the education. The population of India is not much literate and those who are literate they do not have much knowledge of e-services. Most of the population is less aware by the e-facilities and services therefore literacy of

Literacy Rates

	2001	2011
Rural	58.7	68.9
Urban	79.9	85.0
Toral	64.8	74.0

information technology is less inIndia. Less literacy of people in India is also major challenge in successful implementation of e-Governance.

Awareness:

Less awareness about the benefit of e-facility to the individual, society and nation are also a weak point in the successful implementation of e-Governance. Due to bad economical

conditions of the society they cannot afford the internet accessing devices and internet services, therefore this part of the society are far away from the knowledge of e-Governance and even government do not pay much attention to make the people aware about e-Governance activities.

This unawareness of the e-facilities and services of society is a major challenge in the implementation of e-Governance projects.

Economically Backward Community:

India is the country where per capita income of the society is much less therefore people cannot afford on-line facilities provided by the government which is a challenge before implementation of e-Governance in the country.

Language:

Total India is divided in to 29 different states. These states have it separate language and culture. India has 122 major languages and 1599 other languages with different religions and their culture. People belonging to different states speak and understand different languages. Different language of the people is major challenge for in implementing of e-Governance projects in English language. English language is not understandable by most of the people; therefore, it becomes a challenge for the government to write e-Governance applications which are to be implemented for the whole nation in more than one language so that these may be acceptable to the users of a particular language.

Obsolesce of Technology:

This is a world of Information Technology therefore every day new technology is emerged in the world that affect every technology is become obsolete within a short period. Our economy may not be in position to buy new technology after every update. It is also a challenge of embellishment of long term technology which can able to be update or modify easily in new technology.

Maintenance:

The cost of regular maintenance of Information Technology is the big challenge before the government. It is very difficult for our economy to update our existing systems regularly. Technology changes and their maintenance on their different feature are very critical. Maintenance is a key factor for long living systems in a rapidly changing technical environment.

Conclusion:

The use of Information Technology for the improving e-Governance is rapidly growing in the

country. Government of India has been making many efforts to provide services to the society through e-Governance. Government of India is spending a lot of money on e-Governance services but still these services in progress in the country. Literacy, Economical Condition of the society, Unawareness in people, Privacy issues, obsolesce of technology, Population of the Country, Huge investment, etc. are main challenges which are responsible for the unsuccessful implementation of e-Governance in India.

Suggestions:

Government of India need to take specific and necessary actions to aware program for society about the e-Governance activities so that people may take full advantage of these activities and e-Governance projects can be implemented successfully.

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Challenges before E-Governance and Indian Rural Development

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Abstract- The rapid development and deployment and proliferation of new digital and emerging information and communication technologies herald new opportunities for growth and development in countries all over the world.

The current study has evolved a panoramic view of citizens of Maharashtra State towards good governance through e-Governance. The real challenge for good governance is the effective implementation of e-governance. This paper explores the various aspects and factors causes for implementation of e-governance. This paper discusses the factors which are responsible for good governance, e-government initiatives in Maharashtra state of India. This study also highlights on the factors of administration of good governance and establish the linkages between the factors responsible for creating conducive environment for effective implementation of e-governance. This has understood by taking perception and mindset of modern citizens from Maharashtra State of India

This study is an attempt to understand the perception of the people related to the good administration of good governance through e-governance and challenges faced while implementing e-governance in Maharashtra state.

The research design used to carry out this research is descriptive in nature where in structured questionnaire was administered and collected 256 responses from various region of Maharashtra state. The results of the study showed that demographic variables; Gender, Region did not vary in relation with the challenges of e-governance. So while framing the Policy of e-governance in Maharashtra State, These demographic differences should be ignored and uniform policy and strategy should be administered for implementation e-governance. Rank numbers (1 to 11) are significant factors whereas Rank No.12 to 14 is less significant factors **for providing a good quality administration**

and e-governance. Thus major factors to be taken into account while making effective administration of good governance and e-governance at Maharashtra especially in rural part of state. Thus, Maharashtra State Government should encourage the e-governance implementation for creating good governance in relationship with need and expectations towards administration of good governance. This study can be useful in framing Policy for creating pace for delivering services to the citizens and promote good e-governance in Maharashtra state.

Keywords: e-governance, implementation, administration, challenge, perception, mindset etc

Introduction:

"Good Governance is putting people at the center of the development process."- Prime Minister of India, Mr. Narendra Modi ICT have made a profound impact on every aspect of human life including work and business and contributed tremendously to the competitiveness of the nation through social and economic development. Hence, in the global era, India has taken large number of initiatives for e-governance. Sustained efforts have been made at multiple levels to improve the delivery of public services and simplify the process of accessing them. E-Governance in India has steadily evolved from computerization of Government Departments to initiatives that encapsulate the finer points of Governance, such as citizen centricity, service orientation and transparency. Lessons from previous e-Governance initiatives have played an important role in shaping the progressive e-Governance strategy of the country. Due cognizance has been taken of the notion that to speed up e-Governance implementation across the various arms of Government at National, State, and Local levels, a programme approach needs to be adopted, guided by common vision and strategy. This approach has the potential of enabling huge savings in costs through sharing of core and support infrastructure, enabling interoperability through standards, and of presenting a seamless view of Government to citizens. Access to governance is desperate in the growth of the nation and the systems evolved in the government needs to transparent and effective, so the e-governance delivers this outcome for the same. In this context, it has been a growing realization to induct the information and communication technology in the day to day government working. It supports in removing the human interface between the government and people-working towards the ideal of the least governance. The current scenario expects the re-engineering in 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 e-governance. This dire need paves the way to understand the current status of e-governance in Maharashtra state.

Conceptual Framework of e-governance:

With the increasing awareness among citizens about their rights and the resultant increase in expectations from the government to perform and deliver, the whole paradigm of governance has changed. Government, today, is expected to be transparent in its dealings, accountable for its activities and faster in its responses. This has made the use of ICT imperative in any agenda drawn towards achieving good governance.

e-Governance or 'electronic governance' is basically the application of Information and Communications Technology to the processes of Government functioning in order to bring about 'Simple, Moral, Accountable, Responsive and Transparent' (SMART) governance.3 This would generally involve the use of ICTs by government agencies for any or all of the following reasons: (a) Exchange of information with citizens, businesses or other government departments (b) Speedier and more efficient delivery of public services (c) Improving internal efficiency (d) Reducing costs / increasing revenue (e) Re-structuring of administrative processes and (f) Improving quality of services.

"The use of electronic technologies in three areas of publicaction: relations between the public authorities and civil society, function in gof the public authorities a tall stages of the democratic process (electronic democracy), the provision of public services (electronic public services)" Dr. APJ Abdul Kalam, former President of India, has visualized e-Governance in the Indian context to mean: "A transparent smart e-Governance with seamless access, secure and authentic low of information crossing the interdepartmental barrier and providing a fair and unbiased service tot he citizen."

Conceptualizing Good Governance:

Good governance is a concept that has recently came in regular use political science, public administration and in development management. It is conceptualized as a development process. This provides a framework within which political, social and economic priorities are based on a board consensus in society, and that the voices of the poorest and most vulnerable are heard in the decisions making processes regarding the allocation of resources. It has major implications for equity, poverty and quality of life. In particular Good Governance may be defined as comprising the processes and structures that guide political and socio-economic relationships, with particular reference to commitment to democratic values, trusted services and just and honest business (Darwell, 2002)

Review of Literature:

Dr.Pradeep Mittal and Amandeep Kaur, 2013highlighted in their work the main challenges related to the implementation of e-Governance in India. They pointed out that there are a large number of obstacles in implementation of e-Governance in India. They made categories of challenges of e-governance: Environmental and Social Challenges, Economical Challenges and Technical Challenges.

Sanjay Kumar Dwivedi & Ajaykumar Bharti, 2010emphasized the problems facing by the government and public sector organizations in all over the world to perform their administration and to making it efficient and cost effective. They have considered the effective use of information and communication technology (ICT) for e-governance for to provide proper services to citizen. Findings of their research were considered e-Governance as a high priority agenda in India, they found out that e-governance is the best way to make the business of governance inexpensive, qualitatively responsive, and truly encompassing.

Sachdeva, 2008 discussed about the knowledge of the user of the e-governance website government as well as people for whom this e-governance is established. Results of this paper were that government should make short term as well as long term strategies for the implementation of the e-governance. He further emphasised upon proper format for the Standards, Infrastructure, Legislations, and strategies to facilitate proper implementation and also required establishment of different institutions under the Ministry of Information Technology.

Make acceptably from the citizen and employees for e-governance.

Singh Shalini, 2010 focused on the system related to right to information, The Right to Information (RTI), which gave the citizens of India access to records of the central government and state governments, was thought to be one of the most revolutionary of legislation in recent India which can make India one of the highly developed democracies. He has also discussed about the some booming initiatives that can guide Results of this article that there are several challenges arising for e-governance restrained and not excitement. Government is still failure to deliver e-governance in better way from last more than a decade.

Kalsi, RaviKiran, & SC Vaidya, 2009 stated the requirement for revolution from traditional governance to e-governance. In addition, they tried to identify good way for governance. They emphasized on utilization of e-governance for citizen and how much they were benefited from it.

Findings revealed that the developing country and governance requires Joint Corporation between various major players in the society. Government should limit on mutual approach.

have stated about the quality of the governance online services. In the finding part they proposed a comprehensive model for the quality measurement for measuring quality of the electronic governance. They have recommended a two stage design combining which covers qualitative and quantitative research methods to develop the measurement model.

Tapscott and Agnew (1996)emphasized that the internet, in particular, creates an opening for new forms of interaction with the citizen that allow real time participation in the governmental and democratic process.

Peng (2003) stated that we recognize that we do not have all the answers. We will continue to consult our stakeholders on how they would like their country's technical future to take shape. We should also needs to exchange with other govt. on best practices and plans. It is anybody's guess how the next IT revolution will take shape.

Scope of the Study:

The Study is focused on Administration of Good Governance and Challenges faced in implementation of e-Governance in Maharashtra State of India. This study was confined to State of Maharashtra where in all five region of Maharashtra State from Rural as well urban parts were taken for the responses.

Research Problem:

This study was aimed at investigating the various factors of good adaptation of e governance and various challenges of e governance. Do these challenges of e governance vary as per demographic factors?

Research Question

1) Which are the challenges of e-governance mostly influences in implementations of good governance.
2) Whether there is difference among demographic al variables influence on the various challenges of e-governance and factors of good adaptation of e-governance.
3) Whether there is difference in terms of challenges of e governance as per region wise response of respondents.

Research Objectives

1. To study the factors creating impact for good governance for effective implementation of e-Governance.

2. To identify the challenges of e-governance implementation in Maharashtra State of India.
3. To understand the relationship between the various challenges of e-governance and demographic factors variables.

Hypotheses

Hypothesis 1: There is statistically difference between region of the respondents and challenges of e-governance

Hypothesis 2: There is significant difference between educational qualification of respondents and challenges of e-governance

Hypothesis 3: There is statistically difference between gender of the respondents and challenges of e-governance

Research Methodology:

In this study Quantitative Research Method was adopted where in Descriptive research design was administered to carry out the research. The self-structured questionnaire was used as the primary survey instrument for carrying out perception of the citizens of Maharashtra State. The researchers have adopted Non- Probability convenient sampling technique was preferred for collecting data.

The sample respondents were Maharashtra State where all five regions are covered to get varied responses from the respondents. The sample, inter alia, includes: the urban, semi-urban and rural areas, Tehsil, males and female, bureaucrats and politicians, businessmen, IT professionals, and academicians, farmers, students etc.

The two sets of questionnaires were administered to about 350 citizens through one to one interview and google forms, responses were collected. In total 256 responses were included for analysis. The survey instrument were consist of 8 demographic variables where as two scales were adopted where in;

The Construct: Factors for providing good administration of governance and e-governance have 14 items of constructs and in the next scale; the challenges of e-governance were covered. In this Scale the challenges are divided as per; Human related, Environmental and Social Challenges, Economical Challenges and Technical Challenges and other challenges. In this scale 44 items/questions/statements are included to carry this survey.

The study has administered SPSS Software for data analysis wherein the tests used are as follows;

The reliability was checked through Cronbach's alpha. Frequency table, Charts,

Reliability Statistics	
Cronbach's Alpha	**No. of Items**
.959	**14**

Table II: Scale: All Challenges of e-Governance

Reliability Statistics	
Cronbach's Alpha	**No. of Items**
.974	**44**

Table III: Reliability Statistics for each challenges of e-governance in details is as below;

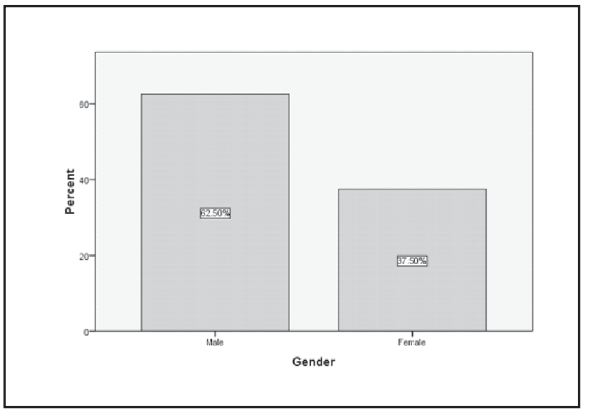
Sr. No	Scale	Cronbach's Alpha	No. of Items
1)	Human Related Challenges	**.845**	**10**
2)	Technological Challenges	**.873**	**8**
3)	Social and Environmental Challenges	**.930**	**9**
4)	Economical Challenges	**.946**	**7**
5)	Other Challenges : Data Systems Infrastructure, Legal Infrastructure, Institutional Infrastructure etc.	**.946**	**10**

Result: Since, all the Cronbach's Alpha values are greater than 0.7, hence reliability of Scales are established.

Demographic Profile:

Table IV: Gender of respondents:

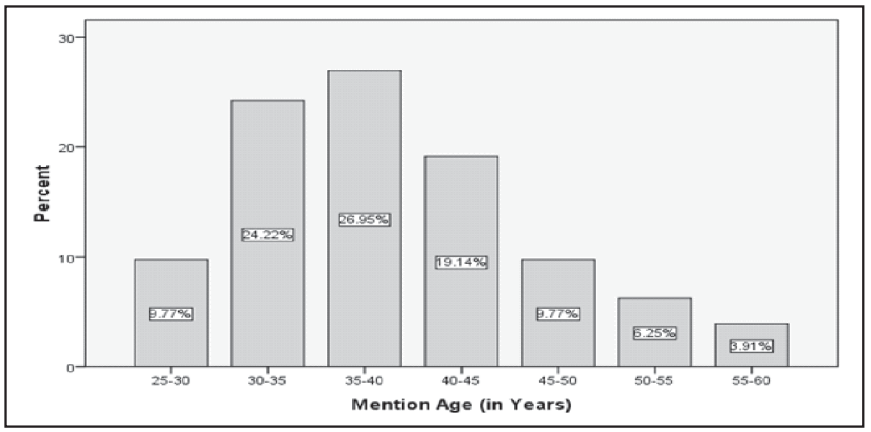
Sr. No	Group	Frequency	Percent
1	Male	160	62.5
2	Female	96	37.5
	Total	256	100.0



It can be concluded that Gender of respondents depicts that 62.5% are males and 37.5% are females. Thus most of the respondents were Male than female.

