


# e NORTH EAST

TOWARDS A DIGITAL NORTH EAST INDIA



## State of Digital Financial Services, Access & Inclusion in North East India

The North East India region has been historically underbanked, yet the cumulative advancements in digital technology have for the first time made it plausible to bridge over the challenges posed by the lack of brick-and-mortar banking infrastructure with the digital

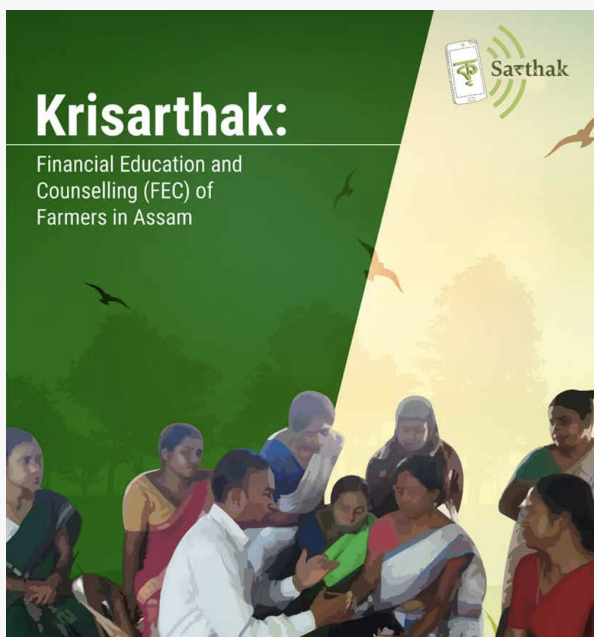
equivalent. However, there still exist asymmetries in access to financial services and products among the Indian population due to various factors, among them the geographical location of the individuals- much like the digital divide, financial inclusion follows an urban-rural divide as well as a regional divide. The focus of this issue brief is the regional disparity in inclusion and access to digital financial services and products with specific reference to the eight North East Indian states.

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# NORTH EAST DIGITAL REPORT

## Krisarthak: Financial Education and Counseling (FEC) of Farmers in Assam

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The Krisarthak Financial Education and Counselling (FEC) assignment is currently being implemented in Assam under the APART program, which is managed by the ARIAS Society and supported by the World Bank. From January to March 2023, a pilot test of the assignment was conducted in five districts. The main objective of the pilot was to evaluate the effectiveness of delivering financial education and counselling services to farmers in Assam through digital solutions, tools/platforms, and processes developed as part of the FEC initiative.

The pilot test aimed to achieve the following objectives: firstly, to deploy and assess the performance of digital and ICT tools and platforms, such as a mobile chatbot-based FEC learning management system (LMS) platform, an IVRS call centre, and SMS solutions, in delivering FEC content and services to farmers. Secondly, to test the FEC solutions provided through these digital tools and platforms, focusing on key financial products like savings, loans, pensions, payments, and insurance. Lastly, to evaluate the processes and methods employed in delivering FEC services to the farming community, utilizing both human intermediaries known as Bittiya Sahayaks and ICT tools and platforms.

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# Digital Injot (Light): Tea Tribe & Adivasi

## Community Empowerment In Assam In A Digital Age

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The Tea Tribe & Adivasi community residing in the tea gardens constitute 20% of Assam's population in India. They have been brought to Assam during colonial rule. Today, the community produces 53% of India's total tea production and is the country's second-largest tea-producing state.

The discussion focused on the impact of digital technology on the Tea Tribe and Adivasi communities in Assam, India, aiming to empower marginalized communities through technology. The

Tea Tribe and Adivasi community in Assam have been historically marginalized and left behind in the digital age, facing challenges such as limited access to devices, internet connectivity, and digital literacy. To address these issues, collaborative platforms at the district level can be established to coordinate efforts and engage stakeholders for digital inclusion and empowerment. It is crucial for stakeholders, including the government, to contribute resources and funding to support initiatives like the 'Digital Internet Roshni' project, which can bring significant digital development to the communities within the tea garden ecosystems.

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# Stakeholders from North East India Contribute to Global Digital Compact

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The image features the UN Global Digital Compact logo on the left, which consists of the text 'UN GLOBAL DIGITAL COMPACT' in a serif font, with a diagonal line element. To the right of the logo is a large, abstract graphic with a dark teal background. It features a glowing green globe with a grid of lines and numerous bright green and yellow dots, connected by thin, curved lines, suggesting a global network or digital connectivity.

UN GLOBAL  
DIGITAL  
COMPACT

In a remarkable collaboration, the Council for Social and Digital Development (CSDD), the Digital Empowerment Foundation (DEF), the North East Development Foundation (NEDF), and the Royal Global University (RGU), Assam, together with the eNorth East Digital Alliance, have made significant contributions to the Global Digital Compact (GDC). This milestone achievement stems from a thoughtful stakeholder discussion held in the North East Region of India in South Asia.

