

IMPACT OF GOVERNMENT INITIATIVES TOWARDS RURAL ECONOMY DURING COVID-19: A CASE STUDY OF PRAYAGRAJ, DISTRICT OF UP

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ABSTRACT

The economy has been hit tremendously due to the corona pandemic, the virus has contained us in our homes for months and the changes in the way of living is quiet unfamiliar and unsettling. The economy has been put on a ventilator with the rate of unemployment being very high leading to 122 million job losses in April 2020. The most affected are the vulnerable labours that are informally employed in the unorganised sectors, the daily wagers and the Migrant workers. The economy and the social lives it supports would have collapsed if not for the economic packages announced by the government in lieu of the virus. Although the criteria to avail these packages is primarily to have a Jan Dhan account in any bank and to also to be familiar with mobile banking. Digitalisation has played a major role in these testing times. It is allowing us to have the experience we want even if we have to be isolated, quarantined or alone. But not many people in the rural and semi urban areas are comfortable with technology due to low digital literacy. This paper talks about the how digitisation has made this pandemic survivable and how adapting to a livelihood based on technology will prepare us for any future such outbreak. The novel corona virus has enlightened us with the thought that life can be painful when not prepared. The Government machinery and social set up built over the years is a failure if millions of people are left to starve even for a day. The paper further analyses the impact of the government aid on the rural population.

Keywords: Covid-19, Financial Inclusion, Rural Economy, Digital Inclusion, Media Convergence.

Introduction

The coronavirus COVID-19 pandemic is the defining global health crisis of our time and the greatest challenge that the world has ever faced. Initially, like the other countries, India had implemented a complete 21 day lockdown, thereby further extending it in phases. During this period, technology became a necessity to keep the people informed, to virtually socialize and keep the economy moving. The usage of internet has increased tremendously, various e- payment methods are being used by the people due to the restricted movement. The use of technology necessitates a new level of digital literacy for everyone. Mahatma Gandhi once said 'The soul of India lives in villages" This quote is relevant even today as two third of India population still lives in the villages, where the level of digital literacy is extremely low. Due to the pandemic, economic activities in these villages have come to a halt leaving the residents of these villages in distress. The migrant workers had faced the major brunt of the coronavirus casualty. The basic human needs like food & shelter were the issues faced by the migrant workers during the pandemic period, which is much larger than the actual issue of covid. Restricting the ambit only to migrant workers would be injustice to similar population of unorganized sector, the only difference being the others did not do the hard work of walking the distance to their hometown. The present study is an effort to analyse the impact the pandemic has had on the socio-economic lives of the people living in Bahadurpur block of Prayagraj District of UP and to what extent the economic package of the government helped the people.

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Review of Literature

There were many studies done earlier on the livelihood and development initiatives taken by government in India but the changing scenario of present pandemic has given another challenge to the society at large. Many researches have been done in extending the agenda of inclusion of rural population and under privileged section of society. In this context of present study, there is need to review about those studies. **Mahadeva, (2008)**, in his study recommended a number of alternative initiatives to increase access to institutional financial services for the under-served population. The study suggested the need of increase in number of financial institutions, volume and comfort offered by household savings helps to examine the credit needs of the people. The study also recognised the need to make Panchayat as catalytic institutions in administering public funds for promoting rural development. **Chibba, (2009)**, stated that the chosen and conventional approaches to tackling poverty and other millennium development goals (MDG) is inclusion. This study also offers potentially useful approaches to planning, policy-making and programming in order to strengthen the nexus between the three components i.e. Financial Inclusion, Poverty Reduction and Millennium Development Goals. Similarly, **Sharma and Pais, (2011)** described direct relationship between human development and financial inclusion. **Sinha, (2012)** stressed that inclusive growth is necessary for the overall growth and explained as to how the poor can overcome poverty by generating their own employment and enhance their income. **Chithra, (2013)**, explained the socio-economic factors, income, literacy and population have positive relationship with the level of financial inclusion. Among the banking variables, deposit and credit penetration recorded significant association with financial inclusion. **Kumar, (2013)**, reveals the importance of a region's socio-economic and environmental setup in shaping banking habit of masses. Using test for convergence it is found that regions tend to maintain their respective level of banking activity, with no support for closing gap. **Park and Mercado, (2015)**, examined a positive relationship between Economies with large population sizes and access to financial services, while those with high dependency ratios have lower access to financial services. **Hans, (2016)**, presented that in order to have an effective policy towards poverty alleviation financial inclusion of the poor and marginalized class is a crucial and pragmatic measure. The policy planning for effective inclusive growth is very important. **Patil, (2016)** proposed that integrated efforts should be formulated by the government, RBI and the implementing agencies to develop methods and measures to take forward financial inclusion. **Voica, (2017)**, in his study explained that FI is considered as a part of social inclusion driver and social inclusion is a driver for sustainable development and on this basis, he concluded that FI is a driver for sustainable development. He proposed that international initiatives should promote financial inclusion in an effective manner for the overall growth of the economy. **Singh and Naik, (2018)**, study is based on primary data, for which data was randomly collected from six panchayats of Gubbi Taluk in Karnataka. They find that the PMJDY programme has been widely effective in rural areas as a strategy for financial inclusion, especially for women. **Bachas, et al. (2018)** found that reduction in indirect cost will lead to increase in financial inclusion as the use of accounts and savings is correlated with change in travel distance to access the account. **Saini and Guleria, (2018)**, used multistage sampling to assess the awareness among masses in Chamba district of Himachal Pradesh. They have noted that banks are doing a fantastic job of including the excluded segment, and people also appreciate their efforts, but still a lot is to be done. It is improving the lives of the people in rural areas. **Soyemi, Olowofela and Yunusa, (2020)**, in their study evaluated the impact of financial inclusion on sustainable development. For the purpose of their study, they used error correction model and fully modified ordinary least square. The study proposes that a greater number of bank branches should be opened in the rural areas and the rural people should be oriented in regards to the importance of having a bank account and indirectly contributing to the growth of the country.

