Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) andRural Development in association with the Poverty Line and Digital Literacy Rate

ABSTRACT

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The Government of India (GoI) has taken several measures to achieve the rural development processes by leveraging knowledge to build new India. The central government has initiated the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) is to empower the citizens in rural areas by training theni to operate computer or digital access devices (like tablets, smart phone). Send and receive e-mails, browse internet, access government services, search for information, undertake digital payment and enable them to use the information technology and related application especially Digital payment to actively participate in the process of nation building.

In this circumstance, the presentexplorative research tried to analyze the performance of the PMGDISHA benefits, importance, understand the impact of literacy rate, poverty line and it also mainly focuses on identifying the awareness, beneficiaries and its achievement inKuppaneickanpalayam village, Somayampalayam panchayat, Coimbatore District. In this condition, an effort is made to identify the rolePMGDISHA scheme and Rural Development in association with the Poverty Line and Digital Literacy Rate.

Key Terms:*Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA), Poverty Line/ Below Poverty Line (BPL),Digital Literacy Rate, Rural Development, Education System*

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1. Introduction

Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) is aimed to bridge the digital divide, specifically targeting the rural population including the marginalized sections of society like scheduled castes (SC)/ scheduled tribes (ST), minorities, Below Poverty Line (BPL), women abd differently-abled persons and minorities. To register as candidates the applicant must perfom the electronic KYC and agrees to term and condition. Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) will make remarkable change in rural development processes to create a commendablephase between the society and education system.The Operation of PMGDISHA is to empower higher educational institutions to work digitally with the people of rural India for recognizingprogressivetasks and changingproper solutions

for fast-trackingsustainable growth at both the public and private sectors to the developmental needs of rural India.

The foremost area of thrust and focus under PMGDISHA are human development and economic development which need to be developed through continuous progress in Health, literacy rate - quality education system, improvement in the poverty line/, Culture, Values and Perception Development, Skills and Entrepreneurship, Organic Culture and Cow-based Economy, Water Management and Conservation, Renewable Energy Sources, Artisans and Rural Industries, Basic Amenities and E-support, Development and Harnessing of Local Natural Resources.

2. Review of Literature

The research work carried on growth and poverty in rural India analyzed the effect of policies, impact of growth and anti-poverty Programmes. (Ravallion & Datt, 2005). It is described clearly that poverty is based on the poor dichotomy in relation to the chosen poverty line.(Ghosh, 2016). Education plays a key role in the reducing the poverty and promotes the rural developments.(Tilak, 2002). It is identified that in past 20 years, lots of measures has been taken to reduce the consumption poverty. Official poverty lines in 2004-05 are about 28 per cent and 26 per cent from rural and urban respectively.(World Bank, 2011). Poverty has significant role in the rural development of the nation, it is clearly stated that increasing budgetary allocation to funding the education sector with reducing the poverty line will be more effective.(Ahmad & Batul, 2013).It is explored that the inclusive growth and its components, using a new measures of inclusive growth. Robust growth of the economy has key role in the poverty reduction and inclusiveness in the rural India.(Anand, Tulin, & Kumar, 2014).

In rural areas, the main focus is on the generation of jobs, identifying the youth, youth participation and assessment of role of youth in the role development. It is opined (Kapur, 2020) that the role of youth imperative in case of the rural development.Factors affecting chronic poverty are investigated; the association between chronic poverty and agro-climatic conditions, agronomic features, human capabilities, social structure and infrastructure studied and variations in the dynamics of poverty across the two sets of regions are identified.(Mehta, Delhi, & Shah, 2002)