Table V: Age of Respondents

Sr. No	Age Group	Frequency	Percent
1	25-30	25	9.8
2	30-35	62	24.2
3	35-40	69	27.0
4	40-45	49	19.1
5	45-50	25	9.8
6	50-55	16	6.2
7	55-60	10	3.9
	Total	256	100.0

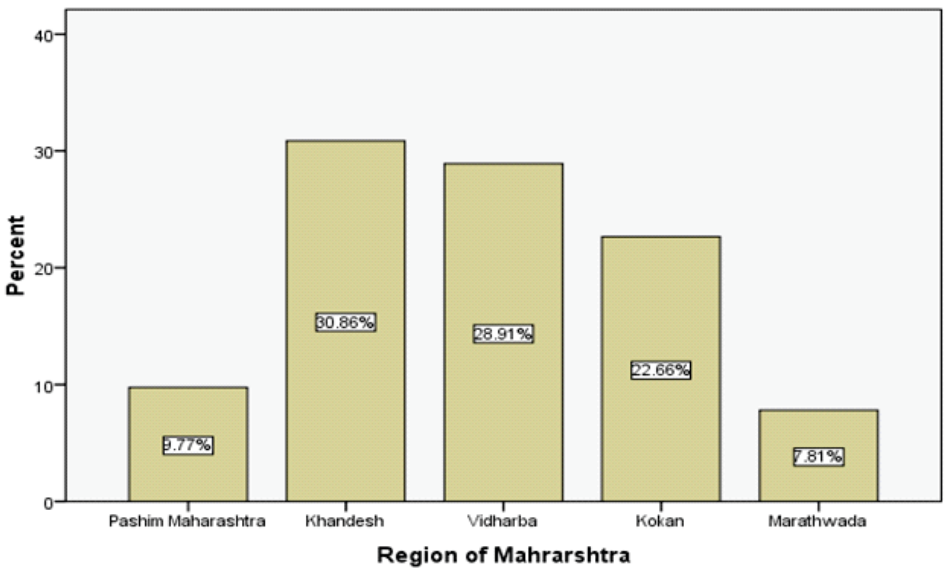


From the above stated graph it can be concluded that age group 25-30 years old-9.8%, 30-35 Years old-24.2%, 35-40 years old-27%, 40-45years old-19.1%, 45-50 years old- 9.8% , 50-55 years old -6.2%, 55-60 years old-3.9%. Hence, most the respondents were from age group of 30 to 50 years old.

Table VI: Region of Respondents

Region of Maharashtra

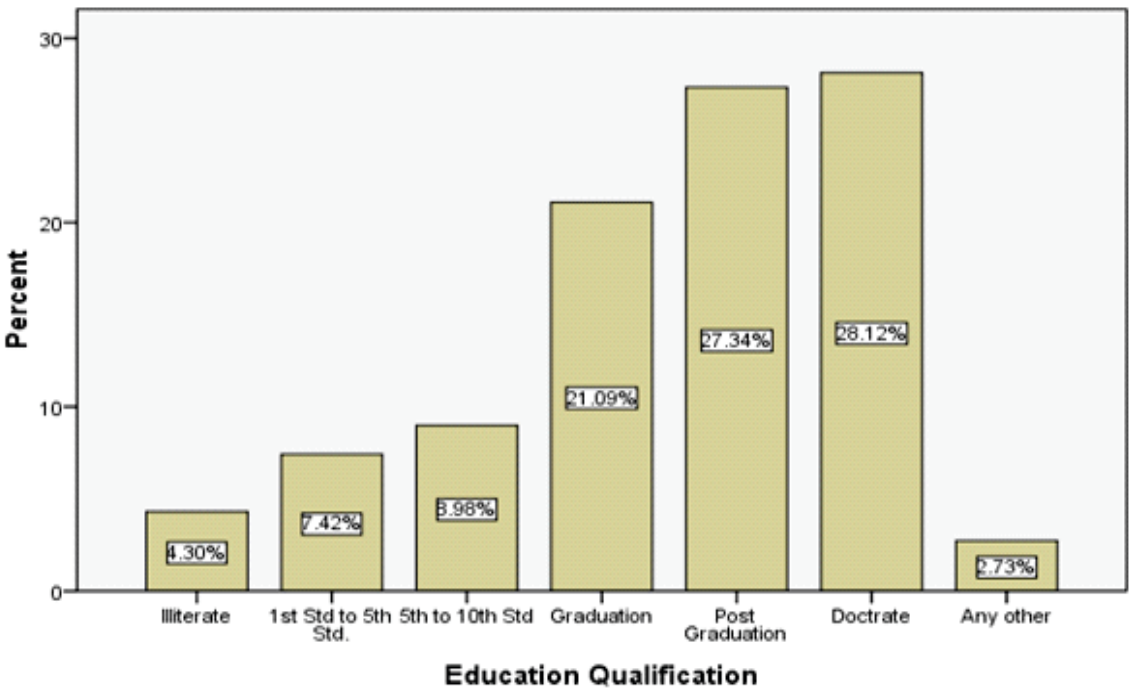
				Valid	Cumulative
		Frequency	Percent	Percent	Percent
Valid	Pashim Maharashtra	25	9.8	9.8	9.8
	Khandesh	79	30.9	30.9	40.6
	Vidharba	74	28.9	28.9	69.5
	Kokan	58	22.7	22.7	92.2
	Marathwada	20	7.8	7.8	100.0
	Total	256	100.0	100.0	



From above table and chart it can be depicted that the region wise res 9.8% respondents were from Pashim Maharashtra, 30.9% respondents were Khandesh, and 28.9% were from Vidharba, 22.7% from Kokan and 7.8% were from Marathwada.

Table VII: Educational Qualification of Respondents

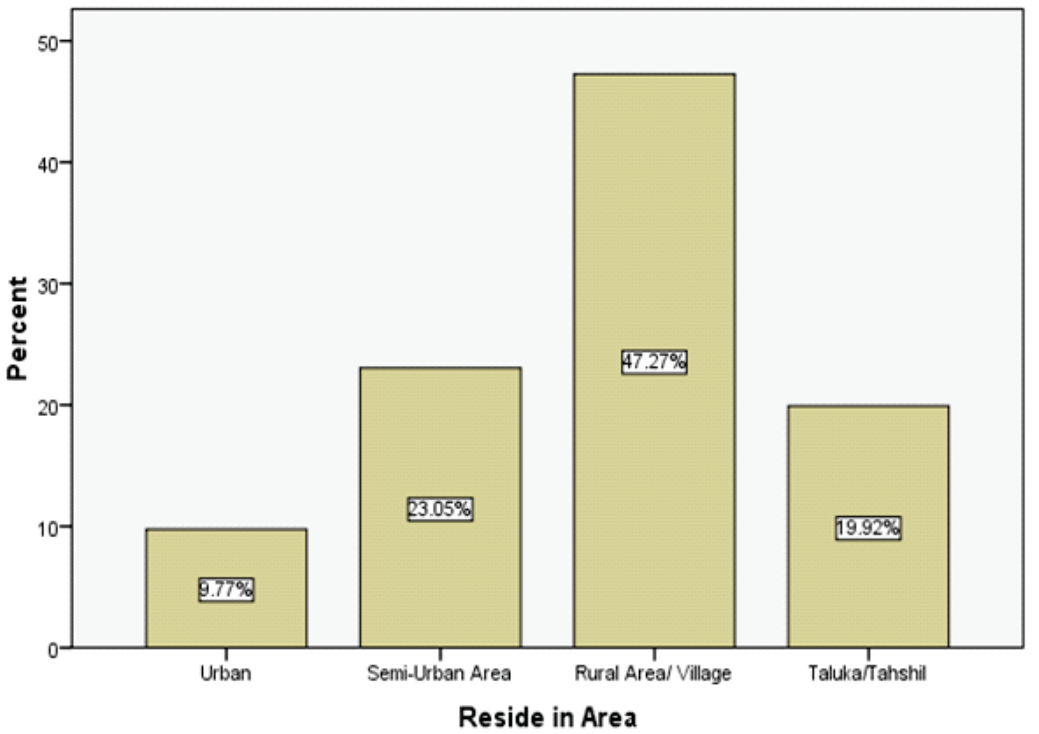
Sr. No	Group of Qualification	Frequency	Percent
1.	Illiterate	11	4.3
2.	1st Std to 5th Std.	19	7.4
3.	5th to 10th Std	23	9.0
4.	Graduation	54	21.1
5.	Post Graduation	70	27.3
6.	Doctorate	72	28.1
7.	Any other	7	2.7
	Total	256	100.0



From the above table and chart it can be concluded that 4.3% are illiterate citizens, 7.4% are studied up to 1st to 5th Standard. 5th to 10thare 9%. 21.1% are Graduate and 27.3% are Post graduate whereas 28.1% are doctorate and other are 2.7%. Thus, it can be summarized that most of the respondents are graduate, post graduate and doctorate.

Table VIII: Respondents Reside in Area

Sr. No	Name of Reside Area	Frequency	Percent
1.	Urban	25	9.8
2.	Semi-Urban Area	59	23.0
3.	Rural Area/ Village	121	47.3
4.	Taluka/Tehsil	51	19.9
	Total	256	100.0



From the above stated table and chart it can be concluded that 9.8% respondents were from Urban, 23% from Semi-Urban area, 47.3% were from Rural Area, 19.9% were from Tehsil. Thus most of the respondents were from rural part of Maharashtra state.

Analysis for Hypotheses Testing:
Hypothesis 1:
H0: There is no statistically difference between region of the respondents and challenges of e governance
H1: There is statistically difference between region of the respondents and challenges of e-governance
Statistical Test: One way ANNOVA used to test hypothesis
The variable measurements were Human Related, Technological, Social, and Environmental, Economical, Other Challenges; Data Systems Infrastructure, Legal Infrastructure, Institutional Infrastructure
Using Scale: (1-Not atall important,2-Not Important, 3-Neutral, 4-Most Important,5-Extremely Important)
Table IX: One way ANNOVA

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Human Challenges	Between Groups	1.152	4	.288	.539	**.707**
	Within Groups	134.017	251	.534		
	Total	135.168	255			
Technological Challenges	Between Groups	1.920	4	.480	.795	**.529**
	Within Groups	151.538	251	.604		
	Total	153.458	255			
Social Challenges	Between Groups	2.449	4	.612	.690	**.600**
	Within Groups	222.791	251	.888		
	Total	225.239	255			
Economical Challenges	Between Groups	2.273	4	.568	.472	**.756**
	Within Groups	301.966	251	1.203		
	Total	304.239	255			
Other Challenges	Between Groups	3.198	4	.800	.795	**.529**
	Within Groups	252.399	251	1.006		
	Total	255.597	255			

*Note: Level of Significance (a = 0.05)
Since, all P values are greater than level of significance (a = 0.05). Thus the Null Hypothesis is accepted. Hence, it is concluded that there is no statistically difference between region of the respondents and challenges of e-governance.

Hypothesis 2:
H0: There is no significant difference between educational qualification of respondents and challenges of e-governance
H1: There is significant difference between educational qualification of respondents and challenges of e-governance
Statistical Test: One way ANNOVA used to test hypothesis
The variable measurements were Human Related, Technological, Social, and Environmental, Economical, Other Challenges; Data Systems Infrastructure, Legal Infrastructure, Institutional Infrastructure
Using Scale: (1-Not atall important,2-Not Important, 3-Neutral, 4-Most Important,5-Extremely Important

Table X: One way ANNOVA

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Technological Challenges	Between Groups	14.876	6	2.479	4.455	**.000**
	Within Groups	138.582	249	.557		
	Total	153.458	255			
Human Challenges	Between Groups	8.473	6	1.412	2.775	**.012**
	Within Groups	126.696	249	.509		
	Total	135.168	255			
Social Challenges	Between Groups	24.474	6	4.079	5.059	**.000**
	Within Groups	200.765	249	.806		
	Total	225.239	255			
Economical Challenges	Between Groups	15.333	6	2.556	2.203	**.043**
	Within Groups	288.906	249	1.160		
	Total	304.239	255			
Other Challenges	Between Groups	16.628	6	2.771	2.888	**.010**
	Within Groups	238.969	249	.960		
	Total	255.597	255			

*Note: Level of Significance (? = 0.05) Since, all P values are less than level of significance (? = 0.05). Thus the Null Hypothesis is rejected. Hence, it is concluded that there is educational qualification of respondents and challenges of e-governance.

Table XI: Post Hoc Test

Multiple Comparisons							
Tamhane							
Dependent Variable	(I) Education Qualification	(J) Education Qualification	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Technological Challenges	Illiterate	1st Std to 5th Std.	.09706	.16606	1.000	-.4620	.6561
		5th to 10th Std	.28176	.20437	.984	-.3909	.9545
		Graduation	.15248	.16104	1.000	-.3812	.6861
		Post Graduation	.04378	.14201	1.000	-.4496	.5372
		Doctorate	.62734*	.15532	.008	.1081	1.1466
		Any other	.23562	.37710	1.000	-1.4658	1.9371
	1st Std to 5th Std.	Illiterate	-.09706	.16606	1.000	-.6561	.4620
		5th to 10th Std	.18470	.20233	1.000	-.4727	.8421
		Graduation	.05542	.15845	1.000	-.4503	.5611
		Post Graduation	-.05328	.13906	1.000	-.5068	.4002
		Doctorate	.53028*	.15263	.023	.0419	1.0187
		Any other	.13856	.37600	1.000	-1.5640	1.8411
	5th to 10th Std	Illiterate	-.28176	.20437	.984	-.9545	.3909
		1st Std to 5th Std.	-.18470	.20233	1.000	-.8421	.4727
		Graduation	-.12928	.19824	1.000	-.7690	.5105
		Post Graduation	-.23798	.18312	.991	-.8404	.3645
		Doctorate	.34558	.19363	.834	-.2818	.9730
		Any other	-.04614	.39442	1.000	-1.7043	1.6120

	Graduation	Illiterate	-.15248	.16104	1.000	-.6861	.3812
		1st Std to 5th Std.	-.05542	.15845	1.000	-.5611	.4503
		5th to 10th Std	.12928	.19824	1.000	-.5105	.7690
		Post Graduation	-.10869	.13303	1.000	-.5223	.3049
		Doctorate	.47487*	.14716	.033	.0190	.9307
		Any other	.08314	.37381	1.000	-1.6257	1.7920
	Post Graduation	Illiterate	-.04378	.14201	1.000	-.5372	.4496
		1st Std to 5th Std.	.05328	.13906	1.000	-.4002	.5068
		5th to 10th Std	.23798	.18312	.991	-.3645	.8404
		Graduation	.10869	.13303	1.000	-.3049	.5223
		Doctorate	.58356*	.12605	.000	.1941	.9731
		Any other	.19184	.36602	1.000	-1.5513	1.9350
	Doctorate	**Illiterate**	-.62734*	.15532	.008	-1.1466	-.1081
		1st Std to 5th Std.	-.53028*	.15263	.023	-1.0187	-.0419
		5th to 10th Std	-.34558	.19363	.834	-.9730	.2818
		Graduation	-.47487*	.14716	.033	-.9307	-.0190
		Post Graduation	-.58356*	.12605	.000	-.9731	-.1941
		Any other	-.39172	.37138	1.000	-2.1102	1.3267
	Any other	Illiterate	-.23562	.37710	1.000	-1.9371	1.4658
		1st Std to 5th Std.	-.13856	.37600	1.000	-1.8411	1.5640
		5th to 10th Std	.04614	.39442	1.000	-1.6120	1.7043
		Graduation	-.08314	.37381	1.000	-1.7920	1.6257
		Post Graduation	-.19184	.36602	1.000	-1.9350	1.5513
		Doctorate	.39172	.37138	1.000	-1.3267	2.1102