Government Schemes Launched during the Pandemic

The economic stimulus package also known as Atmanirbhar Bharat Abhiyan of 20 lakh crore was announced by the government for all those who were affected by the Covid-19 pandemic. The money allotted for Atmanirbhar Bharat Abhiyan was availed by the poor through various schemes of the government.

- **Pradhan Mantri Garib Kalyan Yojana:** PMGKY was launched in the year 2016 by the Government of India which was valid till March 2017, but due to the coronavirus induced national lockdown in March 2020, it was extended up to November 2020. The benefit of the package was disbursed through many schemes. The money transferred in these schemes was done through Direct Benefit Transfer (DBT) through media convergence.

- **Kisan Samaan Nidhi Program:** The PM Kisan Yojana came into effect in December 2018. During the pandemic and additional Rs 2000 was given to the farmers apart from the existing benefit of Rs 6000 per annum.
- **Pradhan Mantri Ann Yojana:** The government announced that around 80 crore people will be receiving 5kgs of rice or wheat along with pulses every month till the end of November.
- **MNREGA:** The daily wage of workers under MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) has been increased to Rs.202 for the next 100 days. It is expected to benefit 5 crore families.
- **Ujjwala Scheme:** Free LPG cylinders will be provided for the next three months to 8.3 crore BPL families that hold LPG connections under the Ujjwala scheme.
- **Jan Dhan Yojana:** 20 crores women who have their account under the Jan Dhan Yojana scheme received an amount of 500 per month during the pandemic.
- **National Rural Livelihood Mission:** Under NRLM, 63 lakh women SHGs were able to avail collateral free loans up to 20 lakhs.
- **Welfare and District Mineral Fund:** The government has directed state government to utilize the welfare and district mineral fund for the welfare of the construction workers and for screening and testing in order to combat covid 19.
- **Bank Mitra:** There are over 11 lakh Banking correspondent outlets in India. Banking service at BC outlets has been categorized as an essential service during the lockdown and the outlets are required to remain open to serve the people. In these times, Bank Mitra at a BC outlet takes incalculable risk to her life to keep it open.

