# ECONOMIC TRANSITION AND THE RURAL - URBAN DIVIDE

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#### **Abstract**

Political economy of economic transitions has generated a lot of research studies and the issue of the appropriate role that the people must assume and which political decision makers must enact during the reforms process has increasingly come to the fore. We now live in a "digital society," and the rapid uptake of digital technologies has hugely impacted on the way we communicate, relate, learn, work, and spend our leisure time. People who lack or have low levels of digital literacy are less likely to have the information, skills, and understanding necessary to engage in digital media and communications settings in a safe, secure, and informed manner. Does the urban and rural population have equal access to economic messages by media? If yes, how do they perceive the impact of economic shifts and reforms on their communication behaviour? The study was conducted in 24 districts of West Bengal, India to gauge the awareness of economic reforms and assess the media usage patterns among urban and rural population during such economic shifts in society. With a multistage random sample survey, using a survey questionnaire, the researchers collected the data from 428 residents. The findings of the study show that awareness of the term economic reforms. There exist contradictory perceptions about the felt ramifications. Many feel that the reforms were implemented in a hurry with a complete absence of dialogue between government and citizens. The study held immense scope to understand the challenges faced by the population residing in both urban and rural areas and their dependence on media in the face of shifting economic conditions in society.

**Keywords:** Economic reforms, Demonetization, GST, Communication, Media

## Introduction

India witnessed many social, political and economic transitions since it gained status of an independent nation in 1947. It has been a long, arduous yet eventful journey of reaching out to space, achieving technological advancements and becoming the fifth largest economy in the world. This picture is contrasted by the picture of world's largest democracy that struggles hard to fill its empty stomach as India's ranking in the Global Hunger Index 2022 is 107 out of 121. These sights clearly outline the development challenges facing India and thus, experts and policymakers are becoming aware of the role social and political factors play in shaping the society at large. Development and growth don't necessarily only mean economic growth but also freedoms and capacities that individuals have to improve their social and economic standing, it corresponds to the inclusion of all sections of society in the economic & political decision-making.

We now live in a "digital society," which refers to a time when digital processes permeate every aspect of society, including our lives, relationships, culture, and way of life. The rapid uptake of digital technologies has hugely impacted on the way we communicate, relate, learn, work, and spend our leisure time. An increasingly wide range of sources of information, education, political participation, ways of doing business whether through Facebook pages or

Instagram pages, services (including government services) and entertainment (OTT platform, DIY videos or other reels) are now commonly made available and accessed online and/or through digital media. People who lack or have low levels of digital literacy are less likely to have the information, skills, and understanding necessary to engage in digital media and communications settings in a safe, secure, and informed manner. According to 2011 Census data, 31.87 % of the whole population of West Bengal resides in cities whereas around 68.13% of the entire population resides in rural areas with an average literacy rate of 72.13 %. The question which arises here is that whether this literacy rates also mean that the rural population is digitally literate too. Digital literacy becomes very crucial as it empowers and enables an individual to recognize the characteristics of various digital services and the benefits they offer. Digital literacy would also facilitate in imbibing the fundamental knowledge and competencies necessary to connect to, operate, and access a variety of digital media and technology. The individual would further make wise decisions in online and digital media and communications as well as skills to be able to protect themselves and their families from unwanted, inappropriate or unsafe content. The recent economic changes in India like currency ban and new tax regime has not only affected everyday life if people in both urban and rural areas but also shaped their communication behaviours. The people from every corner of the society have accessed both traditional and digital media contents to understand these economic shifts and their implications.

#### **Review of Literature**

(Kumar, 2002) Economic reforms are defined as a means to bring stabilization to the economy through structural adjustments to various external events. The ultimate goal of reforms is to hasten the process of economic development of the nation resulting in well being of its people. They are not formulated for the sake of reforms but for the interest of India's poor so that they can both contribute and reap benefits from them<sup>1</sup>.

According to Lahiri (2014), 'The Middle Class and Economic Reforms'<sup>2</sup>, middle class are the people in Asia & other countries of the Pacific who are beyond poverty line but not in the category of rich are the basis of strong and functional democracy & has a potential role in global economy as they have a great share in the consumer market. He finds an important relationship to exist between economic growth and the income of individuals and talks about discretionary income as an important parameter to measure economic growth in a society. He claims that this income left after paying for basic food & shelter becomes one of the reasons for income inequality.