Human Challenges	Illiterate	1st Std to 5th Std.	.02392	.23639	1.000	-.8070	.8548
		5th to 10th Std	-.03992	.25545	1.000	-.9102	.8303
		Graduation	-.02003	.22034	1.000	-.8224	.7823
		Post Graduation	-.22675	.21398	1.000	-1.0242	.5707
		Doctorate	.25682	.21934	.998	-.5443	1.0579
		Any other	-.08961	.39272	1.000	-1.6617	1.4824
	1st Std to 5th Std.	Illiterate	-.02392	.23639	1.000	-.8548	.8070
		5th to 10th Std	-.06384	.20476	1.000	-.7270	.5993
		Graduation	-.04396	.15882	1.000	-.5585	.4706
		Post Graduation	-.25068	.14987	.900	-.7425	.2412
		Doctorate	.23289	.15743	.965	-.2773	.7431
		Any other	-.11353	.36180	1.000	-1.7069	1.4798
	5th to 10th Std	Illiterate	.03992	.25545	1.000	-.8303	.9102
		1st Std to 5th Std.	.06384	.20476	1.000	-.5993	.7270
		Graduation	.01989	.18601	1.000	-.5840	.6237
		Post Graduation	-.18683	.17843	.999	-.7721	.3984
		Doctorate	.29674	.18482	.926	-.3037	.8971
		Any other	-.04969	.37453	1.000	-1.6170	1.5176

	Graduation	Illiterate	.02003	.22034	1.000	-.7823	.8224
		1st Std to 5th Std.	.04396	.15882	1.000	-.4706	.5585
		5th to 10th Std	-.01989	.18601	1.000	-.6237	.5840
		Post Graduation	-.20672	.12302	.879	-.5883	.1749
		Doctorate	.27685	.13212	.559	-.1322	.6859
		Any other	-.06958	.35153	1.000	-1.6955	1.5564
	Post Graduation	Illiterate	.22675	.21398	1.000	-.5707	1.0242
		1st Std to 5th Std.	.25068	.14987	.900	-.2412	.7425
		5th to 10th Std	.18683	.17843	.999	-.3984	.7721
		Graduation	.20672	.12302	.879	-.1749	.5883
		Doctorate	.48357*	.12122	.002	.1093	.8579
		Any other	.13714	.34758	1.000	-1.5065	1.7807
	Doctorate	Illiterate	-.25682	.21934	.998	-1.0579	.5443
		1st Std to 5th Std.	-.23289	.15743	.965	-.7431	.2773
		5th to 10th Std	-.29674	.18482	.926	-.8971	.3037
		Graduation	-.27685	.13212	.559	-.6859	.1322
		Post Graduation	-.48357*	.12122	.002	-.8579	-.1093
		Any other	-.34643	.35090	1.000	-1.9749	1.2820
	Any other	Illiterate	.08961	.39272	1.000	-1.4824	1.6617
		1st Std to 5th Std.	.11353	.36180	1.000	-1.4798	1.7069
		5th to 10th Std	.04969	.37453	1.000	-1.5176	1.6170
		Graduation	.06958	.35153	1.000	-1.5564	1.6955
		Post Graduation	-.13714	.34758	1.000	-1.7807	1.5065
		Doctorate	.34643	.35090	1.000	-1.2820	1.9749

Social Challenges	Illiterate	1st Std to 5th Std.	-.10167	.28424	1.000	-1.0663	.8629
		5th to 10th Std	.03706	.29222	1.000	-.9437	1.0178
		Graduation	.11848	.24952	1.000	-.7592	.9961
		Post Graduation	-.19951	.23378	1.000	-1.0585	.6595
		Doctorate	.59359	.24245	.425	-.2738	1.4610
		Any other	.13799	.43311	1.000	-1.6101	1.8860
	1st Std to 5th Std.	Illiterate	.10167	.28424	1.000	-.8629	1.0663
		5th to 10th Std	.13873	.27351	1.000	-.7463	1.0238
		Graduation	.22015	.22734	1.000	-.5205	.9608
		Post Graduation	-.09784	.20993	1.000	-.7974	.6017
		Doctorate	.69527	.21955	.068	-.0257	1.4163
		Any other	.23966	.42072	1.000	-1.5015	1.9808
	5th to 10th Std	Illiterate	-.03706	.29222	1.000	-1.0178	.9437
		1st Std to 5th Std.	-.13873	.27351	1.000	-1.0238	.7463
		Graduation	.08142	.23723	1.000	-.6846	.8475
		Post Graduation	-.23657	.22061	.999	-.9615	.4884
		Doctorate	.55654	.22978	.351	-.1901	1.3031
		Any other	.10093	.42615	1.000	-1.6332	1.8350

Graduation	Illiterate	-.11848	.24952	1.000	-.9961	.7592
	1st Std to 5th Std.	-.22015	.22734	1.000	-.9608	.5205
	5th to 10th Std	-.08142	.23723	1.000	-.8475	.6846
	Post Graduation	-.31799	.15981	.654	-.8146	.1786
	Doctorate	.47512	.17225	.133	-.0587	1.0089
	Any other	.01951	.39809	1.000	-1.7636	1.8026
Post Graduation	Illiterate	.19951	.23378	1.000	-.6595	1.0585
	1st Std to 5th Std.	.09784	.20993	1.000	-.6017	.7974
	5th to 10th Std	.23657	.22061	.999	-.4884	.9615
	Graduation	.31799	.15981	.654	-.1786	.8146
	Doctorate	.79311*	.14853	.000	.3344	1.2518
	Any other	.33750	.38841	1.000	-1.4833	2.1583
Doctorate	Illiterate	-.59359	.24245	.425	-1.4610	.2738
	1st Std to 5th Std.	-.69527	.21955	.068	-1.4163	.0257
	5th to 10th Std	-.55654	.22978	.351	-1.3031	.1901
	Graduation	-.47512	.17225	.133	-1.0089	.0587
	Post Graduation	-.79311*	.14853	.000	-1.2518	-.3344
	Any other	-.45561	.39370	.999	-2.2542	1.3430
Any other	Illiterate	-.13799	.43311	1.000	-1.8860	1.6101
	1st Std to 5th Std.	-.23966	.42072	1.000	-1.9808	1.5015
	5th to 10th Std	-.10093	.42615	1.000	-1.8350	1.6332
	Graduation	-.01951	.39809	1.000	-1.8026	1.7636

Economical Challenges	Illiterate	1st Std to 5th Std.	-.58920	.42643	.986	-2.0745	.8961
		5th to 10th Std	-.44438	.41593	.999	-1.9048	1.0160
		Graduation	-.14141	.38353	1.000	-1.5528	1.2700
		Post Graduation	-.49221	.37321	.993	-1.8977	.9133
		Doctorate	.05898	.37179	1.000	-1.3461	1.4641
		Any other	-.20037	.57931	1.000	-2.3925	1.9918
	1st Std to 5th Std.	Illiterate	.58920	.42643	.986	-.8961	2.0745
		5th to 10th Std	.14482	.32893	1.000	-.9218	1.2114
		Graduation	.44779	.28686	.943	-.4921	1.3877
		Post Graduation	.09699	.27290	1.000	-.8101	1.0041
		Doctorate	.64818	.27096	.396	-.2548	1.5511
		Any other	.38883	.52037	1.000	-1.7359	2.5135
	5th to 10th Std	Illiterate	.44438	.41593	.999	-1.0160	1.9048
		1st Std to 5th Std.	-.14482	.32893	1.000	-1.2114	.9218
		Graduation	.30297	.27101	.999	-.5686	1.1746
		Post Graduation	-.04783	.25619	1.000	-.8809	.7853
		Doctorate	.50336	.25412	.697	-.3247	1.3314
		Any other	.24401	.51181	1.000	-1.8861	2.3741
	Graduation	Illiterate	.14141	.38353	1.000	-1.2700	1.5528
		1st Std to 5th Std.	-.44779	.28686	.943	-1.3877	.4921
		5th to 10th Std	-.30297	.27101	.999	-1.1746	.5686
		Post Graduation	-.35079	.19931	.831	-.9691	.2676
		Doctorate	.20040	.19665	1.000	-.4099	.8107
		Any other	-.05896	.48584	1.000	-2.2434	2.1255

	Post Graduation	Illiterate	.49221	.37321	.993	-.9133	1.8977
		1st Std to 5th Std.	-.09699	.27290	1.000	-1.0041	.8101
		5th to 10th Std	.04783	.25619	1.000	-.7853	.8809
		Graduation	.35079	.19931	.831	-.2676	.9691
		Doctorate	.55119*	.17567	.043	.0089	1.0935
		Any other	.29184	.47773	1.000	-1.9233	2.5070
	Doctorate	Illiterate	-.05898	.37179	1.000	-1.4641	1.3461
		1st Std to 5th Std.	-.64818	.27096	.396	-1.5511	.2548
		5th to 10th Std	-.50336	.25412	.697	-1.3314	.3247
		Graduation	-.20040	.19665	1.000	-.8107	.4099
		Post Graduation	-.55119*	.17567	.043	-1.0935	-.0089
		Any other	-.25935	.47663	1.000	-2.4793	1.9606
	Any other	Illiterate	.20037	.57931	1.000	-1.9918	2.3925
		1st Std to 5th Std.	-.38883	.52037	1.000	-2.5135	1.7359
		5th to 10th Std	-.24401	.51181	1.000	-2.3741	1.8861
		Graduation	.05896	.48584	1.000	-2.1255	2.2434
		Post Graduation	-.29184	.47773	1.000	-2.5070	1.9233
		Doctorate	.25935	.47663	1.000	-1.9606	2.4793
	Illiterate	1st Std to 5th Std.	-.33876	.41779	1.000	-1.7959	1.1184
		5th to 10th Std	-.42846	.39452	.999	-1.8399	.9830
		Graduation	-.15455	.37259	1.000	-1.5389	1.2299
		Post Graduation	-.46883	.36325	.995	-1.8496	.9119
		Doctorate	.16351	.36287	1.000	-1.2172	1.5442
		Any other	-.15455	.52064	1.000	-2.0755	1.7664

	1st Std to 5th Std.	Illiterate	.33876	.41779	1.000	-1.1184	1.7959
		5th to 10th Std	-.08970	.30313	1.000	-1.0767	.8973
		Graduation	.18421	.27397	1.000	-.7181	1.0865
		Post Graduation	-.13008	.26114	1.000	-1.0034	.7432
		Doctorate	.50227	.26060	.754	-.3699	1.3744
		Any other	.18421	.45530	1.000	-1.6094	1.9778
	5th to 10th Std	Illiterate	.42846	.39452	.999	-.9830	1.8399
		1st Std to 5th Std.	.08970	.30313	1.000	-.8973	1.0767
		Graduation	.27391	.23697	.998	-.4857	1.0335
		Post Graduation	-.04037	.22201	1.000	-.7604	.6796
		Doctorate	.59197	.22138	.207	-.1264	1.3104
		Any other	.27391	.43405	1.000	-1.5267	2.0745
	Graduation	Illiterate	.15455	.37259	1.000	-1.2299	1.5389
		1st Std to 5th Std.	-.18421	.27397	1.000	-1.0865	.7181
		5th to 10th Std	-.27391	.23697	.998	-1.0335	.4857
		Post Graduation	-.31429	.18017	.841	-.8734	.2448
		Doctorate	.31806	.17939	.823	-.2386	.8747
		Any other	.00000	.41421	1.000	-1.8375	1.8375
	Post Graduation	Illiterate	.46883	.36325	.995	-.9119	1.8496
		1st Std to 5th Std.	.13008	.26114	1.000	-.7432	1.0034
		5th to 10th Std	.04037	.22201	1.000	-.6796	.7604
		Graduation	.31429	.18017	.841	-.2448	.8734
		Doctorate	.63234*	.15910	.002	.1412	1.1235

	Any other	.31429	.40583	1.000	-1.5526	2.1811
	Illiterate	-.16351	.36287	1.000	-1.5442	1.2172
	1st Std to 5th Std.	-.50227	.26060	.754	-1.3744	.3699
	5th to 10th Std	-.59197	.22138	.207	-1.3104	.1264
	Graduation	-.31806	.17939	.823	-.8747	.2386
	Post Graduation	-.63234*	.15910	.002	-1.1235	-.1412
	Any other	-.31806	.40549	1.000	-2.1863	1.5502
	Illiterate	.15455	.52064	1.000	-1.7664	2.0755
	1st Std to 5th Std.	-.18421	.45530	1.000	-1.9778	1.6094
	5th to 10th Std	-.27391	.43405	1.000	-2.0745	1.5267
	Graduation	.00000	.41421	1.000	-1.8375	1.8375
	Post Graduation	-.31429	.40583	1.000	-2.1811	1.5526
	Doctorate	.31806	.40549	1.000	-1.5502	2.1863
*. The mean difference is significant at the 0.05 level.						

Most of the respondents from Post-Graduation and Doctorate felt that these challenges of e-governance are not important. Whereas others were said these are challenges of e-governance. Thus, the respondents doctorate qualified felt that all challenges of e-governance are not much important than other qualified and illiterate respondents.

Hypothesis 3:

H0: There is no statistically difference between gender of the respondents and challenges of e governance

H1: There is statistically difference between gender of the respondents and challenges of e-governance

Statistical Test: Independent Samples Test was used to test hypothesis.

The variable measurements were Human Related, Technological, Social, and Environmental, Economical, Other Challenges; Data Systems Infrastructure, Legal Infrastructure, Institutional Infrastructure

Using Scale: (1-Not atall important,2-Not Important, 3-Neutral, 4-Most Important,5-Extremely Important)

Table XII: Independent Samples Test

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Human Challenges	Equal variances assumed	1.112	**.293**	-1.120	254	.264	-.10521	.09395	-.29022	.07980
	Equal variances not assumed			-1.150	216.970	.251	-.10521	.09148	-.28550	.07509
Technological Challenges	Equal variances assumed	3.929	**.049**	-1.321	254	.188	-.13214	.10000	-.32908	.06480
	Equal variances not assumed			-1.368	222.024	.173	-.13214	.09658	-.32248	.05819
Social Challenges	Equal variances assumed	2.222	**.137**	-.645	254	.519	-.07839	.12147	-.31760	.16083
	Equal variances not assumed			-.662	216.103	.509	-.07839	.11844	-.31184	.15507

Economical Challenges	Equal variances assumed	.246	**.620**	-.761	254	.447	-.10744	.14113	-.38537 .17049
	Equal variances not assumed			-.775	211.857	.439	-.10744	.13854	-.38054 .16566
Other Challenges	Equal variances assumed	.167	**.683**	.000	254	1.000	.00000	.12950	-.25504 .25504
	Equal variances not assumed			.000	198.360	1.000	.00000	.12987	-.25611 .25611

*Note: Level of Significance (α=0.05)

Since, all P values are greater than level of significance (α=0.05). Thus the Null Hypothesis is accepted. Hence, it is conducted that there is no statistically difference between age of the respondents and challenges of e-governance.

Descriptive Statistics				
	N	Mean	Std. Deviation	**Rank**
Basic Infrastructure development like roads, bridges, power, telecom, Airports, irrigation, transport etc.	256	4.36	.948	1
Good education facilities by the government which are job oriented	256	4.32	.985	2
Transparency and accountability in the dealings with the government	256	4.32	1.035	3
Effectiveness and efficiency of the working of government and its staff	256	4.28	1.025	4
Good business environment with free-market economy and no black marketing	256	4.25	1.025	5
Corruption free dealings with the government	256	4.24	1.094	6
Safety of life and property and peaceful law and order	256	4.23	1.000	7
Overall economic development of the state, growth rate of economy	256	4.19	1.032	8
Maintaining rule of law and applying the same rules/ yardstick to everyone	256	4.18	1.021	9
Citizen centric services in a responsive manner	256	4.15	1.016	10
Creating new job opportunities in the private sector and the government	256	4.13	1.000	11
In reducing inequalities in the society by making special provision for the poor & down trodden	256	3.93	1.227	12
Provide more concessions & freebies by the government, even at the cost of overall development	256	3.80	1.229	13
Providing total freedom to Citizen and non interference by the Government	256	3.46	1.123	14
Valid N (list wise)	**256**			

Result: Rank numbers (1 to 11) are significant factors where as Rank No.12 to 14 are less significant factors forprovidingagoodqualityadministrationand e-governance.

