

# A Study on E-Transactions in E-Governance of Jammu and Kashmir

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**ABSTRACT:** *The enabling role of the-Governance 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. E-Governance project and Initiatives 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. India is one of the fast growing economies in the world which is also improving in E-Governance, according to the United Nation's E-Index which denotes the status of E-Readiness and E-Governance services. India is having a rapid increase in E-transactions through the Digital India program. Jammu and Kashmir being of one of the good states in Economy wise has implemented a lot of E-Governance services. This paper stretches to analyze the E-transactions in the selected E-Governance services of the Jammu and Kashmir Government. In this paper we want to explore the usefulness of E-transactions in the selected E-Governance services of Jammu and Kashmir.*

**Key Words:** *Jammu and Kashmir e-Governance, information and communication technology, e-Transactions, Electronic service, Online services, ICT merits*

## Introduction

The enabling role of the E-Governance 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. India, being a multi-cultural, multi-lingual country with a very large population, the improvement of literacy rate improvement is in slow progress. Although the internet penetration is increasing rapidly in the country In the context of India, being the one of the largest countries democratically, demographically and geographically; as stated, it still has gap of using govt. services to its large population. , the E-Readiness and E-Governance services are yet to be received by the poor people and rural areas. The Digital India has given a boost to the E-Governance services but it's a long term process. In addition to it, there are still problems related to socio-economic prevailing in the country like unemployment, poverty, education, health, banking and business, etc. As a result, govt. of India has been launching the various initiatives in order to overcome these problems with minimum govt. and maximum governance by enormous use of electronic devices. As the Agriculture is found predominant in India, E-Governance should include all its sectors for the effective people participation. India, considered as one of the global influencing economies is also in the process of implementing E-Governance in Agribusiness mainly in analyzing and approval of projects, environmental protection, research in Climatic conditions, Agriculture, Pollution control, etc. Many of the public and private agencies work on Environment Care, Energy Management, Audits, Hazardous Waste Management, Bio Medical Waste Management, etc. The Department of Agriculture and Cooperation (DAC), Ministry of Agriculture has implemented a National e-Governance Programme (NeGP) in the Agribusiness Sector as a Mission Mode Project (A-MMP). It addresses the needs of the Agribusiness community with provision to relevant information and services through different delivery channels are available.

## Review of Literature

According to Phillips (2011), Nowadays the international trend is towards the online service delivery and greater citizen interaction, this interaction and service delivery can be achieved through the

uses of new technologies. The E-Government paradigm means rendering of government services and information to public using the electronic media. The new shape of government has brought a revolution in the quality of services delivered to the citizens. It has ushered the transparency in the governing process; saving the time due to provision of service through single window; simplification of procedures; better office and record management; reduction in corruption and improved attitude, behavior and job handling capacity of the dealing personnel. With its ingrained transparency and openness, E-Governance has got a wide scope of social views in a changing environment which is highly adaptive to a technology based growth in the society. According to Holmes (2003), E-Governance is the outgrowth of the efforts made by the governments to improve the relations with their citizens and provide transparency.

### Statement of the Problem

It is extensively believed that information and communication technology (ICT) enables organizations to reduce 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 most recent trend in the governance enlargement all over the world. E-Governance provides services to the citizen and helps them in decision making process to make government more accountable, transparent and effective. Hence the current status of e-Governance implication in Governance needs to be known to improve it to further advanced levels. The usage of various E-Governance services can give the current status of ICT implication in Governance in the Jammu and Kashmir region.

### Purpose of the Study

The purpose of this study was to examine and describe number of E-Transactions in the context of E-Governance services in Jammu and Kashmir. This paper describes the implication of ICT in Governance through the number of E-Transactions done in a particular time period in Jammu and Kashmir region. This paper mainly focuses on the study of effective E-Governance implementation in the Governmental services of Jammu and Kashmir and is limited to year 2017 with the E-Governance services–Community certificate, Income Certificate, Nativity certificate and No Graduate Certificate.

### Research Design

The Jammu and Kashmir Government issues various certificates to individuals for different benefits such as getting scholarship, admission under quota and so on. Some of such certificates are Community certificate, Income Certificate, Nativity certificate and No Graduate Certificate. These certificates are now provided in both in person and online mode, but recommended mode is online. The data for this study is obtained from the Government agencies and its web portals through applicable laws. The data shows the current status of E-Transactions based on given time period. Variance analysis of the obtained data is done to analysis the number of E-Transactions for each time period. This paper analyses the E-Transactions in the above certificates for the year 2017 based on the following hypotheses.

1. There is a significant difference between the number of E-Transactions in each month of given data.
2. Income certificate is the category with most E-Transactions from the given data.