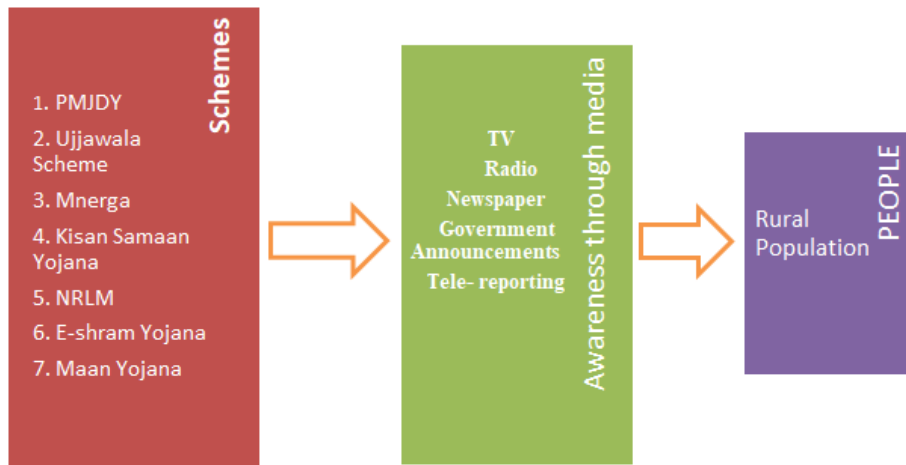


Fig.1: Awareness of Scheme through Media: SAP Model

Objectives

- To analyse the impact of government schemes on the rural population during the pandemic.
- To study the impact of technology on various government schemes during the pandemic.

Research Methodology

This research is based on primary data from the Bahadurpur block of Prayagraj district, U.P. (India) and secondary data from various newspapers, research articles, published and unpublished sources and apart from this few online blogs, relevant books and case studies have been referred to reach the conclusion to the problem.

Reliability Analysis

Table 1: Reliability Statistics

Cronbach's Alpha	N of Items
.818	15

Reliability analysis shows the value of Cronbach's alpha as 0.818 (Table 1) which lies between the accepted ranges of .06 to .09. Hence the questionnaire administered has enough reliability to proceed further for analysis.

Table 2: Demographic Profile

Parameters	Category	Frequency	Percentage
Gender	Male	218	54.5
	Female	182	45.5
Age	18-25	69	17.3
	25-35	124	31.0
	35-45	86	21.5
	45-60	87	21.8
	60 & above	34	8.5
Mobile Type	Smartphones	287	71.8
	Feature Phones	113	28.3

Table 2 shows the frequency distribution of respondents in terms of their demographic characteristics like gender, age and type of phone

- **Gender:** It can be seen from the table that out of total respondents, 218 (54.5%) were male and 182 (45.5%) were female.
- **Age:** Out of total 400 respondents, 69 (17.3%) respondents were in the age group of 18-25 years, 124(31%) respondents were from age groups 25-35 years, 86 (21.5%) respondents from 35-45 years. Similarly, 87 (21.8%) respondents were in the age group of 45-60 years and 34 (8.5%) respondents were from above 60 categories.
- **Mobile Type:** The study reveals that out of 400 respondents 287 (71.8%) had smartphones and remaining 113 (28.3%) had feature phones.

Hypotheses Testing

H₀: *There is no association between gender and government aid provided to the respondents of Bahadurpur block of Prayagraj district.*

H₁: *There is significant association between gender and government aid provided to the respondents of Bahadurpur block of Prayagraj district.*

The association between gender and government schemes (GS) provided to the respondents of Bahadurpur block of Prayagraj district has been tested through ANNOVA. The result shows that there is no association between the two variables. This shows that the benefit of the schemes was provided to the rural population without any gender priority and discrimination.

Table 3: Descriptives

Parameters	Gender	N	Mean	Std. Deviation	Std. Error
Satisfied with cash assistance provided by the govt through PMJDY during the pandemic	male	148	2.6014	1.36397	.11212
	female	52	2.2692	1.03119	.14300
	Total	200	2.5150	1.29156	.09133
Easy access to bank account during pandemic	male	148	2.5000	1.10964	.09121
	female	52	2.1538	1.21081	.16791
	Total	200	2.4100	1.14387	.08088
Satisfied with the easy fund transfer facility from any Government scheme.	male	148	3.1959	.97352	.08002
	female	52	3.2885	1.27320	.17656
	Total	200	3.2200	1.05697	.07474
MNREGA helped you find job just after the lockdown	male	148	2.5676	1.03780	.08531
	female	52	2.7115	1.09072	.15126
	Total	200	2.6050	1.05095	.07431
Were you satisfied with the employment opportunities provided under Garib Kalyan Rozgar Abhiyaan	male	148	1.5811	.65997	.05425
	female	52	2.2500	1.10036	.15259
	Total	200	1.7550	.84768	.05994
The benefit from different govt. schemes has become easy through digital penetration in the area	male	148	2.2635	1.12704	.09264
	female	52	2.6538	1.23486	.17124
	Total	200	2.3650	1.16558	.08242