The research work on improving the education in rural areas – guidance for rural development identified the critical aspects of universal basic education, development of national economy and the alleviation of poverty is a key part of rural development the national schooling model, developed in an urban context, is not so relevant to the rural setting, and rural families cannot afford the direct cost of schooling nor the opportunity cost of having their children away for many hours of the day in low-quality schools. (Moulton, 2001). India is facing challenges economically, the literacy rate indicated as a key role in rural development. The economic situation of the nation is mainly depending on the increased literacy rate which leads to the enhancement of the human capital. The study on importance of literacy in India's Economic growth studied the impact of literacy on economic situation, and analyses the economic inequality and reduces the income disparity. (Desai, 2012)

The research study, (Vasudeva Rao & Gupta, 2006)identifies that the literacy is a process which dispels and promotes the rational thinking and moulds the human beings into becoming responsible citizens. It also noted the major factors responsible for resulting in the literacy rare in the state and country.Theevidence on Indianhousehold expenditure (income) groups confirms significant, strong and inverse correlation between levels of educational attainment and levels of poverty. The study clearly indicated that the participation in education will consistently increase the operation of household economic levels and the traditionalism of such methodical form of population in both rural and urban, male and female, rather with no exception at all is strikingly clear. (Tilak, 2002) Jharkhand state has high incidence of poverty, where majority of the households are belongings to the below poverty line (BPL), the research report indicated the issues relating many economic factors and agro-climatic effects on the households which has strongly affected their livelihood.(Singh, Meena, Singh, Kumar, & Kumar, 2012)

The case study on patterns of poverty in remote rural areas highlighted the geographical area, ecological-cultural diversity, and deep-rooted social stratification, spatial inequality has key role with poverty in India. (Shah, 2010)The research made an effort to understand the association with the gender and rural poverty to study the collaborative research and analysis on daily basis and experiences the knowledge's of women and men at their work place and many steps to reduce the rural poverty in the 21st century. (Ryan Nehring, 2020)Financial Literacy benefits the people to achievemoney more effectively to succeed financial wellbeing by opening appropriatefinancial products and services. In the study, it is indicated that financial literacy is the key to make the Prime Minister Jan DhanYojana (PMJDY) a success. (Phani Kumar, 2016)

3. Research Gap

The are enormous study relating to Literacy Rate (LR), Poverty Line (PL) and Rural development in many countries.But such a study on Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) in association with transformation of rural development with the relationship between the LR and PL has not be undertaken in India so far. The present study aims to understand the role PMGDISHA in rural transformation and find out strong association with poverty and literacy influence on the rural development in India.

4. Objectives of the Study
The purposes of the study are –
a. To know the awareness and beneficiaries of PMGDISHA scheme among the households of the selected village
b. To understand the role of the PMGDISHA in rural development and digital literacy
c. To analyze the impact of digital literacy rate and Poverty line on the economic development of rural India and
d. To know the effect of quality of education system and digital literacy on childrens and rural development.

5. Hypothesis

01. **H_{01}:**Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)scheme towards the rural development is positively related to the children's education and learning styles.
02. **H_{02}:**The relationship between the PMGDISHA scheme towards the childrens education and learning styles is mediated by literacy rate.
03. **H_{03}:**Rural development mediates the relationship between the literacy rates towards the economic development.
04. **H_{04}:**The relationship between PMGDISHA scheme towards rural development and literacy rate of children's, poverty line are sequentially mediated by the economic development and standard of living.