### Analysis

E-Readiness is an important criterion for effective E-Governance which includes best infrastructure, capability to implement high end E-Governance projects, provide simple & transparent E-services in quick time to the targeted people and the efficiency of citizens to take part in Governance. Also Security policies, practices and procedures must be in place as well as utilization of security technology, which help to protect e-Government systems against attack, detect abnormal activity services and to have a proven contingency plan in place as part of Smart City solution. Fundamental factors are to have a proper public-key infrastructure providing a required level of authentication and integrity and also to have a continuous awareness and training program to ensure people understand security threats, know how to identify potential issues and behave accordingly to maintain a secure e-Government service.

The E-Transactions will increase based on the E-Readiness value and is directly proportional to each other. Given below is the data of E-Transactions in various services provided by Jammu and Kashmir Government in E-mode. The study is mainly for the certificates issued by the Jammu and Kashmir Government in the year 2017.

Table 1: Number of E-Transactions of Jammu and Kashmir in the each Certificate

Month	Community Certificate	Income Certificate	Nativity Certificate	No Graduate Certificate
January	3000	3200	2345	523
February	3542	3700	2570	420
March	3731	3900	3260	2800
April	3970	4100	3310	1500
May	4190	4200	4120	2220
June	3376	3340	2830	2756
July	3567	3723	3950	3740
August	4040	4950	2709	2987
September	4390	5055	4739	5040
October	4496	4699	4400	2234
November	4590	4590	2230	2456
December	5120	5245	5220	764

**Hypothesis 1**

Null Hypothesis: There is no difference between the number of E-Transactions in each month of the given data

Alternate Hypothesis: There is a significant difference between the number of E-Transactions in each month of the given data

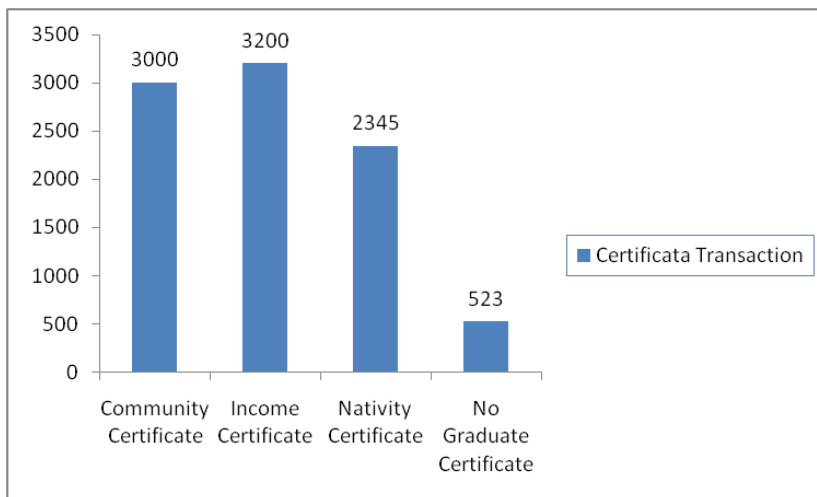


Table 2: ANOVA Analysis for Hypothesis 2

No.	Certificate	Mean	SD	Mean	ANOVA f-ratio	ANOVA p-value
01	Community Certificate	4001	595.29	911182.16	9.87	0.0025
02	Income Certificate	4225.16	680.65			
03	Nativity Certificate	3473.58	993.71			
04	No-Graduate Certificate	3496.60	1356.31			

From, the above table (table 2) shows that No Graduate certificate has a fewer transactions compared to other certificates and most of the transactions are done between May-August, which is linked to the academic year in the region with school and college admissions in this time period. Based on this it can be assumed that most of these certificates are used for educational purposes than other purposes. Hence the null hypothesis is rejected and alternate hypothesis is accepted. There is a significant difference between the number of E-Transactions in each month from the given data

In India, generally the community certificate is very important as it is used for many Government subsidies and welfare measures. Also in education and jobs, it plays a vital role. Still, Income certificate is the category which has obtained highest number of transactions in the above figure, and moving the community certificate to the second level. The least number of 'No Graduate' certificate can also be taken as a parameter to assume the literacy and job ratio in the region.

The general lessons obtained from this study shows that many of the people are using E-Transactions to avail the Governmental services in Jammu and Kashmir. The obtained data and the analysis has given the current status of ICT through number of E-Transaction for the given time period. The transactions are not at the same level throughout the year and hence the infrastructure should be capable for peak loads in certain time period. Improving the security and user-friendliness and a good campaign about E-Governance services will gradually increase the E-Participation of the people in Governance.

### **Conclusion**

There is abundant prospective for effective use of e-Governance and holistic way by numerous people across agencies, states consistently over a period. E-Governance is already playing a vital role in the global economy. The various agencies of United Nations Organization (UNO) and the World Bank are already providing a vast support for the E-Governance initiatives. E-Governance has to be citizen-friendly. E-Government is to be able to offer an increased portfolio of public services to citizens in an efficient and cost effective manner. This paper gave a current view of E-Transactions in some of the E-Governance services of Jammu and Kashmir Government.

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