Upadhyay (2014) in his article 'Socio- Cultural Impact of Globalization in India' opines that economic reforms of liberalization of Indian economy resulted in increase of globalization which in turn led to vast areas of social and cultural changes in India. This includes changes

<sup>&</sup>lt;sup>1</sup> Kumar, N. (2002). Indian Economy Under Reforms: An Assessment of Economic and Social Impact. India: Bookwell Publications

<sup>&</sup>lt;sup>2</sup> Lahiri, A. K. (2014). The Middle Class and Economic Reforms. Economic and Political Weekly, 49(11), 37-44.

<sup>&</sup>lt;sup>3</sup> Upadhyay, R. K. (2014). Socio-Cultural Impact Of Globalisation In India. THE DISCUSSANT, 2(3). Retrieved from https://www.researchgate.net/publication/320288692

in life style, attitude, identity, work culture, family structure and values and eating habits etc of the citizens. Also, Chalam (2011) in his research paper 'Economic Reforms and Social Exclusion: Impact of Liberalization on Marginalized Groups in India' discusses at length about the socially excluded categories in India who although are largely affected by the reform decisions, yet are not taken account while taking reform decisions. Certain groups like adivasis, weavers, local artisans are called marginalized sections in the study and they deal with products that are localized and their activities are limited to either manufacturing articles to meet local requirements or to provide technical services to the local people. Even with the reforms they could not be brought into the framework of the market economy. He deliberates on the issue that all classes and strata and sections of society cannot interact with science and technology in the same way and with the same degree of intimacy and intensity. People belonging to this strata show some rational behaviour when they are exposed to the techniques new to them. Once the workability and profitability of new techniques are demonstrated to them, they become interested in the adoption of these techniques. So, different societal agencies through proper communication can play an important role in creating a favourable climate for diffusion of innovations.

Lahiri (2020) in his journal article 'The Great Indian Demonetization' opines that demonetisation thrust India towards a modern digitized economy making it less dependent on cash. By compelling people to convert their old cash into the new currency through the banking system, government wanted to bring in unaccounted money into the formal tax network and generating greater digital footprints to track individuals and firms who were hitherto hidden from the tax network. The same was also supported by Agarwal (2008), who considers technology and development as new concepts after economic reform era. The author also analyses the connection of reforms with rural poverty. The chapter talks about the impact on the economy due to the implement of economic reforms and finds that growth rate had increased post reforms but benefits of the economic reforms have not spread to the farm and non-farm sectors equally. Infrastructure improved but issues like poverty, ignorance, hunger, disease etc stagnated the Indian economy. There exist urban rural disparities - India and Bharat dichotomy, and the definition of connectivity across the different regions of country widely varies too. They all prove to be major impediments of success of economic reforms<sup>6</sup>.

Sarkar and Bagchi (2016) says that more under-developed a country is the greater the disparities can be seen between its developed and backward areas<sup>7</sup>. The polarization between metropolitan cities and surrounding villages are observable if the pattern of urban development results in neglect of the city hinterland. Development so achieved is fractionally

<sup>&</sup>lt;sup>4</sup> Chalam, K. S. (2011). In Lieu of Conclusion Economic Reforms and Social Exclusion: Impact of Liberalization on Marginalized Groups in India (pp. 201-204). New Delhi: SAGE Publications India Pvt Ltd. doi: 10.4135/9781446270332.n13

<sup>&</sup>lt;sup>5</sup> Lahiri, A. (2020). The Great Indian Demonetization. Journal of Economic Perspectives, 34(1), 55-74. doi: 10.1257/jep.34.1.55

<sup>&</sup>lt;sup>6</sup> Agrawal, B. (2008). Impact of reform process on Indian economy. Jaipur: ABD Publishers.

<sup>&</sup>lt;sup>7</sup> Sarkar, S., & Bagchi, K. K. (2016). Regional disparities in socio-economic development of West Bengal. New Delhi: Abhijeet Publications.

fragile and unbalanced such is the case in West Bengal where disparities exist, continues and widens.