On April 28, 2023, stakeholders from the eight North East Indian states came together online to discuss connectivity, social aspects of digital access, and technological advancements in the region. The unique geographical location of these states in the eastern Himalayan region added complexity and significance to the conversation. Their inputs showcased a deep understanding of the challenges and opportunities. This collaboration and contribution to the Global Digital Compact are important steps in bridging the digital divide and promoting comprehensive growth in the region. The inclusion of these inputs in the Compact promises a more inclusive and sustainable digital future for the North East and the world.

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# INTERVIEW PERSPECTIVE

Digital financial inclusion programs should be designed to be fair and accessible to all

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The following is a perspective sharing on **Digital Financial Access & Inclusion in North East India**, as interacted with **Shri Eugene Emmanuel Karthak**, Director, Indian Institute of Bank Management (IIBM), Guwahati, Assam.

**Access and Infrastructure:** *How can access to financial and banking services be expanded digitally to reach underserved populations, including those in remote areas or with limited connectivity in North East India?*

There is much work to be done to expand access to financial and banking services digitally to reach underserved populations including those in remote areas or with limited connectivity. To begin with, there is still a need to invest in mobile broadband infrastructure as even when the state of internet connectivity and permeation is better than a few years, internet speed and reliability in the region have much scope to improve. Stable mobile broadband is essential for providing access to digital financial services. Governments and private sector investors can work together to expand mobile broadband coverage, especially in rural areas. [Read more](#)

# NORTH EAST DIGITAL REVIEW

## **Arunachal CM launches online services under the e-Governance program:**

Arunachal Pradesh Chief Minister Pema Khandu unveiled six new online services as part of the state's e-Governance program. The services, including CM e-Jansunwai, CM Arunachal e-Seva, and e-Telemedicine, aim to provide citizen-centric and convenient governance solutions on digital platforms. With the addition of these portals, the government has launched a total of 18 online services out of the planned 22. Efforts are underway to make three more services available soon.

The initiative aligns with the Arunachal Pradesh government's declaration of 2022-23 as the Year of e-Governance. Khandu urged citizens and officials to utilize the services effectively, emphasizing the need for awareness campaigns through social media platforms. [Read More](#)

## **BSNL Installs 254 New 4G Towers, Expanding Connectivity in**

**Arunachal Pradesh Villages:** Bharat Sanchar Nigam Ltd (BSNL) has recently completed the installation of 254 new 4G network towers in Arunachal Pradesh,

significantly enhancing connectivity across the Line of Actual Control (LAC). These towers are now operational in 336 villages, benefiting approximately 70,000 residents residing near the LAC. The move is expected to bridge the digital divide and provide essential internet and broadband services to remote areas. Arunachal Pradesh Chief Minister Pema Khandu expressed optimism that nearly all citizens will have internet access by the end of 2023, thanks to the ongoing expansion of 4G infrastructure in rural and interior districts. This development comes as China continues to invest in infrastructure near the border regions. The state government's ambitious e-Governance program further complements this initiative, with the recent launch of six new online services aimed at providing convenient and citizen-centric governance solutions through digital platforms. [Read More](#)

## **Arunachal's Smart City Itanagar Gets Smarter with Launch of Smart Street Lights:**

Arunachal Pradesh's Smart City Itanagar witnessed a significant upgrade as newly installed smart street lights were virtually launched by Deputy Chief Minister Chowna Mein. Using

the 'CitiSol ONE Control Mobile App' from his office, Mein inaugurated the street lights at six different locations in the capital. These locations include Mithun Gate to Raj Bhawan, 'O' Point Tinali to Gompa and State Museum, Bank Tinali to State Guest House, highways towards State Legislative Assembly and Vivek Vihar Type-V Bungalows, and the road stretch between Chandra Nagar Bridge Point and Bharat Petrol Pump in Chimpu. Mein expressed his appreciation for the launch, emphasizing the government's responsibility to make Itanagar smarter as it is the pride of the state. He also highlighted the timely nature of the launch, coinciding with the upcoming G20 meeting. The deputy chief minister commended the power department officials for their efforts and stated that the smart lights would enhance the city's attractiveness while promoting energy efficiency and reducing crime. Mein further emphasized the state government's commitment to improving power supply through the implementation of transmission lines under the RDSS and Comprehensive scheme. [Read More](#)

## **254 New 4G Towers Launched in Arunachal Pradesh, Benefitting**

**70,000 People:** Arunachal Pradesh, a sparsely populated state, has received a significant connectivity boost with the launch of 254 new 4G mobile towers. The development will benefit approximately 70,000 individuals residing in 336 villages located in the border areas of the state. The government has approved the construction of a total of 2,605 4G towers, with an

allocated budget of Rs 2,675 crore, aiming to provide connectivity to over 3,721 villages in Arunachal Pradesh. Union Law Minister Kiren Rijiju highlighted the significance of this initiative, particularly for the border areas, where mobile communication was previously reliant on SIM cards from a Nepalese company. Rijiju also emphasized the government's commitment to reaching unconnected and unreached locations, addressing the concerns of a thinly populated region by providing essential infrastructure such as drinking water, electricity, and roads. The launch event was attended by Union Telecom and Railways Minister Ashwini Vaishnaw. [Read More](#)