6. Methodology

Sample Design and Procedure

The tested hypotheses with a cross-sectional field of study of PMGDISHA scheme by covering the literacy rate, poverty line and quality education system and digital literaty rate adopted in the selected village of Coimbatore. (Kuppaneickanpalayam village, Somayampalayam panchayat) For the current research work, a specific village was selected to study the PMGDISHA developmental activities benefits among the households. First, concentrated on the households of the adopted village to know the awareness of PMGDISHA and created an insight about the programmes and implemented the scheme. Second, personal interactions were made to know the position of literacy rate, and poverty line. An effort made to reduce the below poverty line (BPL) and to increase the literacy rate among the households of selected village for rural development in India. The exploratory study used the multi stage sampling techniques in the selected area. Several days (2020-2020) before the survey administration and with the assistants of the each household and volunteers of rural development, it is circulated to all household members and personal interview were made. The purpose of the research, is to find out the Role of Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)Scheme and Transformation of Rural Development in association with the Poverty Line and Literacy Rate. The total representative (n=286) in the village were personally interviewed and circulated the designed instruments to the households and beneficiaries of the PMGDISHA. The pilot research covered a period from November 2020 to January2020 and the secondary collected since 2001 to till date for the analysis of the research to find the awareness level, role in rural development, to find out the literacy rate and to understand the poverty line, to know the exact beneficiaries, to identify the performance and efficiency of thePradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) scheme in addition the first hand information by the selected respondent in the study. Primary data for the study are collected from the selected group of household members of Kuppaneickan palayam village and others who are actively involved in the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) scheme of Somayam palayam Panchayat, Coimbatore. Secondary data are collected from books, journals, research papers, newspapers, on-line sources, Reports of Economic Indicators, University web portal, India studies, and University Library resources (Both offline and Online sources) etc.,

Our Heritage

The current research work applied the percentages methods and simple statistical computational workouts. In addition to this, the Structural Equation Model (SEM) and Amos (Analysis of Moment Structures) (IBM version 20.0) are used to identify quickly the specify confirmative factors which affect the outcome of the study and to modify the model graphically if necessary by using simple drawing tools to bring out the result perfectly support the target statement of the study to prove.

7. Results and Discussion

The current research focused mainly on the PMGDISHA scheme benefits for the primary school children's and its impact on the education system in Coimbatore District. With the help structure questionnaire, the collected data is presented here.

Table – 1: Demographic Profile of Households at Kuppaneickanpalayam village

Demographic Profile	Facts and Figures in Number
Total House hold	286
Total Population	1,430
Gender Ratio	2:3
Average Members per Family	5

Source: Survey Data, 2020

Table – 2: Gender wise population across age groups

Age	0 – 5 years	6 – 18 years	19 – 45 years	46 and above	Total
Female	26 (9.10%)	31 (10.84%)	46 (16.08%)	68 (23.78%)	171 59.79%)
Male	12 (4.20%)	22 (7.69%)	34 (11.89%)	47 (68.00%)	115 (40.21%)
Total	**38 (13.29%)**	**53 (18.53%)**	**80 (27.98%)**	**115 (40.21%)**	**286 (100%)**

Source: Survey Data, 2020, N = Size of Sample: 286

Table – 3: Poverty line across prevailing caste section

Caste section	BPL	APL	Total
OBC	68 (23.78%)	28 (9.79%)	96 (33.56%)
SC	52 (18.18%)	26 (9.10%)	78 (27.28%)
General	45 (15.73%)	23 (8.04%)	68 (23.78%)
ST	34 (11.88%)	10 (3.50%)	44 (15.38%)
Total	**174 (60.84%)**	**112 (39.16%)**	**286 (100%)**

Source: Survey Data, 2020, N = Size of Sample: 286
[BPL – Below Poverty Line, APL – Above Poverty Line]

Table – 4: Aadhaar Coverage across prevailing caste section

Caste section	With Aadhar	Without Aadhar	Total
OBC	75 (26.22%)	21 (7.34%)	96 (33.56%)
SC	66 (23.08%)	12 (4.20%)	78 (27.28%)
General	58 (20.29%)	10 (3.49%)	68 (23.78%)
ST	25 (08.74%)	19 (6.64%)	44 (15.38%)
Total	**224 (78.32%)**	**62 (21.68%)**	**286 (100%)**

Source: Survey Data, 2020, N = Size of Sample: 286

Our Heritage

Table – 5: Bank Coverage across prevailing caste section

Caste Section	With Bank	Without Bank account	Total
SC	56 (19.58%)	22 (7.69%)	78 (27.28%)
ST	38 (13.29%)	06 (2.09%)	44 (15.38%)
OBC	88 (30.76%)	08 (2.80%)	96 (33.56%)
General	42 (14.69%)	26 (9.09%)	68 (23.78%)
Total	224 (78.32%)	62 (21.68%)	**286 (100%)**