	Parameters		Sum of Squares	df	Mean Square	F	Sig.
GS1	Satisfied with cash assistance provided by the govt through PMJDY during the pandemic	Between Groups	4.245	1	4.245	2.564	.111
		Within Groups	327.710	198	1.655		
		Total	331.955	199			
GS2	Easy access to bank account during pandemic	Between Groups	4.611	1	4.611	3.569	.060
		Within Groups	255.769	198	1.292		
		Total	260.380	199			
GS3	Satisfied with the easy fund transfer facility from any Government scheme.	Between Groups	.329	1	.329	.294	.588
		Within Groups	221.991	198	1.121		
		Total	222.320	199			
GS4	MNREGA helped you find job just after the lockdown	Between Groups	.798	1	.798	.721	.397
		Within Groups	218.997	198	1.106		
		Total	219.795	199			
GS5	Were you satisfied with the employment opportunities provided under Garib Kalyan Rozgar Abhiyaan	Between Groups	17.218	1	17.218	27.105	.000
		Within Groups	125.777	198	.635		
		Total	142.995	199			
GS6	The benefit from different govt. schemes has become easy through digital penetration in the area	Between Groups	5.863	1	5.863	4.389	.037
		Within Groups	264.492	198	1.336		
		Total	270.355	199			

The above table shows the output of the ANOVA analysis and whether we have a statistically significant **difference between our gender group's mean**. It can be seen that in two cases i.e. GS5 and GS6 the null hypothesis is rejected because the sig. value is 0.000 and 0.037 which is less than 0.05 and it has proved that Satisfaction derived from the employment opportunities provided under Garib Kalyan Rozgar Yojana and benefits derived from government schemes via technology is influenced by gender group of respondents. In case of GS1, GS2, GS3 and GS4, the null hypothesis is accepted as sig. value is .111, .060, .588 and .397 respectively is more than 0.05 and there it has proved that these parameters of government schemes are not influenced by gender groups of the respondents.

H₀: *There is no impact of government schemes on the welfare of the rural population amidst the pandemic.*

H₁: *There is significant impact of government schemes on the welfare of the rural population amidst the pandemic.*

A linear regression analysis was determined to obtain the results. Here the independent variable is government schemes measured through the mean value of the responses from various government schemes. The dependent variable is welfare of the respondents which has been measured through the mean values of statements or variables identified to measure the welfare of respondents in the Bahadurpur block of Prayagraj district. The regression equation used is:

$$Y = \alpha + \beta_1 X_1$$

The model used is: Welfare of the employees = $\alpha + \beta_1$ Government schemes

Where Y = Government schemes

α = Intercept; X_1 = Welfare of the employees; β_1 = slope coefficient

Table 4: Model Summary ^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.725 ^a	.639	.654	.52027
a. Predictors: (Constant), Government schemes				
b. Dependent Variable: Welfare of the employees (WE)				

The above exhibit provides R and R² values. The R value represents the simple correlation which is 0.725 for the variables. This value indicates a high degree of correlation between the two variables. The R² value indicates how much the total variation in the dependent variable (Welfare of the employees) can be explained by the independent variable (Government schemes). As seen from the table 4, 65.4% of the total variance in the variable welfare of the employees can be explained by the variable Government schemes.

Table 5: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.655	.226		7.329	.000
	GS	.374	.089	.285	4.185	.000

