Information Technology: Aladin's Lamp, Indeed!

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Abstract: The paper in question attempts to explore how IT has changed the face of the world and how the application of IT has brought visible changes in the paradigm of governance. The paper seeks to map the wide range of IT in addressing several issues. It also attempts to study the use of IT in different areas. While taking in to account the benefits that IT offers, the paper does not turn its side to the negative effects of IT, if it is used in a foolish manner. With the globe being wired by IT, the paper prods all to embrace technology with open arms to stay relevant in the modern technological driven world.

Keywords: Internet, Aadhaar, PAHAL, MNERGA.

I. INTRODUCTION

The modern age is an age of Information Technology. Internet has reduced modern world in to a global village. Now, it is very easy to connect with somebody sitting in any part of the world in a fraction of seconds. It has, in brief, changed the dynamics of every aspect of human life. The paradigm of business has witnessed a major shift. Now, it has become quite easy and convenient to do business with anybody from any corner of the world. The hurdles posed by either poor or non-existence modes of communications have been addressed by the invention and intervention of internet. Since internet driven economy has been yielding good benefits to countries who have embraced technology lock, stock and barrel, the face of international politics has too changed. Domestic politics have too witnessed a sea change in its character. Social media has been acting as a big watchdog and has also emerged as a voice of the electorate. Social Media has rather emerged as a platform wherein anyone can express his/ her views about issues that confront them

II. INTERNET AND GOVERNANCE

The intervention of Internet has given a very strong push to governance. It has made governance easy and effective. With the removal of human intervention in governance, corruption that has eroded the system has been contained in a big way. Transparency has been introduced in to the system. This, in turn, has given strength to the legislators, executives and judiciary. This has resulted in plugging the revenue losses and helped target the targeted beneficiaries. The internet driven Direct Benefit Transfer (DBT) has changed the dynamics of governance. The country's biggest make- work Mahatma Gandhi National Rural Employment Guarantee (MGNREGA) scheme is a major welfare programme that has got a big push by DBT. The wages of the beneficiaries are directly put in to their bank accounts, thereby minimizing human intervention and chances of corruption. MGNREGA has been earlier plagued by allegation of corruption. But, internet driven DBT programme has made this huge welfare scheme a grand success. It has tamed corruption. In 2015-16 alone over 25,000 crore was distributed to the beneficiaries under MGNREGA. With middle –men vanishing in the air in DBT programme, the corrupt practices under MGNREGA are reined in which in turn has helped the government to run its welfare scheme in a highly successful way. An over 21,000 crore was paid to the beneficiaries in PAHAL scheme for LPG distribution. In all, a total sum of Rs 61,000 crore was distributed to beneficiaries across various welfare schemes. The use of Aadhaar platform weeded out over 100 million bogus ration cards. This helped the government saved over Rs 10,000 crore. In this way, the government has been able to plug the loopholes that

were earlier being exploited by the middle –men to pocket subsidies. Now, this has become almost difficult. Now, LPG subsidy is directly put in to the bank accounts of the beneficiaries. It stops corruption. Secondly, the use of information technology in running various welfare programmes has eliminated 'ghost beneficiaries'. With the introduction of Aadhaar – an 12 digit unique identity number, the chances of ghost beneficiaries applying for various government run benefit schemes have become zero. This saves revenue which in turn can be utilized to run other welfare scheme. The use of information and technology in disbursing old age pensions to the deserving candidates has become quite easy. It has benefitted both the benefactor and the beneficiaries. It has helped unearth many pension scams. Secondly, it has drastically cut the reliance of beneficiaries on the 'babus'. Thirdly, it has helped administration target the intended beneficiaries. Bhagat Puran Singh Health Scheme launched by SAD- BJP combine in Punjab owes its success to IT. The beneficiaries can download their ID cards from internet and can avail themselves of the benefit of health scheme from empanelled hospitals. The pensioners have too been hugely benefitted by IT. Earlier, they had to physically walk to a bank from where they draw their pension to submit a live certificate. Now, this certificate can be sent via e-mail. This has thus eliminated the pangs of visiting a bank at the ripe age. Now, it is just a click away.

III. INFORMATION TECHNOLOGY AND EDUCATION SECTOR

IT has brought a big revolution in the field of education. The centuries old chalk n Talk method of teaching has been replaced by innovative methods. Power Point Presentations (PPT) has added a new dimension to the teaching –learning process. It has made teaching –learning process effective and efficient. The introduction of SIMULATION Teaching has changed the contours of practical subjects. The dissection of rabbit is now artistically taught through SIMULATION. They have ended cruelty against animals. IT has introduced a big change in the field of architecture teaching and learning. Now, diagrams and maps are displayed to the students on the monitor of a computer. It saves a lot of time both of the teacher and the taught besides making the teaching of very complicated topics quite easy. 'Kindle' – an e book platform has made the job of readers easy. Now, they need not buy books. What they have to do is to buy a 'Kindle 'to read a huge stock of books.

Internet has too given a new push to the teaching –learning process. It has now become a primary source of information. Both teachers and pupils can cull information on the topics they wish to study from internet and can prepare their lecture accordingly. Internet acts as a big aid in the teaching of pronunciation of English language to students. A student has to simply google the pronunciation of a word and it props up and then with the help of the mike attached against the words can be clicked to hear the pronunciation of a word. Different models about how to write Bio- Data/ Resume` can also be viewed from different sites through the help of internet. It thus helps learn communication skills. Another change that has swept this sector includes:

- Admission forms can be filled and submitted on line

- Roll no. can be downloaded

- Annual results can be accessed on line

- Rechecking/ Reevaluation of answer books can be accessed on line. Khurushetra University in Haryana is the first university that has successfully introduced this system

- Online courses can be studied

- Date sheet/ schedule of exams. / list of working, holidays and vacations can be accessed on line

- Research papers can be accessed, reviewed and submitted on line.