Discussion:

The current paper attempt to find out the factors required for effective administration of good governance and e-governance. Then study has also identifies the priority of citizens for challenges faced in implementation of e-governance. This study provides the perception of the people based on the reality of implementation of e-governance. The results of the study help in providing guideline for understanding the relationship between various factors and demographic variables. This paves the way to understand what needs to considered while making the study of this kind.

As the result of the study showed that ten major factors for providing a good quality administration and e-Governance are as follows:

1) Basic Infrastructure development like roads, bridges, power, telecom, Airports, irrigation, transport etc.
2) Good education facilities by the government which are job oriented
3) Transparency and accountability in the dealings with the government
4) Effectiveness and efficiency of the working of government and its staff
5) Good business environment with free-market economy and no black marketing
6) Corruption free dealings with the government
7) Safety of life and property and peaceful law and order
8) Overall economic development of the state, growth rate of economy
9) Maintaining rule of law and applying the same rules/ yardstick to everyone
10) Citizen centric services in a responsive manner

The respondents have given less priority to the factors for providing a good quality administration and e-Governance which are most prominent as follows;

1. In reducing inequalities in the society by making special provision for the poor & down trodden
2. Provide more concessions & freebies by the government, even at the cost of overall development
3. Providing total freedom to Citizen and non interference by the Government

From the hypotheses testing the discussions drawn are as follows;

1. Challenges of e-governance are pervasive with respect to region. There is no region wise difference in terms of challenges of e-governance.
2. Males and females perception towards challenge of e-governance do not vary. It means that the challenge remains same irrespective of gender.
3. The respondents doctorate qualified felt that all challenges of e-governance are not much important than other qualified and illiterate respondents. There is no need to have separate considerations for challenges of e-governance.

Recommendations

1. It is suggested that to address the challenges regional and age wise difference can be ignored and an uniform policy and strategy should be administered for implementation e-governance.
2. Rank numbers (1 to 11) are significant factors where as Rank No.12 to 14 are less significant factors for providing a good quality administration and e-governance. Thus major factors to be taken into account while making effective administration of good governance and e-governance at Maharashtra especially in rural part of state.
3. The new framework suggested by researchers highlights the policy framework of a good quality administration and e-Governance parameters including the most important factors such as;

1) Basic Infrastructure development like roads, bridges, power, telecom, Airports, irrigation, transport etc.
2) Good education facilities by the government which are job oriented
3) Transparency and accountability in the dealings with the government
4) Effectiveness and efficiency of the working of government and its staff
5) Good business environment with free-market economy and no black marketing
6) Corruption free dealings with the government
7) Safety of life and property and peaceful law and order
8) Overall economic development of the state, growth rate of economy
9) Maintaining rule of law and applying the same rules/ yardstick to everyone
10) Citizen centric services in a responsive manner

This would make support to new service delivery processes more efficient and effective for making citizens life easy.

Further Scope of Research:

The detail study related to e-Readiness of Maharashtra State as per as e-governance implementation is concerned can be studied. The Success of various schemes related to e-governance and digital India Mission can be studied in relation with different demographic variables. The major limitation of this study is that it is only restricted to Maharashtra State and the relationship with demographic variables; region, gender and qualification as well as responses towards factors for providing a good quality administration and e-Governance were studied in which limited number of variables were taken into account. However, this study paves the way to understand the phenomenon related to challenges of e-governance and perception towards good administration and e-governance. This helps in carving the interest to do the study for Urban and rural part of Maharashtra to create the framework for

implementing and creating a success story in e-governance of Maharashtra.
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E-Governance and Banking Sector

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Abstract- Banking sector is the backbone of any economy, irrespective of the status of the development i.e., advanced, developing or underdeveloped country. 21st Century is technology driven century and banking sector is not exception to this. Indian banking sector has witnessed huge growth in application of modern technology such as ATMs, net banking, mobile banking, M-wallet, IMPS, e-banking and many more value added products and services. As per the banking industry report, Indian banking sector has the potential of becoming the 5th largest banking sector in the world by 2020 and 3rd largest banking sector by 2025. E-Governance is now attracting more and more customers to transact banking services. It helps customers to avail various financial services as per their convenience. E-governance enhance organizational efficiency, optimize the banking operations, reach customers as per their convenience and playing vital role to transform digitization in India. There are numerous benefits and advantages of application of e-governance in Indian banking sector which having impact on sales as well as administrative productivity. At the same time, there are many challenges which came across with the application of system, procedures and mindsets of working staffs. This paper is an attempt to study e-governance in Indian banking sector, its opportunities and challenges. The paper is based on secondary data and the nature of the study is descriptive and analytical.

Key words: E-governance, mobile banking, net banking, ATMs, IMPS, digitization.

Introduction:

Governance in relation to country means offering the people a system, competent to provide them various facilities for a quality of life. Simply it means delivery of government services and information to people by using various electronic means. E-governance stands at governance through electronic means. It is essential services in digital era and became an important tool for the public goods in general and banking sector in particular. It means provide atleast basic banking services in easy manner to maintain socio-economic

status. A legal framework is also necessary with cyber security in order to protect the users from cyber crimes.

Government of India by the aegis of department of electronics introduced e-governance in the year 1970. At the initial phase, the progress was very slow due to lack of technological support. Later on in the year 1975, National Informatics Centre (NIC) was set up in order to support e-governance activity in India. It was the first major step towards e-governance in India as it is brought information and its communication in focus. The further efforts were extended by Government of India in the year early 1980 through use of computers in corporate world. In the year 1987, NICNET i.e,, National satellite based computer network facility was introduced. This was helped to expand the e-governance in very big manner within government as well as private sector. E-governance is an integral part of corporate governance which means organized and managed to ensure that all financial transactions made through e-portals, which should be free and fair operations. Similarly, in order to enhance the efficacy and productivity of Indian banking sector, a set of processes, customs, policies, laws has been adopted to enlarge the wider scope of e-governance in banking sector too. Indian Banking sector has adopted this strategy as a part of financial operations as per directives of The Indian Banking Regulation Act, 1949. Accordingly, banking sector accepting money for the purpose of lending, deposit for the public, repayable on demand and withdrawal by cheque, draft, through ATMs, transfer of money, and remittances, etc. The RBI has insisted all banks for the computerization and promoted core banking solutions through e-governance to transform banking operations into electronic based applications such as NEFT, RTGS, ECS, ATM, Debit and credit cards, etc. The bank's e-governance strategy can be a codified in terms which needs to accommodate emerging circumstances, business priorities, budgetary constraints, regulatory requirements, and skill sets, etc. The e-governance strategy can be summarized as combination of seven C'si.e., Codification, Control, Continuity, Confidence, Convenience, Cost and Confidentiality, wherein codification covers various policies and practices with flexibility, control over systems and operations, continuity of different services and facilities, confidence about the robustness of the system, convenience as customer oriented system, cost optimization towards investments and finally confidentiality is the protection of customer information and organizational data safety.

In order to get economical and most effective services to the customers, applications of e-governance can play a vital role by using multiple payment systems. It will be safe and secure mode of payment to complete the transactions.

Popular e-banking modes widely used.

ATM: An Automated Teller Machine (ATM): Is a computerized telecommunications device that provides banking customers a secure method of financial operations as per their convenience.

IMPS: Immediate Payment Service is an interbank electronic instant fund transfer service through mobile phones and internet.It helps to access bank account and transfer funds instantly. In this system, credit reflects immediately in beneficiary's account. Service is available at any time and any where without time restrictions, but needs to get seven digits mobile money identifier for transaction.

RTGS: Real Time Gross Settlement is used for large funds transfer electronically and facilitates efficient mode of financial operations. In this system, funds are credited to the beneficiary's account instantaneously.(within 2 hours)

NEFT -National Electronic Fund Transfer is system in which funds can be transfer from one to one customer. Therefore, individuals, firms and corporates can electronically transfer funds from any bank to their client having account with any bank.

AEPS-Aadhar Enabled Payment System is a bank led mode through which online inter operations of financial transactions can be done with the help of BCs of any bank using the Aadhar authentication. The transaction includes balance enquiry, cash deposit/withdrawal and fund transfer within Aadhar linkage.

PoS- Point of Sale Terminal is a technology instrument provided to a merchant to carry out the sale of goods and services in a cashless environment.

Debit: This is an payment system for retail trading transactions. In this system, Credit customer can use payment through cards issued by commercial banks and Cards. seller get credit to their bank account

Review of Literature

Till this date, there are several studies conducted on Indian banking sector highlighted upon various dimensions of the working and stages of operations at different levels. These various studies threw mostly light on growth and expansion, applications of technology, efficiency of HRM , cost effectiveness, e-banking and e-governance and banking related various aspects. In order to point out the contributions of various research scholars in the field of e-governance and e-commerce in the present study, researchers have reviewed following studies:

Pandey Romit and Sekhar Vijaya (2012) said that there is a need of fat pace the development of state of art for e-governance. It is possible to lead from only by learning

about the best practices made in other countries. They concluded their study as, 'UID' is a perfect example of the e-governance where the services can be targeted to a specific set of citizens such as those eligible for MGNREGA or BPL beneficiaries. Accordingly, mobile connectivity or wireless technologies are most effective tools to reach to the unbanked in general and those are at the bottom of the pyramid. Hence, usage of mobile can enlarge the scope of e-governance rather than it is merely a substitute.

Mittal Pradeep and Kaur Amardeep (2013) made the study on e-governance and observed that Government of India is making efforts to provide services to its citizens through e-governance. Awareness about the e-governance, privacy of personal data of the people are the main challenges which are responsible for the non-implementation of the e-governance in India. Further their study stressed upon that the more and more participations of people can play a vital role in implementation of e-governance in India.

Tanksale Mohan (2014) said that Indian banking sector has already embarked various transformational activities over the past decades and witnessed a gradual migration form the most basic tools to complete computerization. Data warehousing and management information system have been supporting the banks for decision making and planning for the future. Further, Tanksale Mohan study reveals that, major challenges to banks are to reach the last mile and participate significantly in the inclusive growth process of social change. Banks had been trying through technology to deliver to the people totally customized products.

Above various studies reveals that the e-governance is the vital for efficiency, transparency and ease of operations for public service delivery and to enhance the scope of financial inclusion and reached to unbanked people even in remotest areas of the different parts of the country.

In view of available review of literatures and considering limitations of the study, the researchers have made an attempt to throw light on untouched research area pertaining to applications of e-governance in Indian banking sector, its opportunities and challenges.

Methodology of The Study:

For research endeavors requires specific research methodology to reach scientific conclusion and inferences. In other words, in order to conduct any scientific enquiry, scientific research mythology is must. Accordingly, in the present research attempt, the researchers have adopted specific scientific methodology to reach scientific conclusionp

and inference.

1)Application of secondary data: The present study is based on secondary data only and nature of the study is analytical as well as descriptive.

2)Significance of the study: As per PWC India and Assocham, India report dated April 29, 2015, e-transactions in the Indian economy is still less than 10 percent which constitutes of 11.2 billion annual e-transactions out of which 74 per cent is by debit and credit cards. It indicates that there is vast scope to expand e-banking operations and e-governance to grab huge opportunities in populous country like India having more than 1.3 billion people, wherein more than 55 percent people falls under below age of 35 years. Therefore, the researchers have attempted to conduct present study keeping in mind its limitations.

3) Objectives of the study: Keeping in the view above opinions and conclusions of several studies, it is observed that the present study has been considered keeping in mind the broader objectives and assumptions. Accordingly, researcher has put up following broader objectives and assumptions.

i. To understand the e-governance policy of India.
ii. To examined the flow of e-governance in banking industry.
iii. To evaluate the impact of e-governance on Indian Banking Sector.
iv. To suggest appropriate strategy for the better implementation of e-governance Practices in banking sector.

4) Assumptions of the study:

i)There is huge scope of e-banking and e-governance in Indian banking sector.
ii) Gradual growth and exposure of e-banking and e-governance impacting an efficacy and quality services of banking sector in India.

5) Limitations of the study: Due to time and cost factor, the researchers have confined their study based on secondary data for a limited period.

6) Data collection and Interpretations:

The aspects related to e-governance in Indian banking industry through various modes i.e., ATMs, IMPS, NEFT, AEPS, etc. These modern modes of transactions in Indian banking sector are effectively operational. Following table described the bankwise major NEFT transactions on November'2016 after demonetization scheme implemented by Govt. of India

Table No.1

Bank-wise NEFT transactions till November'2016

Sr. No.	Name of Bank	Outward Transactions		Outward Transactions	
		Volume	Amt₹ (M)	Volume	Amt₹ (M)
1	SBI	14340246	1142788	23393781	1233744
2	AXIS	14518712	677749	5756046	508386
3	ICICI	10903606	608164	8447951	699416
4	KOTAK MAHINDRA	33244746	255930	1975134	238371
5	HSBC	1487300	222731	420536	163061

(Source: www.rbi.org.in)

Above table No. 1 reveals that in November, 2016, the applications of NEFT has been enormously expanding in all types of Indian Banks. It means customers are using e-payments methods in large numbers. It may be the cause of demonetization and governments move towards adoption of digitization as well.

Table No.2

Bank-wise Credit and Debit Cards transactions till October'2016

Sr. No.	Name of Bank	Cards Credit				Cards Debit			
		Transaction at ATMs	actuals. PoS	Value(₹) in million ATMs	PoS	Transaction at ATMs	actuals. PoS	Value(₹) in million ATMs	PoS
1	SBI	87692	13392916	398.13	41200.40	32801080 4	35307605	77088 9	57147
2	AXIS	100538	6948652	264.34	24595.63	28922937	10227020	14293 0	17200
3	ICICI	30898	11689914	106.73	32181.87	39263668	20461741	19537 7	32654
4	KOTAK MAHINDRA	17959	1928990	82.01	5728.66	606900	2703381	24689	4273
5	HSBC	4540	1134796	34.04	3691.38	436467	423394	2146	903

(source:www.rbi.org.in)

Above table No. 1 reveals that in November, 2016, the applications of NEFT has been enormously expanding in all types of Indian Banks. It means customers are using e-payments methods in large numbers. It may be the cause of demonetization and governments move towards adoption of digitization as well.

SCOPE AND OPPORTUNITIES OF E-GOVERNANCE IN INDIAN BANKING SECTOR:

" Usage of retail electronic payments system: The most important significance of retail electronic payments is the RuPay Cards available with Jan Dhan accounts holders and its associated benefits dependent are attracting usage of the card. Due to this significance of payment area, e-governance gains further importance.

" Security to individual account holders: E-governance also provides security to individual account holders to protect their digital transactions by providing appropriate e-security measures such as secret pin numbers, independent passwords, OTP, and sms, etc.

" Security through SMAC: It means Social, Mobile, Analytics and Cloud. In order to enhance the role of e-governance in India banking sector, application and up-gradation of technology can play very crucial role to fulfill the needs of large size heterogeneous and technology savvy customer. Further, to enhance the efficacy of e-governance and e-banking services, applications of high speed connectivity, quick and efficient services are the backbone of success of e-governance in Indian banking sector.

In addition to that e-governance in banking sector can also play a very significant role vis-à-vis to financial literacy and financial inclusion.

CHALLENGES AND LIMITATIONS OF E-GOVERNANCE IN INDIAN BANKING SECTOR.

In order to make successful digitization and effective e-governance, in Indian banking sector, there is very wider scope and multiple opportunities. At the same time, Indian banking sector also facing some of the challenges and threats, which can be enumerated as follows:

" Supervisory concerns: Indian banking sector is facing usage of digitization unscrupulously,
hence threat of money laundering transactions are increasing robustly.

" Quantum of Non Performing Assets: Sometimes digitization also induced enlarge the
quantum of NPA. For example, uncontrolled usage of credit cards leads to heavy due amounts to individual customers.

" Concern of Cyber Security: In fact cyber security is a serious concern to the usage of e-
banking operations. Due to ignorance of application of e-banking modes of operations which can be prove as a threat to the customer's assets and bank balances.