Source: Survey Data, 2020, N = Size of Sample: 286

Table – 6: Number of male and female individuals across different education levels

Education level	Male	Female
Not Literate	24 (8.39%)	36 (12.59%)
Literate		
Completed Class 5th	16 (5.59%)	18 (6.29%)
Class 8th	11 (3.85%)	15 (5.24%)
Class 10th	10 (3.49%)	18 (6.29%)
Class 12th	09 (3.15%)	20 (6.99%)
ITI Diploma	08 (2.79%)	15 (5.24%)
Graduate	17 (5.94%)	22 (7.69%)
Post Graduate / Professional	12 (4.20%)	16 (5.60%)
Computer Literate	08 (2.79%)	11 (3.85%)
	115 (40.21%)	**171 (59.79%)**

Source: Survey Data, 2020, N = Size of Sample: 286

Table – 7: School going children's and adults literacy across caste groups

Caste	Category	School Going Children			Adults			Grand Total	
		Male	Female	Total	Male	Female	Total		
SC	BPL	12 (4.19%)	21 (07.34%)	33 (11.54%)	15 (05.24%)	19 (06.64%)	34 (11.89%)	67 (23.43%)	78 (27.28%)
	APL	01(0.35%)	03 (01.05%)	04 (01.39%)	3 (01.05%)	04 (01.39%)	07 (02.44%)	11 (03.84%)	
ST	BPL	00 (0.00%)	04 (01.40%)	04 (01.39%)	10 (03.49%)	17 (05.94%)	27 (09.44%)	31(10.84%)	44 (15.38%)
	APL	03 (01.05%)	06 (02.09%)	09 (03.15%)	00 (00.00%)	04 (01.39%)	04 (01.39%)	13 (04.54%)	
OBC	BPL	11 (03.85%)	17 (05.94%)	28 (09.79%)	28 (09.79%)	38 (13.28%)	58 (20.28%)	86(30.07%)	96 (33.56%)
	APL	00 (00.0%)	01 (00.35%)	01 (00.35%)	04 (01.39%)	05 (01.75%)	09 (03.15%)	10 (03.49%)	
GEN	BPL	08 (02.79%)	06 (02.09%)	14 (04.89%)	06 (02.09%)	12 (04.19%)	18 (06.29%)	32 (11.18%)	68 (23.78%)
	APL	07(02.45%)	09 (03.15%)	16 (05.59%)	12 (04.19%)	11 (03.85%)	20 (06.99%)	36 (12.58%)	
Total	**BPL**	**31** (10.84%)	**48** (16.79%)	**79** (27.62%)	**59** (20.62%)	**86** (30.07%)	**137** (47.9%)	**216** (75.5%)	**286 (100%)**
	APL	11 (3.85%)	**19** (6.64%)	**30** (10.49%)	**19** (6.64%)	**24** (8.39%)	**40** (13.89%)	**70** (24.48%)	

Source: Survey Data, 2020, N = Size of Sample: 286

8. Testing of Hypothesis(H)

The purpose explorative study made an effort to formulate the research statement for empirical testing which describes the relationship between two or more variables. The hypotheses of the study is -