Mahajan and Singla (2017) in their article on impact of demonetisation on financial inclusion in India claimed that in spite of expanded digital access to bank accounts, a very small percentage of the population has been able to operate without withdrawing cash or visiting the bank regularly post demonetization. They observed that domestic assistance, contract labourers, daily wage employees, farmers, fishermen, micro-entrepreneurs, and other members of India's vast informal economic sector rely solely on cash. These individuals typically do not have a formal bank account. Their only way of accepting wages and making payments is in cash. Thus, cash constraint in the economy post demonetisation caused significant disruptions in the work and daily lives of these individuals. The effects of demonetization have been even more worrying in the rural parts of the country which are even more dominated by cash. For many, visiting physical bank branches in rural regions is still a time-consuming and costly process. Other digital financial services like ATMs and POS machines at shops are restricted in number and crippled with infrastructural issues<sup>8</sup>. Sarkar (2022) deliberates on the digital gender divide by quoting the report of The All India Debt and Investment Survey (AIDIS) that says that almost 81 percent of women across India had deposit accounts in banks. In many cases, while women own personal accounts, they often do not access them regularly. The author attributed the large gender gaps in digital access and usage for the slow adoption of digital financial services by Indian women. With only 14 percent of Indian women having access to smartphones, the use of digital financial services by women is substantially affected. The author mentions that considering the regional and socio-cultural disparities, a client-centered model is essential in designing financial products for women. This must be guided by research on women's interactions and associations with money, financial instruments, and technology.

Silver et. al (2019) opines that people are generally positive about the internet's influence on the economy and education looking at the recent developments, but people from Colombians, Kenyans, Venezuelans and Mexicans have become more optimistic about the internet's impact on morality and politics. People say the internet brings economic and educational benefits. Among the users of social media and other digital messaging apps people claims that they reaped more personal benefits than the social benefits like political, economic and education<sup>10</sup>.

<sup>&</sup>lt;sup>8</sup> Mahajan, P., & Singla, A. (2017). Effect Of Demonetisation On Financial Inclusion In India. *International journal of Science Technology and Management*, *6*(1), 338-342.

<sup>&</sup>lt;sup>9</sup> Sarkar, D. (2022, August 20). Inclusive financial markets for India: Adopting a gender-sensitive approach. Observer Research foundation. https://www.orfonline.org/expert-speak/inclusive-financial-markets-for-india <sup>10</sup> Silver, L., Smith, A., Johnson, C., Jiang, J., Anderson, M., & Rainie, L. (2019, December 31). People say the internet brings economic and educational benefits – but some are concerned about the societal impact of social media. Retrieved from https://www.pewresearch.org/internet/2019/03/07/people-say-the-internet-brings-economic-and-educational-benefits-but-some-are-concerned-about-the-societal-impact-of-social-media/

All the mediums of communication<sup>11</sup> have an important role to play in spreading awareness for the reform to be successful. A free press is indispensible part of development in a society. The media as a watchdog keeps surveillance of governmental activities and throw spotlight on different public policies. The media is also critical for human development, delivering health and education information to rural areas. The media can affect development outcomes under diverse situations and offers evidence on what policy framework is needed to enable the media to promote economic and political forces while also allowing a voice for the marginalized. (OECD.2020, November). Policy makers must ensure that people in the grassroots must receive sufficient information about economic reform and can co-relate the application and benefit of economic reform to one's own daily lives. Communication can be a potent weapon for understanding people's concerns, perceptions, and motivations which drives the design and implementation of reform programs.

D'souza, R. (2018) deliberated on digital divide in respect to the poor coverage and penetration of basic digital infrastructure in India, as well as in poor educational and skill attainment. This disparity negatively affects implementing technology for using it for social and economic development of people. The low financial inclusion is deeply rooted in poor physical financial access due to low penetration of bank branches and ATMs, lack of monetary access due to high interest rates on credit and low savings that make bank accounts unviable, and low rates of monetary literacy e.g. cashless transactions <sup>12</sup> .Lack of access to formal modes of credit compels the Micro, Small and Medium Enterprises (MSME) in India to depend on informal sources and as such, most of their transactions are in cash. The informal sector receives its earnings in cash, and typically has low savings capacity and poor banking habits. Furthermore, the transactions ecosystem within which the informal workers operate is rigidly cash dominant.

# **Research Objectives**

- 1. To perceive awareness of urban and rural population of West Bengal regarding the economic changes and subsequent shifts in their daily lives.
- 2. To assess the impact of reforms on their communication behavior.

### Research questions

- 1. Are the people residing in rural and urban areas equally aware of the term economic reform?
- 2. Do they feel the ramification of economic reforms (Demonetization and GST) in their daily lives?