" Cut Throat Competition with NBFC: Now a days Non Banking Financial Companies are providing multiple services to the customers. Hence NBFC becomes great challenges before commercial banking sector.

Conclusion

Through this study, the researchers have tried to threw light on various aspects of e-governance in Indian banking sector. Since, India having 1.30 billion plus population, moreover, about 55 percent population is below the age of 30 years. In order to grab the opportunity of demographic dividend, usage of e-banking and e-governance is a need of an hour. Therefore, e-governance and its subsequent developments has made the digital trading a strong medium of banking, trade and commerce. E-governance is mainly focus on efficient, transparent, convenient transaction through electronic devices to the masses. This service is also termed as a strategy that had a transformation impact on Indian economy because it allows a majority of their customers to transact their financial operations safe, secured and convenient manner. It is one of the medium to transform society into digital environment and drove a significant change in their life. Due to ignorance of security measures, sometimes, it becomes threat to operations of financially illiterate masses. Therefore, role of e-governance in banking sector should be carefully and systematically implemented and visible impact can be seen among the masses which can help to enhance financial literacy and financial inclusion. Thus, we may conclude that e-governance will improve the efficiency of competitive strategy of banking sector in India and open new horizon for business endeavors' to develop their trade all over the world.

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Success of E-governance with Rigidness in Literacy of human being

22

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Abstract- The model of E-Governance is a one stop portal, where citizens or stake holders have access to a variety of information and services. An ideal portal would be a single window for information dissemination where a citizen and all stake holders would be able to access all services and obtain relevant information. E-governance is use of a range of modern ICT to improve the effectiveness, efficiency, service delivery and to promote democracy. But the success of intention of government behind this modernization will be possible, when the nation attain the goal of digital literacy. The progress of digital literacy will not be possible due to digital divide. This digital divide may reduce but before that nation has to improve the level of traditional literacy. But if we see the scenario of level of literacy and causes of that we come to the conclusion that there is rigidness in providing the literacy services. This attitude towards literacy is a great suppressor of economic development and modernization, if the nation fails to increase level of literacy, it is impossible to get success in E-Governance.

KEY WORDS : Governance, E-Governance, Digital Literacy, Digital Divide, Literacy, Causes Of Illiteracy, Rigidness In Literacy, Remedial Actions Against Rigidness

Objectives of the study

- To find out the relationship between level of literacy and use of e-governance
- To reveal the success of e-governance with human rigid psychology for literacy

Hypothese tested

- E-governance is a reforming tool for human development
- Success of E-governance has positive relationship with human literacy

Research Methodoligy

The study is based on primary and secondary data.

The required primary data were collected with the help of interviews. The groups of the respondents are from young generation and senior citizens. Reason behind the selection of these groups, is, the first group is always ready to accept the changes in the environment. According to the current scenario, they feel that it is a need of competitive corporate world to keep themselves updated and receptive to the changes, whereas another group is very possessive and selective towards the traditionalism, legacy and acceptance for the changes. They are not easily ready for the changes in the technology, and the living style of them.

The required secondary data collected through books, magazines, articles, newspapers, websites etc.

Presentation of the study

The Indian government has started the program of E-governance in intention to make sustainable development of the society. It will happen only when the government will get the strong support of civilians. Government using this E-Governance as a reforming tool to get acceleration in human development. But the idea of government can have better execution, if the society has higher level of literacy especially in electronic stream. Unfortunately, because of imbalanced development, the level of literacy of Indians is very poor in some areas which become a grater suppressor in success of E-governance.

Introduction

Governance

In simple word, government refers to all of process of governing, which actually means establishment of policies and continuous monitoring of their proper implementation, by the members of the governing body.

According to the World Bank governance is the manner in which power is exercised in the management of the country's economic and social resources for the development. It means, Government is the way the rules, norms, and actions are structured, sustained, regulated and held accountable.

The implementation of process of governing will be possible if it is done with the people of civilians as it said as a management of the country. It means for execution of every process done through government must have the participation of civilians. It is rightly said in United

Nations Development Program about Governance is the rules of the political system to solve conflicts between actors and adopt decisions in sense of legality. It has also been used to described the proper functioning of institution and their acceptances by the public which known as legitimacy. And it has been used to invoke the efficacy of government and the achievement of consensus by democratic means which says about participation.

The participation of civilians in the governing process with the use of internet or done the applications electronically is nothing but the E-GOVERNANCE.p

E-governance

E-governance is that governing process which involves the application of ICT for delivering the governing services, exchange of information communication transaction, integration of various stand alone systems and services between Government - to - Consumers, Government - to - Business, Government - to - Government as well as back office processes and interaction within the entire government framework. The framework of Governance is supported by the four stages growth model which is based on technical, organizational and managerial feasibilities.

- Cataloguing
- Transaction
- Vertical Integration
- Horizontal Integration or transformation

The first stage cataloguing is presenting the information on the web. In this model the first stage focused on establishing an on-line presence for the government.

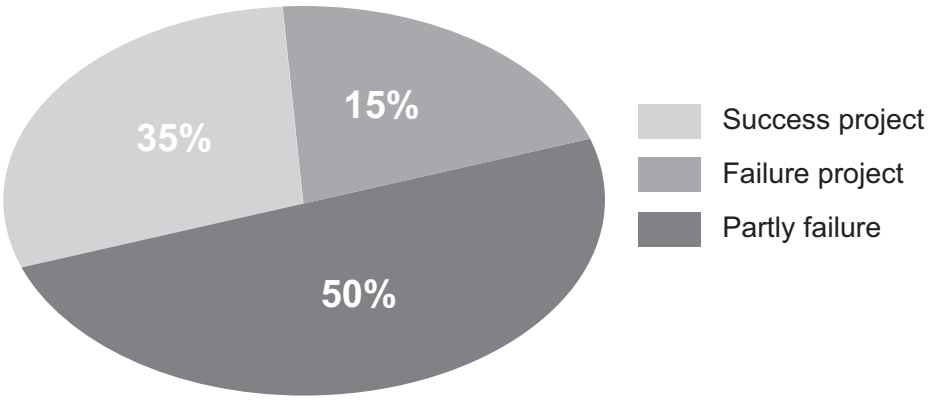
The second stage is focused on connecting the internal government system to on-line interface and allows citizens to transact with government systems to online interfaces and electronically, is referred as transaction-based e-government. This stage is a link between the live database and the online transaction.

The third and fourth stage is about the integration of underlying processes across different level of government. This integration happens in two ways: Vertical Integration and Horizontal Integration. Vertical Integration refers to local and central administration connected for any functions or services of the government. Horizontal Integration refers integration across different functions and services.

Out of these four stages, for pthe relevance for this paper, we focus on the second stage of

this model i.e. Transaction. This stage is a two-way communication, where the citizens move from non-participative to operative role. Citizens transact with government, online by filling out forms and government responds by providing confirmations, receipts etc. likewise it also provide the services viz. renewal of license, payment of taxes or fines, Birth or Death registration etc. they will have direct connection to internal functioning of government system. These services provide the customer freedom from direct interaction with employees of government. Electronic transaction offers a better hope for improved efficiency for customer and government agency than simply cataloguing information. This stage presents government on the internet as an active respondent. The second stage of this model relates with the G - to - C system of E-governance.

Though the government is trying to provide all the services to the citizen in efficient and economical manner, but due to the unbalanced juncture, government is facing the status of



Source :slideshare, by Payel Ghosh (Jan.,20 2013)

The responsible factors for the strait are

- Not everyone has internet access, especially in rural or low income areas.
- G to C technology can be problematic for citizens due to lack computing skills
- Some G to C sites have technology requirement, like browser requirement of plug ins, that won't allow access to certain services- it actually a language barrier
- Lack of privacy Along with these barriers, a full switch to G to C e-governance will cost a large amount in development and implementation is also can be considered as a constraint for success of E-governance. It connotes that, success of E-governance rely on LITERACY or computing skill of users.

Literacy

Digital Literacy

Digital literacy is the knowledge, skill and behavior used in broad range of digital devices. It requires the individual to understand the social issues raised by the digital technologies and possess critical thinking skill. It is being concern not only with ensuring opportunities but with the effective use of ICT for betterment and empowerment of societies. Digital literacy, therefore, considered as an indicator of progress.

For the study I collected some data by questionnaire. I asked some questions to my respondents about the use of ICT whether they are using the devices of ICT in their day to day activities or as per their requirements. It was just to know about digital literacy rate in society. And the result is execrable for the success of E-Governance. Out my total population from youngsters, 90% boys are very much familiar with the ICT devices and they have ease in its uses. The rest of the boys are in hesitation to use these devices because of their digital illiteracy. Whereas the girls do not have that much interest to use their digital literacy in fruitful manner. They have their own reasons for that. Out of my population when I asked to the girls around only 45% girls are there who uses ICT devices and rest of the girls are not. This is scenario of college students. And when I go with my other part of respondents i.e. senior citizens, they really do not want to change their style for life. They believe in the legacy and have hesitation for modernization. They feel that, due to use of ICT devices they may be cheated by someone and whatever they earn in their whole life they may lose it. Therefore the result of the study in concern with senior citizen is around 5% people have ease in uses of ICT devices whereas nearly 60% people take the assistance of their children or any family member. But still there is 35% population is lacking in use of ICT devices because of not only the digital illiteracy but their traditional illiteracy also.

Besides that, when we go through the analysis of digital literacy report, India is continuously down rated in the level of digital literacy.

The report shows that, India is very poor in usage of ICT in comparison with developed country. According to the ICT Development Report, 2016 India has been ranked 138th out of total 175 countries, whereas India is ranked at 26th place in Asia Pacific Region, out of 34 countries. India increases the internet usage from 21% in 2014 to 26% in 2015. But in current scenario the developing world have the usage of internet only up to 34.1%. the data also showed that the growth in internet use has slowed down posting 6.9% global growth in 2015 after 7.4% growth in 2014.

The cause of this decrease is DIGITAL DIVIDE. Digital Divide is nothing but differentiate between people who are informational rich - "haves" and the people who are informational poor - "haves-nots".

Responsible factors for Digital Divide

" Age and generation gap between technological users : senior citizens for whom, new technology has arrived late in life are less skillful than youngsters. But it may not be the perfect suppressor, because as we gain the experience in technology will reduce the level of illiteracy.

" Education Level

" Gender Inequality : women in many societies are much less likely than men to have effective access to ICT. According to the North American National Survey, women are less intensive internet users and use the internet more for social rather than instrumental or recreational reasources.

" Individuals formal education and ICT use at education institutions

" Poor services and access to digital information.

The study of these factors denotes that, digital literacy will occurs upon the use of ICT. It does not replace form of literacy.

Literacy

Literacy is not only means as the ability to read and write but, to the extent of that it is a ability to use language, numbers, images, computers, and other basic means to understand, communicates, gain useful knowledge and use the dominant symbol system of culture. It includes skills to access knowledge through technology and ability to assess complex context.

It connotes, literacy is a foundation for the progress in digital literacy which leads to social and economic growth. But still India is lacking for level of literacy. If we see the report from Census 2011, literacy rate of India was found to be 74.04%, out of which literacy rate for female are 65.46% whereas for male it is over 80%. It shows significant rise in last 10 years. As India blended with different states, the Census 2011 reveals the fact for these states. According to data Kerala is declared as highest literacy state with 100% whereas

Bihar is having lowest literacy rate. The Maharashtra stands on 12th rank in this report as per its literacy level with 82.34% in that male literacy is around 88.38% and for female it was 75.87%. (7)

Though India having 74.4% literacy rate which is much higher than the rate in 1947, but the drop in illiteracy rate has not matched the increase in population. Between 2001 to 2011 the population above the age 7 grew by 18.65 crore, the illiterate is just 3.11 crore. As per the UNESCO report in 2015, the illiterate rate in 2010-11 was 28.7 crore. (3)

Causes of Illiteracy

Once the required skill attain through literacy, the reader can attain full language literacy, which includes the abilities to apply printed material critical analysis with accuracy and coherence and to use information and insights from text as the basis for informed decisions and creative thoughts. The inability to do so is called illiteracy.

Illiteracy in India has complex dimensions attached to it. Illiteracy in India is more or less concerned with different forms of disparities -

- Gender inequalities
- Income disconformities
- State imbalance
- Caste diversities
- Technological barriers
- Enormous fees from private education institution
- Marriage of girls in young age
- Discrimination in educational services as per the economical status of civilians.
- Mirthless or nonchalant attitude of state government towards education
- Corruption in implementation of government policies
- Commercialization in education

One of the most primary reason for dismal literacy rates in inadequate school facilities. The teaching staff is employed across the government run school in efficient and unqualified. Another reason for dropout among children is the lack of proper sanitation. A study has stated that 59% of schools do not have drinking water facilities.

Rigidness in Literacy

Along with these factors, the dependency of women on men is also an important factor for increased level of illiteracy. Generally the Indian women always keep themselves on secondary stature. It's not about their choice but it is a reflection of their (wrong) upbringing.

She has grown up with the mentality of -

- Because of physiological status she is feeble and she has to be protected by a men.
- She has to keep herself busy with household works instead of acquiring the knowledge
- She has to be focused on upbringing of her children and not on opportunities
- Her family and the family members should be first in order of preference, due to this order she must have to scarify her dreams
- Men wants their female as their slave due to their male-ego- Men always wants power, if women get literate they feel they will lose the power.
- Her parents always keep in mind that she is a 'PARAYA DHAN' then why should WE waist our money to get her literate. And many more reasons are there.

Remedial Actions Against Rigidness

For society

- Try to give her freedom for education
- Make her upbringing with equality in gender
- Distribute her responsibility among family member
- Let allow take her own decisions
- Give support in every decision
- Feel her like she is a independent entity

For women

- Be strong and oppose to the injustice
- Feel you are a human being and not a slave
- You have right to education, so use your rights
- Make sure to do work independently, and not to rely on men
- Grab the opportunities if you feel it is acceptable
- Acquire the knowledge of digital world
- Use your digital literacy in proper way instead of going for the social use of it

Conclusion

A higher literacy rate is an essential requirement for any nation to bring it at par on a global platform. No nation looks a promising one if it has stable economic growth rate but poor literacy rate. Education after all is a fundamental right which is ensured to the citizens. If anyone spoils this right of an individual, it will have adverse impact on progress of society. Many of the times it happens with women, which is the fifty per cent population of society. As

women have equal proportion, their literacy level also positively contribute in development of nation. But, because of the rigidness in providing literacy facility to women, nation cannot stand as a prominent nation on the global level. This illiteracy keep all the people away from development of knowledge and potential to participate in the government projects. It is a basic reason of failure for the government policies and project on education, literacy and the others. This failure plays a role as a constraint in the successful implementation E-Governance project.

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Impact of E-governance on Corruption: An Overview

23

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Abstract- E-governance is the best option for promote to 'Make in India', 'Incredible India', Digital India'. It is helpful to make less probability of corruption means there have less chance to corruption because of excessive rules, regulations and procedures, & also there have restriction on access information by citizens and media (right to information act). This is happened by e-Governance through used of anti-corruption strategies such as enhance transparency & efficiency, better convenience, showing evidence, Take strong action against corrupt persons, executives and institutes, Decrease of the discretionary power of bureaucrats, increases government efficiency, etc. e-Governance has bigger importance in the circumstance of management of today's governmental structure to fast economic growth & better quality of life.

Key Words: e-Governance, corruption, anti-corruption strategy.

Introduction:

E-governance is playing important role in the development of India in today's digital world. The main function of government is to deliver e-services to the customers at their door& this work implanting by e-governance.It is now well recognized as an engine of growth in the various economies in the world. Several countries have transformed their economies by their e-governance system potential & proved the best results. Meaning of e-governance: E-governance or electronic governance is the transformation of government to provide efficient, convenient & transparent services to the citizens and businesses through Information and Communication Technologies (ICT). E-governance means use of internet by government to provide its services at the doorstep of citizens, customer, business & other stakeholder.

