Consequences of Growth at Freedom AV Life Insurance

Manoj Pareek1

Abstract
The case deals with ethical issues in marketing in a larger context encountered while managing channels. Freedom AV Life Insurance, established in 2002, was a laggard in terms of revenue generation among private life insurers in the country. A new CEO, Ramesh Ramachandran, was hired to improve revenues, which drastically improved post his joining and upon on him hiring a new sales head. However, customer grievances multiplied, and Rajesh Bhardwaj, the customer services head, was questioned by the CEO and was asked to submit an action plan to stem the rising complaints. Bhardwaj felt this was the result of mis-selling by agents and the salesforce of the company. Bhardwaj proposed a solution by emailing the sales head. Just as he had finished writing the mail, he was surprised to find a new mail from the CEO asking him to prepare a presentation before the company’s board of directors in two days. At the end of the case, Bhardwaj becomes engulfed with self-doubt and anxiety on what to present before the board members. The case deals with ethical issues in marketing financial products like life insurance and looks at solutions to the practice of mis-selling financial services. Students would attempt to find answers to the question of whether they can achieve sales goals without resorting to unethical practices.

Keywords
Mis-selling, ethics, insurance, marketing, India

It was a hot day in the mid of May 2021 in Mumbai. Rajesh Bhardwaj, Customer Services—Head of Freedom AV Life Insurance Company, was a worried man not only because of the rising fear of Covid-19 but also because of mis-selling by various channels of the company. Bhardwaj had first received an email in this regard from his CEO, Ramesh Ramachandran, which was followed by an unpleasant meeting with him in which he had been asked to explain the steep rise in customer grievances and had been instructed to submit an action plan by the end of the week to bring these down. The CEO in his mail had sounded concerned at the deteriorating service levels leading to a sudden rise in customer grievances. The mail had ended with a question mark, a uniquely characteristic CEO’s usual way of showing unhappiness over issues.

Though Bhardwaj was disturbed, he gathered his thoughts together and began looking at the email received from his CEO. In his mail, Ramesh had shared with him the data received on overall complaints during the year 2019–2020, which showed a jump of the complaints by 50% over last year. It was the 15th May and Bhardwaj had just finished his lunch a little late at 3.30 pm than his usual time of 2 pm.

Bhardwaj had to delve into the details, find out the causes and bring down mis-selling immediately.

Indian Life Insurance Industry

Between 2016 and 2020, the life insurance sector in India grew at an average of more than 15% every year. Life insurance businesses in India had grown from INR 1 lakh crores in FY2016 to ₹1.94 trillion in FY2020. Figure 1 shows the premiums for new and renewal business during the last five years from FY2016 to FY2020. In FY2020, there were 24 players in the life insurance business, compared to only four

Teaching notes are available with the author.

1 PGDM (Insurance Business Management) programme, Birla Institute of Management Technology (BIMTECH), Greater Noida, Uttar Pradesh, India

Corresponding author:
Manoj Pareek, PGDM (Insurance Business Management) programme, Birla Institute of Management Technology (BIMTECH), Greater Noida, Uttar Pradesh 201306, India.
E-mails: manoj.pareek@bimtech.ac.in; manojkpareek@gmail.com

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in FY2002. The only public sector life insurer in India was the Life Insurance Corporation of India, which was the market leader. To gain market share, 23 private firms fought based on strength of their distribution channels, customer service and brand-building initiatives.

The life insurance industry was a regulated sector governed by the rules set by the Insurance Regulatory and Development Authority of India (IRDAI), founded in 1999 under the IRDAI Act. In India, there was a lot of room for expansion in the life insurance industry due to the low penetration of insurance products at a mere 3.76% compared to the global average of 7.2%. The growing economy of India was expected to keep the boom in the insurance sector going. Higher household savings were directed into various financial savings instruments such as insurance and pension policies as personal disposable incomes increased.

Traditionally, the life insurance industry was dominated by a huge number of commission-based insurance agents, which as a distribution channel contributed the maximum revenue. Employee turnover was significant in the insurance industry. The financial advisors (agent) level had the most employee turnover, with minimal entrance barriers but strong targets and work pressures.