<sup>&</sup>lt;sup>11</sup> OECD. (2020, November). Ten factors for successful reform. Retrieved from https://www.oecd-ilibrary.org/sites/4470388b-en/index.html?itemId=/content/component/4470388b-en

<sup>&</sup>lt;sup>12</sup> D'souza, R. (2018, November). Two years after demonetisation: Cashless India still a distant dream. Retrieved from <a href="https://www.orfonline.org/expert-speak/two-years-after-demonetisation-cashless-india-still-a-distant-dream-45682">https://www.orfonline.org/expert-speak/two-years-after-demonetisation-cashless-india-still-a-distant-dream-45682</a>

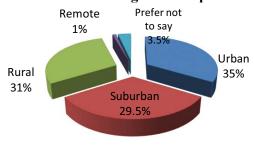
3. Does the urban and rural population find any changes in their communication behavior post economic changes in the country?

### Research methodology

The research is conducted in 24 districts of West Bengal. With a multistage random sample survey, using a survey questionnaire, the researchers collected the data from 428 residents of West Bengal. The data was obtained partly through a web-based comprehensive questionnaire and partly through the face-to-face interactions on the line of the online questionnaire. Moreover, in the circumstances of the pandemic, researchers collected answers through telephone recordings of the respondents residing in many districts where questions were asked by post-graduate students of Mass Communication deputed by the researchers for the purpose.

The survey questionnaire is composed of mainly closed-ended questions, covering socio-demographic, geographic, and other characteristics as well as awareness, understanding the perception of the felt ramifications of economic reforms in their socio-cultural communications. The first section comprised nine (9) questions on the socio-demographic and geographic characteristics of the citizens, e.g., the district of residence, type of settlement, age, gender, and family income among others. The second section asked people about their socio-cultural life as perceived by them pre and post-implementation of demonetization. It included fifteen (15) questions on whether they are aware of the term economic reforms, which particular economic reforms can they recall, and how major economic reforms like Demonetization and GST affected their consumption, expenditure, savings, communication, and even their media usage to communicate about the felt ramifications. The data, thus collected were finally analyzed using certain quantitative Statistical methods such as Percentage and Frequency Analysis, Graphical Representation, Contingency Coefficient Analysis, and use of Descriptive Statistics. All these Statistical Methods were carried out using the SPSS for Windows.

Study & Analysis
Figure 1 – Different types of Areas according to development



The above figure (Fig. 1) classifies the different types of areas according to development and living conditions of the respondents. As shown in the figure, 35 percent of the 428 respondents belong to urban areas of different districts of West Bengal, 29.5 percent resides in different suburban regions. 31 percent are from rural areas while one percent resides in remote areas. 3.5 percent haven't mentioned about the area they belong to. The most number

of participants in the survey reside in urban areas (34%) and the least number of participants are from remote areas (1%).

Table 1: Cross-tabulation of respondents' type of area & their understanding of Economic Reforms

	What are economic reforms					
				Financial strategy to		
		Developmen		stabilize the	Can't	Don't
	of vote	tal initiative	package	economy	Explain	Know
Rural	37	30	6	51	0	2
	8.6%	7.0%	1.4%	11.9%	.0%	.5%
Urban	31	42	5	72	1	0
	7.2%	9.8%	1.2%	16.8%	.2%	.0%
Semi-	20	41	2	64	1	4
urban	4.7%	9.6%	.5%	15.0%	.2%	.9%
Prefer	5	5	0	4	0	1
not to say	1.2%	1.2%	.0%	.9%	.0%	.2%
Remote	0	0	1	3	0	0
	.0%	.0%	.2%	.7%	.0%	.0%

The above table (Table 1) draws the relationship between different types of areas according to development and living conditions of the respondents and understanding of the term economic reforms among the respondents. The columns of the table show the understanding of the term economic reforms and were divided into 1.Developmental initiative 2. Politics of votes 3.Relief package 4.Financial strategy to stabilize the economy and 5. Don't know. As indicated in the table, 16.8 percent of the total population who lives in urban areas considers reforms to be a financial strategy to stabilise the economy, and 11.9 percent rural respondents consider the same. But although the second widely understood meaning of economic reforms in urban areas is that these are initiatives for development, the same is not for rural population. Many of the rural population termed economic reforms as mere strategies for getting votes in elections.