According to Dr. APJ Abdul Kalam, Former President of India, e-governance in the Indian context means "A transparent smart e-governance with seamless access, secure and authentic flow of information crossing the interdepartmental barrier and providing a fair and

unbiased service to the citizen."

Objectives of the study:

1) To know the impact of e-governance on corruption in India.
2) To study the concept of e-governance
3) To find out anti-corruption strategies.

Research Methodology:

This study is based on secondary data. It is collected from books, Magazines, journals, articles, research papers, internet, other publications, etc.

Scope of the study:

This study is limited to know the impact of e-governance on corruption in India.

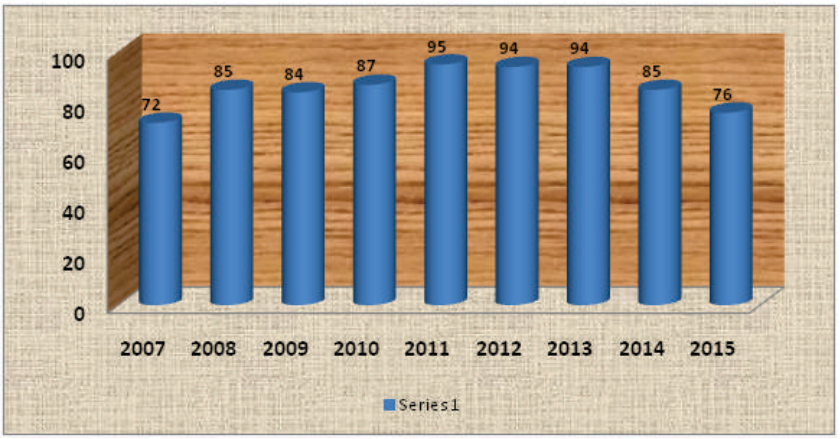
Impact of e-governance on corruption in India:

Corruption is a global phenomenon that can be deeply embedded in the fabric of a society (Carr and Outhwaite, 2013).World Bank & Transparency International defines 'Corruption is the misuse of public officers for private use'. For prevention of black money, corruption, terrorism activity, etc. Hon. Prime Minister Modijiban on Rs. 500 & Rs. 1000 notes from the midnight of 8th November 2016. These large value notes were being used to finance corruption, fund terrorism also used in money laundering schemes, racketeering, drug & people trafficking. Black money has also in the form gold, jewellery, land or any other form of wealth.

Rating of Infamous Corrupt Profession in India:

Profession	Corruption Rating	Profession	Corruption Rating
Politicians	21%	Academicians	7%
Bureaucrats	23%	Senior Managers	4%
Police	11%	Project Managers	4%
Lawyers	6%	Artists	4%
Defence Officers	5%	Purchase officers	6%
Doctors	9%		

Corruption is a big issue that adversely affects on our Indian economy. According to 2015 corruption perceptions index reported by Transparency International, India is the 76th least corrupt nation out of 175 nations. Corruption rank in India averaged 75.14 from 1995 until 2015, reaching highly in 2011 that is 95.00 and low of 35.00 in 1995. That showing by following chart-



Source: www.tradingeconomics.com : Transparency International)

In today's condition public life is dominated because of corruption & inability of politicians. Nearly all departments of government are corrupt and out of this income tax, sales tax, custom, science & technology, hospitals & health care, property tax department are highly corrupt. For reduce the corruption government should used of e-governance policies in all departments means it has to chosen to go online in all departments. That supporting to bring transparency & efficiency, better convenience, increases government efficiency and reduce corruption. All e-governance policy applications target is to focus on reduce the corruption. Computerization of the departments of government was first sign of the progress of India & that was seen in 90s, information technology is the core of the idea/design/thought of transforming the way India perceives governance and e-governance in India has concerned to be more citizen-centric, service oriented and transport. E-governance is helpful to provide easy access of benefits to the citizens and these benefits are tangible like online form filing, distance education, bill sources and payments, telemedicine, etc. E-governance aim is to empower people through giving them access to information and IT has solved the problems like poverty, corrupt system, bad governance & slow-moving towards economic growth. In this case the trend of e-governance is also true.

E-governance initiatives are e-Kranti-Electronic Delivery of Services, Bhoomi Project, Gyandoot, Lokwani project, e-Mitraproject,e-Seva,Maha e-Seva, E-Choupal, Akashganga, SETU, eLokshahi System, e-Tendering, eNaksha, Bar Code System, BhommiAbhilekh (land record), PDS (Public Distribution Services), etc. These all things are playing a very crucial role in the development of India. These all are helpful to make less probability of corruption means there have less chance to corruption because of excessive rules, regulations and procedures & also there have restriction on access information by citizens and media. And that's why here want to say e-Governance is the best option for promote to 'Make in India', 'Incredible India',

Digital India'. This is the vision of our Hon. Prime Minister and that will in the way of achieving. E-governance: Anti-Corruption Strategies:

- E-government brings transparency and efficiency in all its decisions & action programmes, in their rules, regulations & procedures and in all type of data.
- Providing legal support & showing evidence.
- Power to the people (Right to Information Act).
- Encourage citizen awareness about IT and uses of that for bring accountability.
- Delivery of services at high speed & at lower costs to citizens in an easier manner.
- Decrease of the discretionary power of bureaucrats.
- Take strong action against corrupt persons, executives and institutes.
- Encourage citizen awareness about IT & enhance national image.
- Education and increase direct contacts between government & citizens.

Conclusion:

e-Governance is helpful to make less probability of corruption means there have less chance to corruption because of excessive rules, regulations and procedures, & also there have restriction on access information by citizens and media (right to information act). This is happened by e-Governance through used of anti-corruption strategies like enhance transparency & efficiency, better convenience, showing evidence, education and increase direct contacts between government & citizens,less waiting time, increases government efficiency, etc. e-Governance has bigger importance in the circumstance of management of today's governmental structure to fast economic growth & better quality of life. It is the best option for promote to 'Make in India', 'Incredible India', Digital India'.

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Convergence of Corporate Social Responsibility and Corporate Governance

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Abstract- Corporate social responsibility (CSR) has been spoken as key feature by the field of international strategy. CSR is also increasingly an essential as well as become legal compliance for companies. It is a complex and multidimensional organisational phenomenon that is understood as the scope for which, and the ways in which, an organisation is consciously responsible for its actions and non-actions. This will have impact on its stakeholders. It represents not just a change to the commercial setting in which individual companies operates, but also a pragmatic and social response of a company to its consumers and society. It is increasingly being understood as a means by which companies may endeavour to achieve a balance between their efforts to generate profits and the societies that they impact in these efforts.

Key words- CSR, Corporate governance, Corporate Regulation, Impact

Introduction

CSR is increasingly an essential issue for companies. It is a complex and multidimensional organisational phenomenon that is understood as the scope for which, and the ways in which, an organisation is consciously responsible for its actions and non-actions and their impact on its stakeholders. It represents not just a change to the commercial setting in which individual companies operates, but also a pragmatic response of a company to its consumers and society. It is increasingly being understood as a means by which

companies may endeavour to achieve a balance between their efforts to generate profits and the societies that they impact in these efforts.

Corporate Social Responsibility (CSR)

The role of business in society is an ancient concern. However, until now this Concern has not been conclusively determined; business communities and international civil societies have not yet been able to reach to an overall agreement when defining the responsibilities of companies to society. Indeed, defining CSR is complex and contingent on situational factors. Moreover, there are an enormous number of varied definitions for CSR. One of the reasons behind the inconclusiveness of the definitions of CSR is rooted in its interchangeable and overlapping characteristics with other terminologies. Another reason may also lie in the fact that the contemporary CSR agenda essentially involves the concept of stakeholders and development as an integral issue of business operations. Another reason is related to the ever-changing and dynamic character of CSR and its expansion of practices aligned with the increased demands from society and from development issues. Despite the inconclusive definitions, different approaches and many dimensions of CSR, the principal notions of this paradigm are almost established.

Although these notions are not conclusive, they are consistent and have converged on common characteristics and similar elements. These are related to the economic, social and environmental impacts of business operations and their responses to customers' expectations, employees, shareholders and stakeholders in the context of these impacts. CSR is no longer confined to corporate philanthropy; rather, it has been established that accepting social responsibilities has a positive effect.

Corporate Social Responsibility, Corporate Governance

CSR has established the core principles for furthering appropriate strategies for incorporating its different notions into business practice.

This section will not provide a thorough discussion on the definition of CSR, as this is believed to be a study in itself, and in this book no distinction is made between the different meanings attached to this term. This book is not focused on the philosophies in CSR. Rather, it concentrates on identifying the core principles of CSR and suitable legal regulatory strategies to incorporate these principles into corporate self-regulation in weak economies.

Objectives of the study

1) To study the CSR and its core principles.

2) To find out the detail information of the CSR and Corporate Governance Convergence on Corporate Regulation
3) To find out how different economies are incorporating CSR notions in their corporate regulation in India.

Corporate Social Responsibility (CSR)

In the 1980s, as mentioned, some alternative theoretical issues were added to the concept itself including corporate social performance, stakeholder theory, and business ethics theory. In the definitional development that occurred in the 1990s, these alternative themes took centre stage in the manifestation of Craned all subsequent definitions were dominated by the stakeholder and societal approach, with the recognition of social, economic, and environmental issues as the basic components of responsibility.

The World Business Council for Sustainable Development defines CSR as 'the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large. 'According to this definition, business societies have responsibilities to contribute to the development of their employees, their families, the local community and wider society to improve their quality of life and thus to try to ensure sustainable economic development. The phrase 'continuing commitment' used in this definition indicates that CSR is not a temporary issue that a company considers only in certain situations. Rather it is a permanent issue that should be placed strategically within the policies and programs of companies. Business for Social Responsibility defines CSR in a more holistic way. This organisation refers to CSR as a tool for 'achieving commercial success in ways that honour ethical values and respect people, communities, and the natural environment.

Thus, Business for Social Responsibility relates CSR to the idea of recognizing and responding to a broader spectrum of stakeholder interests. The International Business Leaders Forum extends this idea and accepts it as a responsible business practice that could benefit business and society by maximizing the positive impact business has on society while minimizing the negative impact. In a similar fashion, a Green Paper published by the European Commission in 2001 defines CSR as 'a concept whereby companies Corporate Social Responsibility, Corporate Governance and Corporate Regulation Integrate social and environmental concerns in their business operations and in their interactions with their stakeholders on a voluntary basis.

The World Economic Forum identifies the concerns for responsible business as follows:

To do business in a manner that obeys the law, produces safe and cost-effective products and services, creates jobs and wealth, supports training and technology cooperation and reflects international standards and values in areas such as the environment, ethics labored human rights. To make every effort to enhance the positive multipliers of our activities and to minimize any negative impacts on people and the environment, everywhere we invest and operate. A key element of this is recognizing that the frameworks we adopt for being a responsible business must move beyond philanthropy and be integrated into core business strategy and practice.

Given these definitions, CSR appears to be a managing element that starts at the company level by its performance in a socially responsible manner, where the trade-offs between the needs and requirements of different stakeholders are balanced and acceptable to all. In a recent publication, rather than giving any conclusive definition of CSR, 'responsible 'emphasize the notion that the treatment of stakeholders should be deemed acceptable in civilized society. According to Hopkins, this treatment of the stakeholder isan economic responsibility of companies. Marsden perceives CSR as a core behavioural issue for companies. He states 'CSR is not an optional add-on nor is it an act of philanthropy. A socially responsible corporation is one that runs a European Commission, Green Paper: Promoting a European Framework for Corporate Social Corporate Social Responsibility (CSR) Profitable business that takes account of all the positive and negative environmental social and economic effects it has on society.' Andersen defines CSR following broader societal approach. He states that the broader meaning of CSR relates to the extension of 'the immediate interest from oneself to include one's fellow citizens and the society one is living in and is a part of today, acting with respect for The future generation and nature. While other scholars have studied CSR, to respect space constraints and retain the focus on the main theme of this study, only the works of these three recent and well-cited scholars are mentioned here. All of the definitions outlined above confirm that there is no conclusive definition of CSR and that it can have different meanings to different people and different organisations as an ever-growing, multifaceted concept. Nevertheless, it may be said that the concept of CSR is consistent and converges on certain common characteristics and elements. More precisely, if CSR as defined above is examined from a practical and operational point of view, it converges on two points. CSR requires companies (a) to consider the social, environmental, and economic impacts of their operations and (b) to be responsive to the needs and expectations of their stake holders. These two points are also

embedded in the meaning of the three words (i.e., 'corporate', 'social', and 'responsibility') of the phrase 'corporate social responsibility'. The word 'corporate' generally denotes business operations,'social' covers all the stakeholders of business operations, and the word 'responsibility' generally refers to the relationship between business corporations and the societies within which they act together. It also encompasses the innate responsibilities on both sides of this relationship. Accordingly, CSR is an integral element of business strategy: it is the way that a company should follow to deliver its products or services to the market; it is a way of maintaining the legitimacy of corporate actions in wider society by bringing stakeholder concerns to the foreground; and a way to emphasize business concern for social needs and actions that go beyond philanthropy. Next, the core principles of CSR are introduced. Responsibilities of a company: social, economic and environmental. These responsibilities are necessary to ensure economic prosperity, environmental quality and social justice. Carroll has identified four responsibilities which a company should accept to become socially responsible in a balanced way. According to him, socially responsible company 'encompasses the economic, legal, ethical and discretionary expectations that society has of organizations at a given point of time. Another strong argument in the recent CSR practice literature relates to stakeholder engagement in CSR performance. Freeman argues that companies have a responsibility to add their stakeholders to corporate activities. To him, stakeholder engagement is a vital way for companies to deal with their external environment effectively. Considering these major sources of CSR practices, they may be grouped into four major categories: the societal, environmental, and economic and stakeholder approaches. Each of these approaches has different perspective in terms of definitions and boundaries of responsibility. However, each of these approaches has their individual underlying principles. Briefly, the principle of the societal approach to CSR is that companies should contribute to building better societies and therefore they should incorporate social concerns into their core strategies as well as consider the full scope of their impact on societies. More particularly, this principle requires companies to implement fair wage policies, uphold human rights, fair trade and ethical issues, produce safe products and cooperate in the network of companies and communities.

Convergence of CSR and Corporate Governance*

There is an evolving interplay between CG and CSR. Both these mechanisms hold economic and legal features. These may be altered through socio-economic processes in which competition within the product market is the most powerful force. CG and CSR are

complementary and are closely linked with market forces. Their objectives are not concurrent; they may act as tools for attaining each other's goals, though their setups as corporate frameworks are different. CSR operates in a free-form manner, whereas CG issues operate within well-defined and accepted structures. CG is an umbrella term. In its narrower sense, it describes the formal system of accountability of corporate directors to the owners of companies. In a broader sense, the concept includes the entire network of formal and informal relationships Involving the corporate sector and the consequences of these relationships for society in general. These two senses are not concurrent; rather, they are complementary. CG has been described as the ways in which suppliers of finance to corporations assure themselves of obtaining a return on their investment. However, it could also implicate 'the whole set of legal, cultural, and institutional arrangements that determine what publicly traded corporations can do, who controls them, how that control is exercised, and how the risks and returns from the activities they undertake are allocated'. Taking these senses together, CG is no longer merely about maximizing stock value; rather, it concerns the 'relationships among the many players involved (the stakeholders) and the goals for which the corporation is governed.