## **Boost in 4G Connectivity in Arunachal Pradesh Empowering Digital Economy at Indo-China**

**Border:** The Indian government has given the green light for the installation of 2,605 4G mobile towers, with a budget of Rs 2,675 crore, to provide connectivity to over 3,721 villages in Arunachal Pradesh. This initiative, which includes connectivity at the Bum La Pass, aims to bring the benefits of the digital economy to the locals residing near the Line of Actual Control (LAC) in Arunachal Pradesh. Recently, Airtel, a government-funded 4G tower, commenced its services in Lumpo, one of the remote villages near the LAC. This development has opened up avenues for the locals to access various digital services and participate in the modern digital economy. Reliance Jio, Airtel's main competitor, has already

established its presence in Dirang, and plans to expand its coverage to Jang and Tawang in the coming months. The introduction of telecom towers in these areas will enable the local population to access a wide range of services. Previously, due to the absence of a data network, residents had to travel for hours to avail banking facilities, education, shopping, and government services. However, with the advent of Airtel's 4G network, locals are now able to conduct transactions using digital payment platforms such as Google Pay and PhonePe. They can also access online videos and benefit from improved internet services.

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## **Meghalaya: Farmers to benefit from AI-based website**

A new mobile app developed by the Indian Council of Agricultural Research-Directorate of Cashew Research aims to assist farmers in the Garo Hills region. The app, available in the local Garo language, utilizes artificial intelligence to identify pests, diseases, and nutrient deficiencies in cashew crops. By uploading images, farmers can instantly diagnose approximately 60 cashew pests, 20 diseases, and 10 nutrient deficiencies. The app also provides options to contact experts and share photos on social media for further assistance. The initiative aims to enable early detection, forecasting, and effective management of agricultural challenges in the region.

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## **'Digital ITI' launched by Assam**

**Minister:** Assam's Industrial Training Institutes (ITIs) have taken a significant step towards computerization with the launch of the Affiliation and Physical Verification module of the Digital ITI Application. The state's Skill, Employment, and Entrepreneurship minister, Shri Jayanta Malla Baruah, inaugurated the system in Guwahati. This application, developed by NIC Assam Division, will streamline the ITI processes and enable online contactless affiliation. The launch was attended by officials including the Principal Secretary of SEED, the Director of DECT, and representatives from NIC. The minister expressed his appreciation for NIC's partnership in this initiative, which aims to enhance employment opportunities in Assam. [Read More](#)

## **Launch of the e-Khajana system in Assam for areas under Mouzadar:**

Assam's Minister of Revenue and Disaster Management, Mr Jogen Mohan, has introduced the e-Khajana system in the Mouzadari regions of the state. The launch event witnessed the presence of esteemed dignitaries, including Mr Urkhao Gwra Brahma, Minister of Handloom & Textile, Sericulture, Bodoland Welfare and Soli conservation. The e-Khajana application, developed by the Land Record Division of the National Informatics Centre, allows online payment of land khajana (tax) for areas under Tehsildars. Citizens can register (e-KYC) and pay their land taxes through the system, with registration open until June 30,



2023. The system facilitates electronic payment of land taxes starting July 1, benefiting registered landholders.

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## **Launch of ePrayuktiSewa Portal by**

**Chief Secretary, Assam:** NIC Assam has soft-launched the e-PrayuktiSewa Portal, providing a Mobile App builder and Bharat Map Service for government departments. The portal was presented by Smt. Kabita Roy Das and Smt. Hiranmayee Goswami, with Shri Paban Kumar Borthakur inaugurating the function. The platform offers configurable Mobile Apps with features like geo-tagging and image capturing, along with the integration of NIC's Bharat Map Services and AI Services. It empowers government departments to create customized mobile applications to meet their specific needs efficiently. [Read More](#)

## **Launch of eMantriSabha Application by Chief Minister**

**Assam:** Assam Chief Minister launched the eMantriSabha application, a digital solution developed by NIC Assam, to digitize Cabinet Meetings. The fully digital and paperless meeting on 31/05/2023 utilized the application. The platform automates all Cabinet Meeting activities, including memorandum preparation, approvals, and agenda submission. Ministers can access the agenda through a Windows Desktop Application in the meeting room or an Android Application on their tablets. The portal also records and shares Cabinet decisions with concerned departments, serving as a dashboard for monitoring progress and reducing paper usage. The initiative aims to enhance information sharing and eliminate physical file movement.

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