Dependent Variable: WE

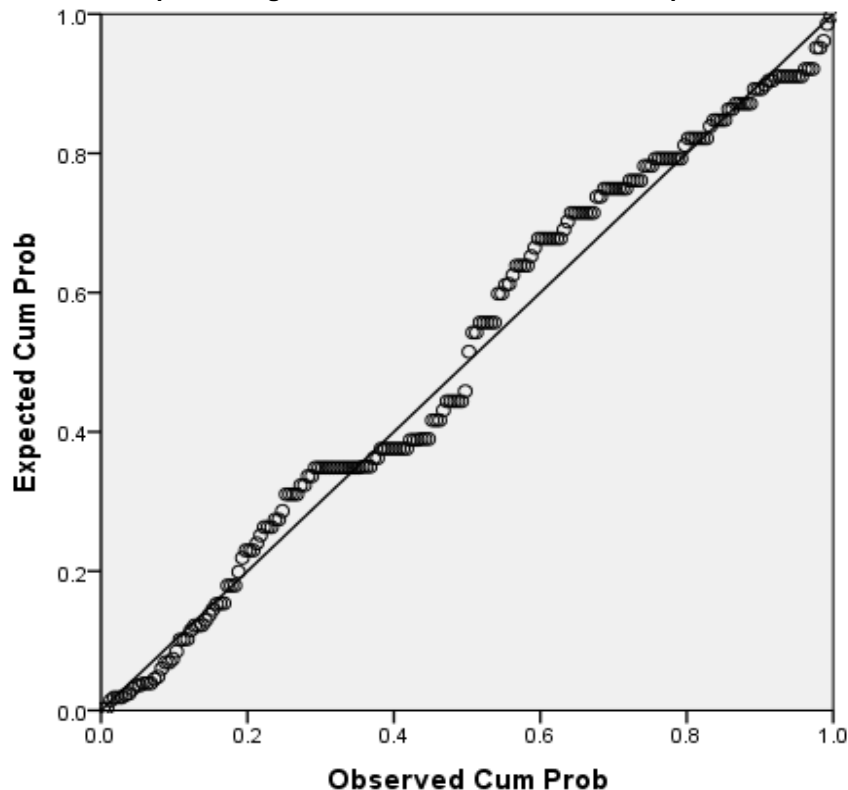
Table 6: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.959	1	6.959	106.528	.000b
	Residual	78.654	198	.397		
	Total	85.613	199			

a. Dependent Variable: WE

b. Predictors: (Constant), GS

The table 6 shows the ANOVA which reports how well the regression equation fits the data (i.e., predicts the dependent variable). Here, $p < 0.000$ which is less than 0.05, and indicates that the regression model statistically significantly predicts the outcome variable i.e. it is good fit for the data. The table indicates that the regression model predicts the dependent variable significantly well. Hence it can be concluded that value of F-statistics 106.528 is significantly high therefore we reject the null hypothesis that none of the variables in X help explain variation in y. We conclude that Government schemes do impact the welfare of the employees (WE) in the Bahadurpur block of Prayagraj district.

Fig 2: Normal P-P plot of Regression Standardised Residual Dependent Variable WE

Technology: A Saviour during the Tough Times

The demonetisation of November 2016 has been a major catalyst in digitalising the country. The digital economy began to rise as more and more people started using the digital platform. The Indian market witnessed a tremendous growth. Digitalisation has been a boon to the world.

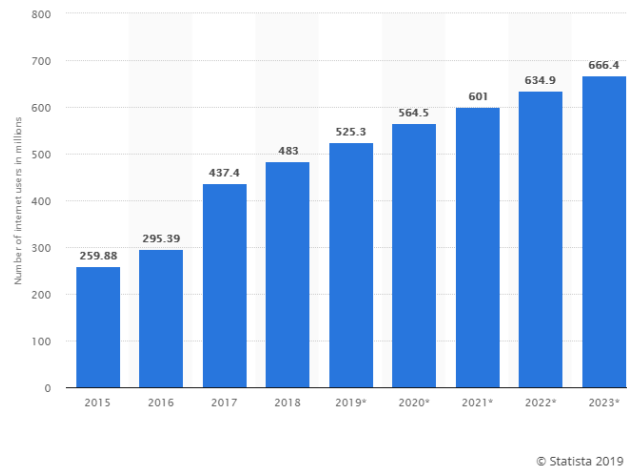


Fig. 3: Number of Internet users in India from 2015-2023

The Ministry of Rural Development has released the lump sum amounts for the purpose of depositing Rs. 500 per woman to Pradhan Mantri Jan-Dhan Yojana account holders for April 2020 and the same have been credited to the designated accounts of individual banks on April 2, 2020. Technology has been a saviour during this pandemic as most of the corporates have introduced WFH which has led to continuity of business in these tough times. Besides the new technology, fortunately even TV and radio have responded aptly in this situation to reach out to the masses. Doordarshan gets to the Top Position in the TRP ratings. As all the old iconic shows are coming up on television. Even various advertisements educating about covid19 and the precautions one must take is also shown several times in a day. The Government is completely relying on technology to reach out to the masses during the lockdown as that is the only mode of communication available.