Convergence of CSR and Corporate Governance In the usual CG framework, the roles, rights and responsibilities of corporate directors are vital. In particular, the board of directors is the most appropriate body to allow and design policies to enable corporate management to fulfill their responsibilities to society. In most cases, this board is the sole body that communicates corporate performance to corporate owners. Moreover, with the beginning of the modern CSR era, its role in CG has vastly extended. the 1990s have all helped CSR reach the heart of CG. The list of key issues associated with this time line is by no means comprehensive. However, it is aimed at highlighting some key initiatives over the last few decades that have contributed to the movement of CSR from the margins to the mainstream of the policy agenda. In almost every instance, these events did not specifically actuate CSR initiatives; rather, these instances set the global scene for the intersection between CSR and CG. Several of these events have been important drivers of this intersection: the global social urge to include the previously excluded social costs of production and the hidden costs incurred by the environment as a result of business activities with the corporate balance sheet; the lack of confidence in the institutions of the market economy and the demand for ensuring sustainable development. Kakabadse et al. identify 'consumerism' and 'corporate scandals' as the current most important drivers underpinning this development. These two factors are, indeed, closely related to market

competition, and hence they act as strong drivers for CG and CSR to develop the required framework by which a company can demonstrate its responsibility to society through its performance. To CG, this intersection largely contributes by reconciling the tension between CG's engagement with shareholder and stakeholder interest; it has become attuned to constituency concerns in CG. To CSR, this intersection establishes CSR as[a] business strategy to make the ultimate goals of corporations more achievable as well as more transparent, demonstrate responsibility towards communities and the environment and take the interests of groups such as employees and consumers into account when making long-term business decisions. Convergence of CSR and Corporate Governance This convergence has gradually extended the narrower meaning of CG. It adds the agency focus to corporate ethics and accountability, and it relies on the 'business judgment' of CG to ensure this accountability. Stakeholder approach to CSR: Companies are the crux of a complex web of stakeholder relationships and have an obligation or responsibility to these different stakeholders Narrow CG conception: Ensuring accountability, compliance, and transparency Internal dimension of CSR: Companies should accord due diligence to the irresponsibility to internal stakeholders, addressing issues relating to skills and education, workplace safety, working conditions, human rights, equity/equal Opportunity, and labor rights it finds 'corporate self-regulation' as its dominant expression in the field of corporate conduct. On the ground, by adding issues such as human rights, workers' rights and environmental protection to 'self-regulation', CG has gained the opportunity to develop stakeholder engagement programs that could increase their competitiveness and to launch a marketing campaign that could emphasise their humanistic, democratic values as 'corporate citizens'. In strong economies, corporate self-regulation has gradually absorbed the ethos of this convergence. In these economies, for instance, many companies have appropriate measures to internalise the costs externalised to the environment due to their business operations. These initiatives are not driven by laws; rather, they are driven by the corporate conscience to reduce costs as well as to contribute to environmental development. Wal-Mart has recently taken initiatives to 'green' its Corporate Social Responsibility, Corporate Governance and Corporate Regulation stores to reduce its energy and labour use. Between 2003 and 2008, Gap Inc. cut its greenhouse gas emissions by 20 % and eliminated child labour from its suppliers.3M's 3P program-'Pollution Prevention Pay'-helped the company discover enormous savings that it had previously overlooked. John Deere's recent foray into renewable energy is another prime example. Other than selling tractors, it provides financial support and consultation to help farmers harvest using wind energy. This may seem an odd fit, but the venture has become a

source of value innovation as well as a way to meet social responsibilities; it is helping farmers to survive and creating a new revenue stream for the company. A detailed discussion on how the governments of strong and developing economies are incorporating these principles into their companies is presented at the end of this chapter. Impact of Corporate Social Responsibility and Corporate Governance Convergence on Corporate Regulation There are different regulatory systems in the corporate regulation landscape. Amongst these systems, public regulation, self-regulation and co-regulation are For a detailed discussion on the impact of this convergence on the scope of small- and medium sized companies as they try to enter into the global market as first tier suppliers, see Mia Mahmudur Rahim 'Convergence of CSR and Corporate Governance and its Impact on SMEs' Defining regulation is difficult as this term is employed for a myriad of discursive, theoretical, and analytical purposes. Moreover, it is highly contested. For this study, regulation is defined foray process or set of processes, as Colin Scott states, by which 'norms are established, the behaviour of those subject to the norms monitored or fed back into the regime, and for which there are mechanisms for holding the behaviour of regulated actors within the acceptable limits of the regime'. This definition relates to the principles of 'new governance' and the 'new regulatory state' where one of the objectives of regulation is to capture the plurality of interests and sources of Convergence of CSR and Corporate Governance prominent. Public regulation denotes the traditional form of regulation where public authorities set the relevant legislation or other forms of binding actions for the purpose of achieving public policy aims. In this system, legislation is adopted to set the necessary rules, monitor compliance and impose sanctions to aid in enforcing these actions. This form of regulatory system also details the structures, tasks and means for the involvement of private citizens and organisations in the implementation of its rules. Nevertheless, the responsibility for implementing these rules remains with the state. Convergence of CSR and Corporate Governance of practice set and enforced by a profession guild. This narrower meaning has been extended, and now this concept is no longer confined to professional organisations.It is widely applied in financial regulation and in many other sectors. It is now the plat du jour in studies of regulation in many economies and an important element of the new learning. Neil Gunningham and Peter Grabosky define this concept as: Self-regulation is not a precise concept but, for present purposes, it may be defined as a process whereby an organized group regulates the behaviour of its members. Julia Black relates this concept to the concept of 'decentered' regulation. She identifies four basic forms of self-regulation1) mandated self-regulation 2) sanctioned self-regulation 3) coerced self-regulation and 4) voluntary self-regulation.In broad terms,

mandated self-regulation denotes the mandates provided by the state to a collective group to formulate and enforce norms within a framework defined by the government. In sanctioned self-regulation, a group formulates its own rules, which are then subjected to government approval. In coerced self-regulation, 'the industry itself formulates and imposes regulation, but in response to threats by the government that if it omits to do so the government will impose statutory regulation instead. In voluntary self-regulation, the state is not involved in the regulatory strategies of the regulates; instead, the regulates take the initiative in the formation and operation of their regulatory system. All these modes of self-regulation serve different objectives in internal regulation and contribute to increased ownership and responsibility at the same time; they help to develop internal regulatory mechanisms capable of minimising the cost of compliance. Within this panorama, a highly visible and frequently debated form of self regulation is the corporate code of conduct. In contrast to private business codes that deal with transactional and contractual aspects of commerce, codes of conduct Corporate Social Responsibility, Corporate Governance and Corporate Regulation Hence, these codes are largely focused on sectors where brand reputation and export orientation are vital. Codes relating to labour issues usually align with the footwear, garment, sporting goods, toy and retail sectors, while those related to environmental aspects are likely to be present in the oil, chemical, forestry and mining industries. Sources suggest that the world's larger multinational companies and buyers have taken the lead in adopting such codes, which can perform as dependable sources and alternative means of regulation.

The principles (similar to a code of conduct) of Fish4Ever are worth mentioning at this point. Fish4Ever, a famous brand of seafood products with a target of fulfilling 90 % of its turnover with organic and/or sustainable products, has a clear policy that restricts it from selling any fish species declared as endangered by the International Union for the Conservation of Nature and other reputed NGOs. According to these principles, it does not trade with any supplier that does not respect workers rights or does not ensure fair pay and treatment for their workers. For example, when sourcing skip jack tuna, they consciously look for suppliers who support sustainability and use ethical practices to ensure their product quality and processing efficiency. Adidas Group, the owner of the Adidas and Reebok brands, has more than 1,120 independent factories (on 31 December 2009) in 68 economies, and has responded to this convergence through its standards, guidelines and principles to deal with their social, ethical, and environmental issues. For instance, the 'Workplace Standard' settled by Adidas mainly sets forth the group's position on a number

of challenging labour issues faced by workers. These issues include working hours, It has been argued that since codes of conduct are based on the principles of legal pluralism and free market ideology, economic players in the private sphere use this form of self-regulation to fulfil their own interests. This mode of regulation creates a tendency to view private ordering systems as pursuing their own policies rather than public policy goals. The second critique contends that codes of conduct have almost always failed to improve corporate behaviour worldwide, and thus are hypocritical in their purpose. Indeed, many agree that these codes, even when supported by a strong monitoring system, might not generate ground-level change, unless accompanied by fitting changes in business culture and decision-making.In response, advocates of codes of conduct propose arguments that the analysis of these codes' potential for engendering change requires more complex doctrinal and empirical understanding. They argue that the new institutional economic approach has gradually supported the integration of CSR and business cases since CSR not only represents costs for the company but also results in various advantages. To reap the benefits of these advantages, companies depend upon corporate self-regulation serves as a significant medium for connecting governance with responsibility. Through various strategies and instruments, self-regulation has subjected businesses to a mix of supervisory principles that reflects the convergence of CG and CSR. External stakeholders have an important role in the supervision of corporate self-regulation and corporate codes of conduct. This has helped the development of a 'standardization regime'. Large companies depend on this regime to ensure that their suppliers are fulfilling, or are able to fulfil, CSR practices following a set of international standards commonly known as the multi-stake holder codes. These codes allow divergent CSR practices to be bundled into 'generic management systems standards' for business corporations. The convergence of CSR and CG at the macro level plays an important role in this 105 Stephen Tomsen, 'Encouraging Public Private Partnerships in the Development of a Standardization of CSR Practices Standardization means the process of reaching a standard. A standard can be defined as a limited set of solutions to actual and potential matching problems; it is a means by which a party can balance its need to fulfill a given requirement. A standard may also be considered as solutions that intend or expect repeated or continuous use for a certain period. Standards Australia defines a standard as a 'published documentwhich set out specifications and procedures designed to ensure that a material, product, method or service is fit for its purpose and consistently performs the way it was intended to. Therefore, in the narrow sense, a standard is a set of criteria that is meant to check the requirements and expectations of organizations. In a broader sense, particularly while dealing with CSR

issues, standard refers to CSR norms, rules, agreement, guidelines and codes directed towards benefits for the party or parties involved. The term 'regime' in the standardization regime denotes an agreement that creates and facilitates cooperative behaviour within a particular issue area. This term partly overlaps with the term governance structure, which refers to the way an actor network or organization governs a particular field of interest. Combining the meanings of these terms, standardization regime denotes an agreement based on the principles that guide the standards of activities. The impact of this regime no longer remains only within business management. Rather, it has extended to areas such as consumer safety, environmental degradation, ethical operations and a myriad of others, all of which serve to raise the quality of everyday life. Against the background of the less proscriptive role of national governments, these institutions help companies to manage the pressures from Convergence of CSR and Corporate Governance. The convergence of CSR and CG has helped to develop the standardization regime. Most global companies have acknowledged this development. They exclusively consider certain of these initiatives to measure their suppliers' performance. Some of them weed out suppliers from their chains on the results of performance tests based on these initiatives. Using these initiatives they select strategic suppliers to (a) reduce their transaction costs; (b) increase their profitability; (c) reduce costs as a result of a reduced need to switch suppliers; and (d) increase their competitiveness in the marketplace through improved relationships with consumers. Trends in the Implementation of CSR Principles in Different Economies World to introduce a law on mandatory public environmental reporting This country enacted legal provisions that made the announcement of environmental performance to the public and the maintenance of environmental accounts mandatory for companies. In the Netherlands, under a statutory scheme formed by an extension of the Environmental Management Act in April 1997 and the Environmental Reporting Decree effective from 1999, certain categories of industries(currently approximately 250) are required to produce two environmental reports, one for the public and another for the authorities. The Accounting Act 1999 (Norway) requires all companies to include environmental information in their annual financial reports, and simultaneously, the Norwegian Environmental companies and the subsidiaries of foreign corporations operating in Belgium have been under obligation to produce a report on their social performance over a 3-year period since 1996. However, this legislation does not require companies to comply with eight fundamental ILO conventions136 to follow its requirements. In 2001, France passed the New Economic Regulations 2000 (France). It requires listed companies to disclose their impact on social and environmental issues in their Since the focus for CSR incorporation in the USA is

driven by a context in which minimal legislative control on business is preferable, this country emphasizes developing specialised organisations to assist companies to incorporate CSR principles into their business strategies. For instance, the Occupational Safety and Health Administration, Equal Employment Opportunity Commission, Consumer Product Safety Commission and the Environmental Protection Agency are dedicated to maintaining standards for responsible corporate business practices that establish thresholds for CSR behaviour in daily business operations. The better known contributions of this process are the development of industry-specific and sector-wise regulation, such as in pollution control, working conditions, and consumer protection. The US Model Business Principles is a voluntary guideline for companies, and the aim of this instrument is to provide a benchmark for developing self-regulated responsibility at the company level. It is based on the ILO Tripartite Declaration of Principles concerning multinational companies and social policy and the OECD Guidelines for Multinational Companies. Corporate societies have begun incorporating these principles into their self-regulatory mechanisms. For instance, the USA automobile makers require their suppliers to adopt environmental management systems as a requirement for doing business. Similarly, the European Parliament Resolution of 13 March 2007 Corporate Social Responsibility: a New Corporate Social Responsibility, Corporate Governance and Corporate Regulation American Forest and Paper Association requires its members to adopt a set of management practices directed toward sustainable forestry.

Trends in the Implementation of CSR Principles are in Different Economies. At the policy level, Japan follows a mixed-policy strategy to develop CSR practices. Its CSR initiatives encourage private companies to adopt CSR issues in their business policies, and at the same time, they emphasise enabling instruments to encourage private actors to continue to develop their CSR- oriented strategies. Japan introduced to CSR implementation during its post-war reconstruction period by the adoption of the resolution 'Awareness and Practice of the Social Responsibility of Business. This resolution states that businesses should not simply pursue corporate profit, but must seek harmony between the economy and society, combining factors of production and services, and that social responsibility is abetter way to pursue this goal. In this country, the impact of this resolution can be traced back to the adoption of the three corporate principles; namely, Shoki Hoko (corporate responsibility to society), Shoji Komei (integrity and fairness), and Ritsugyo Boeki (international understanding through trade).

In parallel to the initiatives of the private sector, the Japanese government has undertaken

efforts to achieve CSR under the auspices of different ministries, including the Cabinet Office, the Ministry of Agriculture, Forestry, and Fisheries; the Ministry of Health, Labour, and Welfare; and the Ministry of Environment. The Cabinet Office issued the 'Corporate Code of Conduct' in 2002 to build consumer confidence in businesses and set guidelines to promote the establishment and implementation of corporate codes of conduct. In a sequel to this, the Ministry of Agriculture, Forestry, and Fisheries established a study group to promote transparency between consumers and producers in 2004. It proposed the promotion of corporate management with an emphasis on social responsibility related to food safety and security. The Ministry of Health, Labour, and Welfare established the Research Council on CSR in Labour and suggested that consideration should be given to employees based on changes in their social conditions. The Ministry of Environment in 2005 also established a Research Council on Social Responsibility and proposed an ideal model for a sustainable environment and economy.