IV. INFORMATION TECHNOLOGY AND BANKING SECTOR

Banking sector has witnessed a sea change in its operation after IT has swept this sector. The introduction of computer assisted banking operation changed the face of Indian banks and economy. It has made the transfer of money easy and fast. Now, money can be transferred from one account to another through following ways:

➢ National Electronic Fund Transfer (NEFT) is a computer assisted and internet induced method of transferring funds from one account to another. It is cost –effective. It saves a lot of time. It can be done through bank or from a person smart phone/ computer/ Laptop by subscribing to internet banking.

➢ Real Time Gross Settlement (RGTS) is another way of sending money from one account to another.

➢ Money can also be transferred via (Automated Teller Machine) ATM

➢ Money orders can also be sent via internet

➢ Money can be transferred instantly and immediately via IMPS

➢ Cheques/ Demand Draft can be issued on line

➢ Insurance can be purchased on line

➢ Many utility bills can be paid online

➢ Mobile/ Dish TVs can be recharged through internet.

➢ Fixed Deposits/ Flexi RDs can be opened on line.

➢ Pension Scheme (NPS) can be had on line. Instalments can be paid through Net banking

➢ Shopping can be done through ATM/ Credit/ Debit cards

➢ Income Tax returns can be filled and accessed on line

Besides, Banks promote their products by putting technology to extensive use. Tele - banking/ e banking /SMS banking are a part of strategies of various banks to promote their business and products and to bring more and more customers to their fold. E-Lockers are now being promoted by different leading banks by exploiting different channels of IT.

V. INFORMATION TECHNOLOGY AND TRADE (ONLINE)

The invention and intervention of internet has changed the paradigm of trade. Internet has given birth to a new trend in trade. And, it is on line trade. Now, things can be purchased on sold on e –platforms. Many companies like Flipkart, Amazon, Shopclue, Uttam Vastra etal have started on line portals. One can access them easily and can place an order. Payment can be made through credit/debit cards or through internet banking. Cash on delivery (COD) option is also available. This has replaced middle men between the seller and the buyer. This in turn has made the goods cheaper. Unprecedented discount offered by e-companies especially during the festival season has further given a fillip to on line trade. An array of products is sold on line. The system is so full proof that delivery of the products is normally executed in 3 to 4 working days. Moreover, e –mails sent by the company keep the buyer updated about the status of the product applied on line by the consumer. The robust mechanism put in place by different e-platforms to offer different offers to the consumers to cancel or return their orders also give an ample opportunity to the consumers to buy products on line with ease and confidence. OLX – an e- platform that helps consumers sell and buy old and worn out products has been a great hit with a particular tribe of consumers who consume a product for a year or so and then sell it simply to buy a new product. This e- trade platform caters to the needs of such consumers. The Online trade clocks a huge turnout and it poses a big threat to many off line companies. The products that are sold on line include:

➢ Watches, mobiles, screws, drill machines, mixer grinder, charges, pen-drives, power banks etc.

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➢ Stitched clothes and unstitched clothes

➢ Water Purifiers, LEDs, Refrigerators, Washing machines

➢ Laptops, smart phones, electronic gadgets

➢ Net Medicines

➢ Herbal and Beauty Products

➢ Toys, video games, small gadgets

➢ Shoes, Home Appliances and Books etc.

What makes on line Trade Popular?

➢ 24*7 accessibility

➢ Aggressive online Advertisements

➢ Ease of buying and selling

➢ Emergence of Neo-Middle Computer Literate Class

➢ Fun-filled exercise

➢ Overcoming the psychological barrier of making on the counter payment through Cash on Delivery(COD) mode

Stock Market has too been completed changed by on line trade. Now, trade can be done On line. Shares can be purchased and sold on line. The amount is deducted directly through the saving account linked to Dematerialize (DMAT) or trade account of the account holder. Mutual Funds, Silver, Gold and ETF can also be traded through the same mode.

VI. INFORMATION TECHNOLOGY AND HEALTH SERVICES

Information and Technology has led to an unprecedented change in dispensing health services to the ailing. Google has come as a big aid to physicians as they update their knowledge from different sources. Secondly, computer assisted surgeries have also changed the face of treatment in the country. Tele-medicines is another area that has introduced a huge change in the mode of consultation of physicians. Now, a patient can seek the advice of a doctor online also. Latest gadgets that monitor heart rate, Blood pressure, sugar level etal of the body now flood the market. It helps a patient keep a watch on certain important parameters of his /her body.

VII. INFORMATION TECHNOLOGY AND CRIME

IT has helped agencies track criminal and their activities. Panic Button or certain help lines numbers that automatically activates the nearest police station when someone who is in crisis push / dial them. Kidnapping and many other crimes are solved through the use of technology.

But, IT has a flip side also. Too much dependence on it makes one lethargic. Too much use of smart phones leads to obsessive compulsive disorder and many other psychological problems. It leads to crime also.

VIII. CONCLUSION

It can be logically concluded that IT is a boon if it is used judiciously. It has the potential to change the course of life. It can lead to economic prosperity. But, if not handled with care, it can trigger unprecedented problems. Really, IT is an Aladin's lamp, indeed!

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