Table 2: Cross-tabulation of the respondents' type of area & their engagement in digital transactions

	Engaging in cashless transactions					
	I was using it even before the demonetizati on	Soon after demonetizati on	In the last 2-3 years	Last 1 year	I don't do cashless transactions	we know about apps, we dont know how to use
Urban	26	26	76	1	20	2
	6.1%	6.1%	17.8%	.2%	4.7%	.5%
Semi-urban	17	22	61	1	29	2
	4.0%	5.1%	14.3%	.2%	6.8%	.5%
Rural	8	18	47	1	50	2
	1.9%	4.2%	11.0%	.2%	11.7%	.5%
Remote	2	0	2	0	0	0
	.5%	.0%	.5%	.0%	.0%	.0%
Prefer not to	1	0	6	0	8	0
say	.2%	.0%	1.4%	.0%	1.9%	.0%

The above table (Table 2) illustrates the relationship between different types of areas according to development and living conditions of the respondents and the start of cashless transactions by them. The columns of the table present the change in purchasing behaviours of participants and their engagement in cashless transactions. As illustrated in the table, six percent urban respondents said that they were using digital transactions for a long time and 17.8 percent said that they started doing financial transactions digitally in the last 2-3 years because of recent economic shifts. In contrary, in rural areas only 1.9 percent participants said that they were transacting digitally and 11 percent said they have started cashless transactions in the last 2- 3 years. There is also a equally high percentage of particuipants of rural area who said that they transact only in cash (11.7 percent).

Table 3: Cross-tabulation of respondents' type of area & the media used by them to access economic messages

	Media used to access information about economic changes						
	Newspaper s &	Internet & Social	Televisio		Friends, Family &		
	Magazines	Media	n	Radio	coworkers	All	None
Urban	34	56	41	1	18	1	0
	7.9%	13.1%	9.6%	.2%	4.2%	.2%	.0%
Semi-urban	29	40	43	2	16	1	1

	6.8%	9.3%	10.0%	.5%	3.7%	.2%	.2%
Rural	20	25	43	4	33	1	0
	4.7%	5.8%	10.0%	.9%	7.7%	.2%	.0%
Remote	2	1	0	0	0	1	0
	.5%	.2%	.0%	.0%	.0%	.2%	.0%
Prefer not to	4	7	2	1	1	0	0
say	.9%	1.6%	.5%	.2%	.2%	.0%	.0%

The above table (Table 3) describes the relationship between different types of areas according to development and living conditions of the respondents and the media used to access information about economic changes. The columns present the different media used to access information about economic changes which were grouped into: 1. Newspapers and magazines 2.Internet and social media 3. Television 4.Radio 5. Friends, Family & coworkers 6. All the above mentioned 7. No media used. As displayed by the figure, in urban areas the most used media to access financial information remains the internet and social media (13.1 percent) followed by Television(9.6 percent) and News papers and magazines (7.9 percent). In comparison to this, rural areas use Television (10 percent) followed by interpersonal communication with family and co-workers (7.7 percent).

Table 4: Cross-tabulation of respondents' type of area & the media used by them to communicate economic messages

	Medium used to talk about economic changes					
	Friends, Family & coworkers	Internet & Social Media	Newspaper s & Magazines	Televisi on	Radio	Not Applicable
Urban	24	37	9	3	2	76
	5.6%	8.6%	2.1%	.7%	.5%	17.8%
Semi-urban	27	24	3	6	1	71
	6.3%	5.6%	.7%	1.4%	.2%	16.6%
Rural	26	17	12	5	1	65
	6.1%	4.0%	2.8%	1.2%	.2%	15.2%
Remote	0	0	0	0	0	4
	.0%	.0%	.0%	.0%	.0%	.9%
Prefer not to	1	3	3	0	3	5
say	.2%	.7%	.7%	.0%	.7%	1.2%

The table (Table 4) denotes the relationship between different types of areas according to development and living conditions of the respondents and the media used to communicate about economic changes. The columns present the different media used to communicate about economic shifts which were grouped into: 1. Newspapers and magazines 2.Internet and

social media 3. Television 4.Radio 5. Friends, Family & coworkers 7. No media used. As displayed by the figure, in urban areas the most of the people say that they did not use any media to talk or comment about economic changes (17.8 percent) followed by 8.6 percent who says that they shared economic messages or commented on economic changes through internet and social media. In comparison to this, 15.2 percent say that they did not use any media to talk or comment about economic changes followed by 6.1 percent opines that they shared economic messages or commented on economic changes only among friends and coworkers.