Results

All the schemes of the government under the Garib Kalyan Yojana involve Direct Benefit Transfer which will require all the beneficiaries to have a bank account. According to the statistics of study, out of 400 respondents 72% people were having bank accounts, the remaining 28% do not have any bank accounts and therefore for them to get financial assistance from the government is next to impossible during these tough times. The population who falls under unorganised workforce are either self-employed or not on a regular salaried work. The scope of the population in unorganised sector can be categorized as following based on their nature of work with respect to mobility and source of income and this is the population which has been extremely affected. The people on whom the impact of the government aid during the pandemic was positive were the beneficiaries and the section of the respondents on whom the impact was nil were the under privileged.

Table 7: Categorisation on the basis of Nature of Work

S. No.	Description	Source of Income
a	Small Scale Farmers	Self employed
b	Small scale vendors / Business	Self employed
c	Casual Labour	Owner

The Beneficiaries

- Any person who has a bank account, and it is linked to his mobile along with the required financial literacy sustained well during the pandemic
- Any person who has a bank account linked with his mobile but does not possess the required digital literacy also was able to survive.

The Underprivileged

- Any person who has a bank account but doesn't have any access to technology or doesn't have a smart phone faced the brunt of the lockdown and the pandemic
- The daily wage labourers who worked in informal industry to sustain their families on day to day basis.

- The people who live in remote areas where there are no banks in their vicinity will find it extremely difficult as the banks are open for only 2 hours during the lockdown.
- The contract workers who worked in unorganised sector and earned on day to day basis without a bank account.
- The remittances from urban and semi urban areas have come to a halt for the migrant workers and their families.

Slowdown in the urban areas has a direct effect on economic activities in the rural areas as well. A large proportion of income in the rural areas comes from migration and daily wage labourers. In spite of increase in mobile ownership, having the banking facilities and the jandhan account, poor access to electricity and internet facility hindered the ease of access of money and also contributed to slow adoption of mobile banking.

Suggestions

The data creation by e-shram scheme by Govt of India has done partial representation of unorganised labour but linking all the beneficiaries from PM Maan Dham Yojana and daily wage workers in the urban areas will help the government to attain its objective of inclusive growth of society.

The organisations who hire daily wage workers or the contract workers who are paid on day to day basis, should be made compulsory to pay the wage directly in the bank accounts of the workers. This can be done with a condition put forward that if there are 10 or more workers then each of them should have a bank account and the wages should be directly credited in their accounts. This will ensure that these workers are involved in the financial ambit and easily traceable during such difficult times.

Access to the present formal system is unknown to many simple workers, whose technology awareness might be limited to their cellular phone. Relevant information and digital literacy will help them open a bank account, to get enrolled in inexpensive health and life insurance schemes, to begin subscriptions to government sponsored saving schemes, to understand plans and options specifically available to the underprivileged which will help in improving their lifestyle.

Conclusion

The COVID-19 is no good but it forced the world to introspect the way we live. It presented us with multiple problem and we are yet to find a solution to all of them. Finding solution to a social problem is never easy, as we all commit the basic mistake of not understanding the problem; rather perceive the problem the way it is conveyed to us. During the last few years, the government has launched various flagship programmes such as Jan Dhan Yojana, Direct Benefit Transfer (DBT), Ujawala scheme, Ayushman Bharat, Mudra loans and many others. Reviewing these programmes and curating a detailed report of what is working and to what extent will further help to determine the way ahead. In the Bahadurpur block of Prayagraj district in Uttar Pradesh, many people benefitted from the government aid during the pandemic, for them it was their only sources of survival, but amongst them there were many who in spite of having the bank accounts and technology could not make use of any government schemes due to digital illiteracy and lack of knowledge. The findings also present a clear picture of worker invisibility in social security schemes that led to much hardship for both migrant and resident workers, across all sectors of work in the area of study. A meaningful economic transformation is the need of the hour in the rural areas. This would include expansion of the scope of work under MNERGA, as various migrants who have returned to their villages will need a job to survive during the pandemic, and its confluence with other rural development programmes. Enhancing technological abilities and other skills of the rural population will increase labour productivity and help them sustain such testing times in the future. The purchasing power of the common man is very low during these times especially the resident of rural areas as their savings are exhausted and few are barely receiving remittance from the government. Bringing progressive state of human society in the rural areas will induce job creation which will lead to increase in the income of the rural population further leading to increase in the purchasing power of the people, that will generate demand leading towards a better and healthy economy.

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