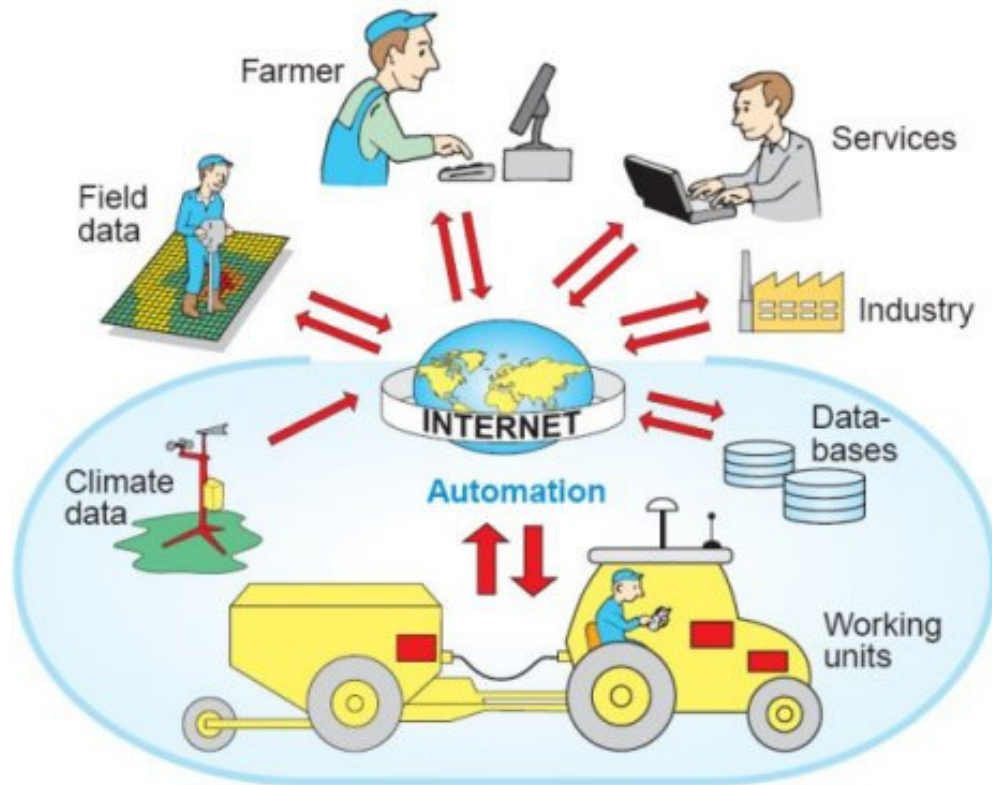# It's time to reimagine social impact in a digital India

Technology and human life cannot be separated. society has a cyclical co-dependence on technology. We use technology and depend on technology in our daily life and our needs and demands for technology keep on rising.

Humans use technology to travel, to communicate, to learn, to do business and to live in comfort.

However, technology has also caused us concerns. Its poor application has resulted in the pollution of the environment and it has also caused a serious threat to our lives and society. This calls for the proper use of technology.

The biggest challenge facing people is to determine the type of future we need to have and then create relevant technologies which will simplify the way we do things.

With recent developments in technology and increase in smartphone penetration, India is changing dramatically.

For those of us working in the social impact sectors, this affords an opportunity to reassess how we think about our work of who we focus on, the engagement models we adopt and the tools we deploy to achieve impact.

A rapidly transforming India:
- Mobile connectivity and declining data costs have dramatically spurred internet usage.
- Over 80% households have access to mobile phones and approximately 300 million Indians use smartphones.

- India is now WhatsApp's biggest market, with approximately 250 million monthly users.
- Bank account penetration has surged due to the Pradhan Mantri Jan-Dhan Yojana.
- About 1 billion Indians have a unique digital identity, Aadhaar.
- Elements of India Stack—e-signature, eKYC, DigiLocker and consent layer—on top of Aadhaar will continue to grow.
- We have a large and low-cost set-up for electronic payments in place, including wallets, new payments banks and Unified Payments Interface (UPI).
- National Payments Corp. of India (NPCI) processed 246 million digital payment transactions on its UPI platform in June 2018.
- These "infrastructure rails" will foster

New Approaches of Digital India Impacts Society at large:
- Lower-income Indians are increasingly active users of social media, videos, music and file sharing apps.

- Despite affordability constraints, they find innovative ways to consume data—in Mumbai's lower-income neighbourhoods, for example, households will share access to a Wi-Fi router instead of using mobile data.
- Highly talented people with a range of educational backgrounds and work experience are coming in large numbers to address big public problems.
- In contrast, 15 years ago, people focusing on social impact typically had backgrounds in social work or the social sciences and they worked on improving the lives of the most vulnerable populations.
- These positive changes offer an opportunity to reimagine our approach to social impact for a digital and aspiring India.

Target population:
Traditionally, the impact/development sector has considered its target
population to be those at the base of the pyramid—having incomes of less than $2-3/day.
However, large sections of lower middle-income and lower-income populations those just above the base of the pyramid—lack access to quality
healthcare and education besides other aspirational services.
The segment of "aspirers" comprises approximately 150 million households with monthly household income   6,500-25,000. They are underserved, excluded and disempowered in many ways.
This is the aspiring India, majority are drivers, maids, delivery boys, daily wage workers like plumbers, electricians and construction workers, security guards, retail vegetable vendors and small shop owners.

They often have little schooling, but aspire to send their children to private schools and engineering colleges. Technology has now made it possible to engage with this population in new ways.

Over the next five years, 500 million first-time internet users the "Next Half Billion" are expected to come online via their mobile phones.

Leveraging technology:

- The mobile phone is one of the biggest drivers of social impact in India, making it possible to provide a range of services to populations we care about.
- The examples above represent a mix of for-profit and non-profit social enterprises.

- It is time for philanthropists and donors to support the right change-makers, with potential to createimpact at scale, regardless of whether they are for-profit or non-profit.
- Market-based approaches, including equity investments in for-profit social enterprises, can be powerful complements to grants for non-profits. This approach also brings market discipline and sustainability to funding efforts.
- By reimagining the vision for social impact, we can deliver accelerated change for the underprivileged, in an increasingly aspirational India.

Some Negative aspects of technology that one needs to be aware of:

We think of technology as a boon to society. However, it's not completely a boon. The Internet has bred many unethical practices like hacking, spamming and phishing. Internet crime is on the rise.

The Internet, being an open platform lacks regulation. There is no regulation on the content displayed on websites.

Internet gambling has become an addiction for many. Overexposure to the Internet has taken its toll.

In this virtual world, you can be who you are not, you can be virtually living even after you die. Isn't this weird?

Children are spending all their time playing online and less or almost no time playing on the ground. Youngsters are spending most of their time social networking, missing on the joys of real social life.

Conclusion:

The impact of technology on society is deep. It is both positive and negative. Technology has largely influenced every aspect of living. It has made life easy, but so easy that it may lose its charm someday.

One can cherish an accomplishment only if it comes after effort. But everything has become so easily available due to technology that it has lost its value. There is a certain kind of enjoyment in achieving things after striving for them.

But with everything only a few clicks away, there is no striving, there's only striking. With the developments in technology, we may be able to enjoy all the pricey luxuries in life but at the cost of losing its priceless joys.