Table 5: Cross-tabulation of of respondents' type of area & perception about the role of

new media in understanding economic messages

understanding economic messages							
	Role of new media in understanding economic messages						
	Yes No Maybe						
Urban	80	19	52				
	18.7%	4.4%	12.1%				
Semi-urban	85	7	40				
	19.9%	1.6%	9.3%				
Rural	64	14	48				
	15.0%	3.3%	11.2%				
Remote	2	0	2				
	.5%	.0%	.5%				
Prefer not to	2	1	12				
say	.5%	.2%	2.8%				

The above table (Table 5) examines the relationship between different types of areas according to development and living conditions of the respondents and the media used to communicate about economic changes. The columns of the table denote perception of people about the role of new media in understanding economic messages. As denoted in the table,18.7 percent urban respondents and 15 percent rural respondents say that new media played an important role in understanding about various economic messages and their implications whereas,12.1 percent urban and 11.2 percent rural people remain indecisive about the possible role of new media in communicating economic messages.

#### **Discussions**

The economy proves to be a significant element influencing individual and societal behaviour. However, it is generally understood that all economic changes have an impact on every single individual who interacts with them and adapts their behaviour to these changes, which is then reflected in society. The study received fair participation from people of rural, urban and suburban areas of West Bengal. The participation of males from rural areas was found to be higher than that of females. However, in the urban areas female participation

exceeded male participation. People, especially in rural areas of West Bengal did not seem to recognize the word economic reforms, neither in English nor in Bengali. But when some common terms associated with recent economic reforms in India like 'Notebandi' or 'GST' were mentioned by the researcher, they seem to recognize. Many people refused to answer at all as they felt these are very big issues and don't concern them. They are not rich enough to get affected by demonetized currencies as they never used them. Or, they do not earn much to be liable to pay any kind of taxes. Many of the women did not have a proper bank account and seemed totally dependent on their male counterparts for any economic issue.

The effect on the consumption pattern of participants in the study associated with GST implementation was found more among the urban population as compared to the felt ramifications in rural areas(14.7 % urban and 8.9 % rural population). People in the rural areas were in a greater dilemma when asked about the effects of GST on their disposable income as compared to urban participants who were sure about a decline in their disposable income in the post-reform period. Moreover, the practice of charging additional amounts by retailers on different payment modes in the post-reform period was observed to be two times more prevalent in urban areas in comparison to rural areas.

The distribution of media usage patterns to talk or communicate about the felt ramifications of reforms was observed to be higher in males than females. Rural areas preferred newspapers and magazines as well as face-to-face informal communication more to express them as compared to the urban population which preferred the internet and social media. Participants across different genders and occupational groups belonging to both rural and urban areas recognises the role of new media in facilitating the entire process of adaptation to changes that resulted from reform implementation in the post-reform period as observed in the study. Rural participants said that the reforms have no implication for the common man; they were not implemented with proper planning and ended up harassing the citizens. While the urban respondents agreed to the unplanned implementation of reforms they remarked that growth in the economy in the post-reform period was not able to generate adequate employment opportunities (26% urban population and 1.4% rural population).

The young voters say that they look for economic reforms in the election manifesto before they go out to vote though they believe such promises are not meant to be kept. But still, rural voters, as well as urban voters of all age groups, cast their votes in anticipation of appropriate economic reforms. People belonging to high-income groups feel confident about their role in economic decision-making contrary to people of low-income groups who feel that citizens have no role to play at all in shaping the economic policies of the country. There have been differences in opinion regarding the impact of reforms on the rich-poor divide and people debated about the adverse effects of reforms on the middle class. The rural population in this regard just said that they neither had so much money in banks nor are they so much rich to be affected by demonetization or GST. They failed to answer about the need for such reforms and anticipated reforms in agricultural sectors which would be relevant to them.

#### Conclusion

While several studies have been previously conducted to study various aspects of society, polity & economy of India, this topic is far from being exhausted as a research area. New

studies can always be conducted in the field of current economic transformation to analyze its impacts on social, cultural, and economic practices by the citizens of specific genders. Understanding how different processes like consumption, communication, and participation of voters are influenced by economic actors and how they shape policies is indispensable. Equally noteworthy is the power of media, especially, new media in the form of citizen journalism. Social media users' content and commentary set the agenda for various socioeconomic stories and dialogue in the community. The implications of the study would relate to understanding how effective various government programs are, how economic shifts and policies are affecting the lives of people and how informed citizens are using media platforms to exchange information and make appropriate decisions. Enhancing people's ability to use digital media irrespective of urban and rural areas in ways that strengthen their skills, knowledge and understanding as learners, and that heighten their capacities for social, cultural, civic and economic participation in everyday life is much needed. Conversations on individual accountability are just one aspect of digital citizenship. It's about being engaged citizens, both urban and rural, who create a good and useful digital imprint and perceive opportunities instead of hazards.

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