Results –

The table – 8 presents the means, standard deviations, correlations and reliability estimates (cronbach alphas) for all the research variables. All the analyses were conducted with structural equation modeling (SEM) (Linde K. Muthen, 2017) Before scales for hypothesis testing, It is assessed the construct validity of our measures using confirmatory factor analysis by comparing the measurement model with four competing models, described in the table – 9.(Gerbing & Anderson, 1988) The correlated errors for two pairs of items from PMGDISHA schemes scales because these items tapped into ideas of PMGDISHArequirements at a greater demand and implementation in the rural areas. To understand the protagonist of PMGDISHA on rural development with two major factors poverty line and literacy rate, the two items are were highly correlated. As indicated in the table – 9, the four-factor measurement model was the best fitting model and provided a reasonable fit to the data by supporting the unidimensionality of the measures, comparative fit index = .94; root mean square error of approximation 90% confidence interval = .06,.09. Because of the measures self-reported, it is investigated the role of PMGDISHA and its impact on the rural development in India, which has highly plays a prominent part, if the single latent factors accounts for the majority of the evident variables variance. In order to test, it is used the effective method bias by loading each set of indicators on the latent variables and by loading onto the fifth, the common latent variables used. In the five-factor model is not converging with the relatively small variables and large number of items. In the study, it is conducted the process of rural development is a coherent system where one factor affects another one. It was also found that it is not appropriate to use weights to distinguish importance of factors affecting rural development. (Straka & Tuzová, 2016)

Table – 8: Means, Standard Deviations, correlations and reliability Estimates for Study Variables

	Variables	M	SD	1	2	3	4	5	6	7	8	9
1.	Gender*	0.69	0.61	--								
2.	Age	39.43	13.21	.16*	--							
3.	Education	3.12	0.91	.01	.15*	--						
4.	Caste Section	1.88	1.53	-.05	.36	.13*	--					
5.	Positive influential factor	3.76	1.81	-.08	-.19	.08	.05	**.94**				
6.	PMGDISHA Scheme	3.11	0.89	.23***	-.13	.04	-.03	.48***	**.91**			
7.	Rural Development (RD)	2.66	0.72	.07	-.29***	-.00	.00	.41***	.29***	**.89**		
8.	Literacy Rate (LR)	2.42	0.74	-.08	-.29***	-.00	-.03	.42***	.29***	.48***	**.79**	
9.	Poverty Line (PL)	3.56	0.86	.01	.08	.14	.18**	.51***	.26***	.29***	.14*	**.86**

Note: N = 286; reliability coefficients appear in bold.
Gender* is coded as 0 (Males) and 1 (Females).
*p<0.05, **p<0.01, p<0.001***

Table – 9: Fit Indices for Alternative Measures Models

Measurement Model	df	χ^2	χ^2/df	CFI	SRMR	RMSEA
Single Factor[a]	287	1.912	6.50	.66	.14	.13, .16
Two Factor[b]	284	1,182	3.79	.82	.11	.09, .14
Three Factor–1[c]	282	926	3.16	.89	.09	.08, .09
Three Factor– 2[d]	284	925	3.12	.87	.09	.08, .09
Four Factor[e]	286	666	2.26	.94	.08	.06, .09

Note: N=286, CFI = Comparative Fit Index, SRMR =standardized root mean square residual; RMSEA = Root mean Square error of approximation, 90% confidence interval.

[a]All indicators load as a single factor

[b]PMGDISHA scheme and rural development load on one factor, and poverty line load on second factor

[c]PMGDISHA, rural development load on their respective factors and literacy and poverty line to load on one factor

[d]PMGDISHA, rural development load on poverty line BPL to load on their respective factors

[e]PMGDISHA, RD, PL, and load on their respective factors.

Table – 10: Path Coefficients and Indirect Effects for Mediation Models

Factors	Path coefficient			Indirect Effects		
	to Rural Development (RD)	to Poverty Line (PL)	to Literacy Rate (LR)	Estimate	Symmetric 95% Confidence Level	Bias-Corrected Bootstrap 95% Confidence Level
PMGDISHA Scheme	0.50 (.13)	0.16 (.05)	0.57 (.17)			
Poverty Line	-.04 (.23)		1.66 (.40)			
Literacy Rate	0.23 (.05)					
Total				.14 (.05)	.03 , .23	.04, .25
PMGDISHA→PL→LR				-.06 (.04)	-.13, .01	-.14, .00
PMGDISHA→LR→RD				.13 (.05)	.05, .22	.05, .24
PMGDISHA→PL→LR→RD				.06 (.03)	.02. .11	.02, .12

Note: N=286, Bootstrap confidence intervals were constructed using 200 resamples.
Total effect PMGDISHA scheme→Rural Development = 0.071(.14).