The Caux Principles are the responsibility of business towards its stakeholders, the economic and social impact of business, business behaviour beyond the letter of the law, respect for rules, support for multilateral trade, respect for the environment; and avoidance of illicit operations; seethe Caux Round Table: Principles for Business. This regulatory strategy can be termed co-regulation where the private and public sectors are involved in a joint initiative to reach a common goal. In co-regulation, the public sector assists the private sector to reach a public policy goal. For further details on this regulatory system, see Law Concerning the Promotion of Business Activities with Environmental Consideration by Specified Corporations, etc., by Facilitating Access to Environmental Information and Other Measures as an instance of co-regulation in Japan to facilitate acceptance of environmental responsibilities in Trends in the Implementation of CSR Principles in Different Economies . These companies all maintain a separate CSR department or task force, and have already developed a code of conduct in the light of internationally recognised CSR standards applicable both in and outside of Japan. Developing and less-strong economies are also incorporating the principles of CSR within their regulatory frameworks. For instance, in Thailand, alongside the legislative initiative for labour issues, the passage of the Tambon Administration Organization (TAO) Act 1994 (Thailand), the New Thai Constitution of 1997, and the National Decentralization Act 1999 (Thailand) are evidenced as landmark public sector efforts to enhance power sharing between the public, private, and civil society sectors and increase community-business partnership. In Vietnam, the Vietnam Agenda can be viewed as formulating a sustainability strategy in a

broader way, although it still may be termed a crosscutting subject. In Malaysia, the Bursa Malaysia CSR Framework provides a set of guidelines for Malaysian public listed companies to help them in the practice of CSR. This framework focuses on four areas within or CSR practice: the environment, the community, the workplace, and the marketplace. It has been accepted by the Government of Malaysia, as articulated in the Prime Minister's budget speeches in 2006 and 2007 and includes a directive for public-limited companies to disclose their CSR activities. The King Report on Governance for South Africa 2009 suggested that the company related legislation should have some provisions to encourage the directors for constructive stakeholder management strategies in companies. The new Companies Act 2008 of this country mandates that certain companies have to constitute 'social and ethics committees' so that they can manage their social responsibility and stakeholder issues in a better way. Among other developing Corporate Social Responsibility, Corporate Governance and Corporate Regulation Economies, Brazil, Argentina, Mexico, Poland, Slovenia, Hungary, South Africa, India, and China have advanced remarkably in their institutional frameworks and public framing for implementing the core principles of CSR. With the Extractive Industries Transparency Initiative (NEITI) Act 2007 (Nigeria), Nigeria became the first country that provides statutory backing to regulate transparency in extractive industries operating in a country In Ghana, the Ghana Extractive Industries Transparency Initiative has the same function. In 2006, Ghana launched the Ghana Business Code, a joint effort of the Association of Ghana Industries, Ghana Employers Association and the Ghana National Chamber of Commerce and Industry. The aim of this effort is to introduce and expand the practice of CSR in companies operating in this country. They assessed the CSR practice status of seven Asian economies: India, South Korea, Thailand, Singapore, Malaysia, the Philippines, and Indonesia. In this study, variation in CSR trends were identified using quantitative and qualitative indicators of five aspects of regional CSR practices: the penetration of CSR among the companies in each country, the extent of CSR reporting within these companies, the waves of CSR reflected in national profiles, their underlying CSR issues, and the modes of CSR developed in these economies. This study revealed that the companies of India and South Korea were well positioned in terms of CSR

The above discussion demonstrates that companies in the strong economies use a mix of different strategies to incorporate CSR principles in their self-regulatory mechanisms. Strategies based on legal regulation are not foremost in this mix rather, in these economies regulation-based strategy is meant to assist the non-legal drivers of CSR. This mixture of

strategies encourages various business stakeholders to reach an economically optimal level of investment in firm-specific human and physical capital. The use of these mixed strategies in weak economies may not be possible. One of the reasons for this is the lack of non-legal drivers in these economies. Moreover, due to insensitive consumers, a lack of organisation incivil groups, inadequate private institutions monitor corporate performances, and corrupt public organisations, companies do not incorporate the ethos of CSR in their policies. In this flux, it is difficult to determine the most appropriate policy to create a nexus between CSR and corporate self-regulation in the weak economies. The remainder of this book deals with this difficult task.

Conclusion

The basis of corporate responsibility has transitioned from why companies must be socially responsible to how they can become socially responsible. CSR is now a major component of new business and CG models for long-term sustainability. It has converged with the new trend of CG and contributed to the shifting of the traditional notion of CG to a vehicle for pushing corporate management to consider broader social issues. CSR defines corporate responsibilities to society as follows: firstly, that companies have a responsibility for their impact on society and the natural environment, which on occasion goes beyond legal compliance and the liability of individuals; secondly, that companies have a responsibility for the behaviour of others with whom they do business; and thirdly, that business needs to manage its relationship with wider society, whether for reasons of commercial viability or to add value to society.

With the rise of sensitive consumerism, as well as increasing competition for market share, this convergence has made companies more attuned to public, environmental and social needs. Global companies have integrated the ethos of this convergence into their core policy objectives. They tend to ensure that CSR practices are implemented within their supply chains; a demonstrated commitment to CSR helps global companies to secure their long-term profits, brand images and managerial efficiencies. They have developed self-regulation to reflect their India, the pressures of multinational buyers on suppliers in the global supply chain, and civil society activism have been the major factors. Corporate Social Responsibility, Corporate Governance and Corporate Regulation corporate responsibilities to the society and environment and helped the development of standardization regime. This standardization regime creates different codes of conduct, networks and auditing strategies to measure corporate self-regulation performance on CSR issues. At the national level, CSR has attracted considerable attention. Most of the

strong economies have adopted CSR principles within their corporate regulatory mechanisms. They have used different strategies and employed different actors to encourage this incorporation of CSR principles in corporate regulation. Though their regulatory strategies are not identical, their goals for relating CSR to public policies amplify their political affiliation for CSR practices in companies; the role of government in these economies is to facilitate the private sector. In these Economies, laws and regulations for incorporating the ethos of this convergence are not authoritative. Rather, they are advisory and focused on bringing a broader perspective to the necessity of environmental responsibility in corporate self-regulation.

Broadly speaking, incorporation of CSR notions in corporate self-regulationin these economies appears to focus on 'process-oriented regulation' where system-based strategies, enforced self-regulation, management-based strategies, meta-regulation approaches, and principle-based strategies coexist to ensure greater flexibility for the regulators where an objective needs to be incorporated in the era of deregulation. From the perspective of the weak economies, as has been discussed in the case of Bangladesh, it is unclear how the ethos of CSR might be incorporated into the fabric of the socio-economic and environmental regulation of these economies. In these economies, public interest advocacy groups to oversee this convergence are absent, civil groups are not organised, the media does not have a specific focus on corporate issues, and the corruption rate in general is high. Hence, the incorporation of CSR principles in corporate regulation has not been noteworthy. However, certain weak economies have attempted to add CSR notions into their corporate regulation, although these attempts are too preliminary to show any trends, and as yet have not been followed by any substantive policy, suitable strategy or long-term goals.

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Online banking – An effective tool for countrymen

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Abstract- Online banking, also known as internet banking, e-banking or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.

Introduction:

In todays modern era online tradition is adopted in almost every task .Online banking one major step is being taken by countrymen .Online banking was first introduced in the early 1980s in New York, United States. Four major banks - Citibank, Chase Manhattan, Chemical Bank and Manufacturers Hanover - offered home banking services. Chemical introduced its Pronto services for individuals and small businesses in 1983, which enabled individual and small-business clients to maintain electronic checkbook registers, see account balances, and transfer funds between checking and savings accounts. Pronto failed to attract enough customers to break even and was abandoned in 1989. Other banks had a similar experience. Almost simultaneously with the United States, online banking arrived in the United Kingdom. The UK's first home online banking services known as Home link was set up by Bank of Scotland for customers of the Nottingham Building Society (NBS) in 1983. The system used was based on the UK's Prestel viewlink system and used a computer, such as the BBC Micro, or keyboard (Tandata Td1400) connected to the telephone system and television set. The system allowed on-line viewing of statements, bank transfers and bill payments. In order to make bank transfers and bill payments, a written instruction giving details of the intended recipient had to be sent to the NBS who set the details up on the Homelink system. Typical recipients were gas, electricity and telephone companies and accounts with other banks. Details of payments to be made were input into the NBS system by the account holder via Prestel. A cheque was then sent by

NBS to the payee and an advice giving details of the payment was sent to the account holder. BACS was later used to transfer the payment directly.

Stanford Federal Credit Union was the first financial institution to offer online internet banking services to all of its members in October 1994.After a test period with 2500 users starting in 1980, online banking services were launched in 1984,using Minitel terminals that were distributed freely to the population by the government. Eventually, 6.5 millions Minitels were installed in households in 1990. Online banking was one of the most popular services. Online banking services later migrated to Internet. In order to save time ,fund and sources in Banking we need to access with internet .To access a financial institution's online banking facility, a customer with internet access would need to register with the institution for the service, and set up a password and other credentials for customer verification. The credentials for online banking is normally not the same as for telephone or mobile banking. Financial institutions now routinely allocate customers numbers, whether or not customers have indicated an intention to access their online banking facility. Customer numbers are normally not the same as account numbers, because a number of customer accounts can be linked to the one customer number. Technically, the customer number can be linked to any account with the financial institution that the customer controls, though the financial institution may limit the range of accounts that may be accessed to, say, cheque, savings, loan, credit card and similar accounts.

The customer visits the financial institution's secure website, and enters the online banking facility using the customer number and credentials previously set up. The types of financial transactions which a customer may transact through online banking are determined by the financial institution, but usually includes obtaining account balances, a list of the recent transactions, electronic bill payments and funds transfers between a customer's or another's accounts. Most banks also enable a customer to download copies of bank statements, which can be printed at the customer's premises (some banks charge a fee for mailing hard copies of bank statements). Some banks also enable customers to download transactions directly into the customer's accounting software. The facility may also enable the customer to order a cheque book, statements, report loss of credit cards, stop payment on a cheque, advise change of address and other routine actions.

Today, many banks are internet-only institutions. These "virtual banks" have lower overhead costs than their brick-and-mortar counterparts. In the United States, many online banks are insured by the Federal Deposit Insurance Corporation (FDIC) and can offer the same level of protection for the customers' funds as traditional banks

Banks and the World Wide Web

Around 1994, banks saw the rising popularity of the internet as an opportunity to advertise their services. Initially, they used the internet as another brochure, without interaction with the customer. Early sites featured pictures of the bank's officers or buildings, and provided customers with maps of branches and ATM locations, phone numbers to call for further information and simple listings of products.

Interactive banking on the Web

In 1995, Wells Fargo was the first U.S. bank to add account services to its website, with other banks quickly following suit. That same year, Presidential became the first U.S. bank to open bank accounts over the internet. According to research by Online Banking Report, at the end of 1999 less than 0.4% of households in the U.S. were using online banking. At the beginning of 2004, some 33 million U.S. households (31%) were using some form of online banking. Five years later, 47% of Americans used online banking, according to a survey by Gartner Group. Meanwhile, in the UK online banking grew from 63% to 70% of internet users between 2011 and 2012 Features Online banking facilities typically have many features and capabilities in common, but also have some that are application specific. The common features fall broadly into several categories:

- A bank customer can perform non-transactional tasks through online banking, including-
- Viewing account balances
- Viewing recent transactions
- Downloading bank statements, for example in PDF format
- Viewing images of paid cheques
- Ordering cheque books
- Download periodic account statements
- Downloading applications for M-banking, E-banking etc.
- Bank customers can transact banking tasks through online banking, including -
- Funds transfers between the customer's linked accounts
- Paying third parties, including bill payments (see, e.g., BPAY) and third party fund transfers (see, e.g., FAST)
- Investment purchase or sale
- Loan applications and transactions, such as repayments of enrollments
- Credit card applications
- Register utility billers and make bill payments
- Financial institution administration

- Management of multiple users having varying levels of authority
- Transaction approval process

- Some financial institutions offer special internet banking services, for example: Personal financial management support, such as importing data into personal accounting software. Some online banking platforms support account aggregation to allow the customers to monitor all of their accounts in one place whether they are with their main bank or with other institutions.

- Some more features
- Check Account Statement
- Transfer Funds
- Open a Fixed Deposit
- Pay Utility Bills
- Open Deposits
- Recharge prepaid mobile/DTH and a lot more.
- Buy General Insurance
- Pay Taxes
- And many more financial and non-financial services
- Advantages
- There are some advantages on using e-banking both for banks and customers:

- Permanent access to the bank
- Lower transaction costs / general cost reductions
- Access anywhere
- Less time consuming
- Very safe and secure method

Helps to transfer the money immediately and accurately

Security

Security of a customer's financial information is very important, without which online banking could not operate. Similarly the reputational risks to the banks themselves are important. Financial institutions have set up various security processes to reduce the risk of unauthorized online access to a customer's records, but there is no consistency to the various approaches adopted. The use of a secure website has been almost universally embraced. Though single password authentication is still in use, it by itself is not considered secure enough for online banking in some countries. Basically there are two different security methods in use for online banking: Though single password authentication is still in use, it by itself is not considered secure enough for online banking in some countries. Basically there are two different security methods in use for online

banking:

" The PIN/TAN system where the PIN represents a password, used for the login and TANs representing one-time passwords to authenticate transactions. TANs can be distributed in different ways, the most popular one is to send a list of TANs to the online banking user by postal letter. Another way of using TANs is to generate them by need using a security token. These token generated TANs depend on the time and a unique secret, stored in the security token (two-factor authentication or 2FA). More advanced TAN generators (chipTAN) also include the transaction data into the TAN generation process after displaying it on their own screen to allow the user to discover man-in-the-middle attacks carried out by Trojans trying to secretly manipulate the transaction data in the background of the PC.

Another way to provide TANs to an online banking user is to send the TAN of the current bank transaction to the user's (GSM) mobile phone via SMS. The SMS text usually quotes the transaction amount and details, the TAN is only valid for a short period of time. Especially in Germany, Austria and the Netherlands many banks have adopted this "SMS TAN" service. Usually online banking with PIN/TAN is done via a web browser using SSL secured connections, so that there is no additional encryption needed. " Signature based online banking where all transactions are signed and encrypted digitally. The Keys for the signature generation and encryption can be stored on smartcards or any memory medium, depending on the concrete implementation (see, e.g., the Spanish ID card DNI electrónico.

Attacks

Attacks on online banking used today are based on deceiving the user to steal login data and valid TANs. Two well known examples for those attacks are phishing and pharming. Cross-site scripting and keylogger/ Trojan horses can also be used to steal login information.

A method to attack signature based online banking methods is to manipulate the used software in a way, that correct transactions are shown on the screen and faked transactions are signed in the background.

A 2008 U.S. Federal Deposit Insurance Corporation Technology Incident Report, compiled from suspicious activity reports banks file quarterly, lists 536 cases of computer intrusion, with an average loss per incident of $30,000. That adds up to a nearly $16-million loss in the

second quarter of 2007. Computer intrusions increased by 150 percent between the first quarter of 2007 and the second. In 80 percent of the cases, the source of the intrusion is unknown but it occurred during online banking, the report states.

Another kind of attack is the so-called man-in-the-browser attack, a variation of the man-in-the-middle attack where a Trojan horse permits a remote attacker to secretly modify the destination account number and also the amount in the web browser.

As a reaction to advanced security processes allowing the user to cross-check the transaction data on a secure device there are also combined attacks using malware and social engineering to persuade the user himself to transfer money to the fraudsters on the ground of false claims (like the claim the bank would require a "test transfer" or the claim a company had falsely transferred money to the user's account and he should "send it back"). Users should therefore never perform bank transfers they have not initiated themselves.

Countermeasures

There exist several countermeasures which try to avoid attacks. Digital certificates are used against phishing and pharming, in signature based online banking variants (HBCI/FinTS) the use of "Secoder" card readers is a measurement to uncover software side manipulations of the transaction data. Protect their systems against Trojan horses, users should use virus scanners and be careful with downloaded software or e-mail attachments.

In 2001, the U.S. Federal Financial Institutions Examination Council issued guidance for multifactor authentication (MFA) and then required to be in place by the end of 2006.
In 2012, the European Union Agency for Network and Information Security advised all banks to consider the PC systems of their users being infected by malware by default and therefore use security processes where the user can cross-check the transaction data against manipulations like for example (provided the security of the mobile phone holds up) SMS TAN where the transaction data is sent along with the TAN number or standalone smartcard readers with an own screen including the transaction data into the TAN generation process while displaying it beforehand to the user (see chipTAN) to counter man-in-the-middle attacks.

Conclusion

Internet Banking is a convenient way to do banking from the comfort of our home or office.

Avoid the queue or delays and try our simple and secure Internet Banking facility for anp unmatched online banking experience. Banking at your fingertips

Internet Banking offers ease and convenience of transacting in an environment you feel most comfortable with. You can check balances and transactions, transfer funds, pay bills, open fixed and recurring deposits and much more. Bill payments anytime, anywhere with Internet Banking you can pay bills without having to wait in queues. any bill we can choose any payment options, manage billers and even choose quick pay.

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