To test the mediation hypotheses, analytical approach used by (Hayes, Preacher, & Myers, 2011) and studies the indirect effect between the predictor and the criterion variables through the mediatorsby bootstrprocedure.

[1]Figure – 1: Three –Path Mediation Model
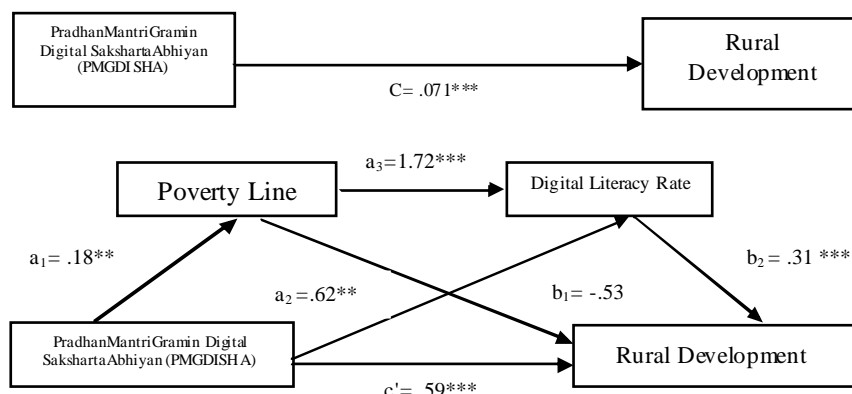
H_{01} = PMGDISHA Scheme →→Rural Development
H_{02} = PMGDISHA Scheme →→Poverty Line→→Rural Development
H_{03} = PMGDISHA Scheme →→Literacy Rate →→Rural Development
H_{04} = PMGDISHA Scheme →→Poverty Line→→Literacy Rate→→ Rural Development

In structural model analysis, it is estimated all the coefficients, simultaneously controlling for gender, age, education, caste section, positive influential factor, rural development, literacy rate and poverty line. Table – 10 showed the results. In the analytical model, the suitable test for three – path mediated effects was applied. This research paper was able to isolate the indirect effect of both the mediators such as digital literacy rate (Educational system) and poverty line as state in the hypothesis 1, 2 and 3 respectively. The method is proficient to examine the indirect effect which was passing through both the mediators in a series. Figure – 1 explained these models. The structural model fit in the three-path mediation model reasonable fit: Chi-Square (X^2) value of 328.84 with the 223 degree of freedom is at the 0.05 (5%) significant level: its p – value is 0.000. This finding suggests that model fits the data acceptably from selected village. The authenticate evidence is provided by the RMSEA fit statistics 0.028 the obtained value of 0.008 is less than the cutoff 0.08.

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[1]1

Source: Adapted from (Hayes et al., 2011) 'Mediation and the Estimation of Indirect Effects in Political Communication Research", by A.F. Hayes, KJ. Preacher and T.A. Myers, in press, Sourcebook for Political Communication Research: Methods, Measures and Analytical Techniques, by E.P. Bucy and R.L. Holbert, New York, NY: Routledge. N=286. Methodology was adopted. (Van Jaarsveld, Walker, & Skarlicki, 2010)

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9. Conclusion

To summarize, the study highlighted the important role of PMGDISHA scheme on the rural development to build the strong basis to improve the digital education system and reduce the poverty line in order to progress economic condition of the nation. The research has put effort to identify the role of digital literacy rate and poverty line to increase the rural development. In the study, the performance of PMGDISHA is noticed that highly effective in developing the standard and quality of education system for the new India.

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