High employee turnover rates dramatically increased the investments invested in staff. The issue of losing money on staff recruitment was serious. In the beginning, companies invested a large amount of money and effort in training, but these investments did not necessarily translate into tangible earnings.

In the insurance industry, recruiting an agent involved preparing the agent to pass a pre-recruitment exam of IRDAI to get a license; this cost an insurer roughly ₹15,000, with other costs such as conveyance and administrative services. For almost the first 2–3 months, each agent remained in a non-productive or partially productive mode in the organization, learning how to get customers.

High staff turnover in the insurance industry was attributable to many factors. The first and foremost reason was that being an insurance agent was regarded as a societal embarrassment due to the unpredictability of employment and income. People worked as agents for part-time employment or a fill-in positions, not as a long-term career.

Because of the poor social status associated with becoming an agent, only a small percentage of capable people preferred to do so. An agent was required to understand the demands of the consumer and sell the products accordingly. This procedure needed a high level of persuasion as well as a long-term commitment. The tremendous income potential of becoming an agent enticed many people. Being an agent required a lot of patience, tenacity and persuasion on the field to make a decent living. Despite their hard work, the agents’ revenues were meagre in the early stages. Many of them experienced burnout during their first few years in the field as a result of this expectation-to-accomplishment gap. A lot of them dropped out and used to turn inactive.

Agents played a crucial role in advising consumers on the importance of insurance and assisting them ethically. Agents were often more concerned with meeting their targets than with the needs of their customers.

FREEDOM AV Life Insurance

A lot had changed over the last three years at Freedom AV. The chairman of KDFC group (holding company for Freedom AV) had hired Ramesh Ramachandran as the new CEO at an astronomical package that was being talked about in the insurance industry. The package given was with a promise to take Freedom AV Life Insurance, which was at Number 17 in the industry in 2017 in terms of market share, to among the top 3 life insurers in India. Freedom AV was languishing for the last 15 years at the bottom of heap and was seen as a poor performer, both in terms of its top-line and bottom-line numbers with a market share of a mere 1.2%.

To achieve this task, Ramachandran had hired Lovesh Kumar from BCICI Life Insurance. As Retail Sales Head, Lovesh was regarded as a super sales guy who had taken BCICI Life to the number one insurer in the country in just three years from number seven. Lovesh was a tough-talking boss to his team for whom achieving his sales targets was everything in the world. He cared less about the means to achieve them but was focused only on results.

The sales graph of the company had shot up with his joining and Freedom AV Life Insurance had moved up 10 places from 17th largest insurer to number 7 in only a year’s time. Lovesh had the full support of Ramesh to recruit more and more Feet-On-Street (FOS) salespersons to achieve this goal. Freedom AV salespersons in the direct sales team worked largely on the variable pay structure package. Only 40% of the salary was fixed, and the rest 60% was paid only on achievement of sales targets.

Agency Channel and Direct Sales team contributed 60% and 23% of the total sales revenue of Freedom AV Life
Insurance, the remaining 15% of the business came from Bancassurance and brokers, and online channel contributed a measly 2% for Freedom AV Life Insurance (see Figure 2).

**Mis-selling in Insurance Industry**

One type of complaint in the life insurance business was of mis-selling. The IRDAI, the regulator, categorized complaints that arose due to mis-selling as Unfair Business Practices (UFBP). The problem had affected all life insurers and particularly private insurers, as shown in Tables 1 and 2. It was critical to comprehend the grounds for insurance mis-selling. Some reasons for mis-selling was done was due to the agents’ desire to make quick cash in the form of insurance commissions and sales pressure to complete targets to qualify for additional incentives.

One of the root causes of mis-selling in the insurance industry was that insurance products were complicated, and consumers frequently struggled to understand the differences between different types of products, let alone the relative merits of identical products from different insurers. This complexity contributed to a knowledge gap between the provider and the consumer. Many clients purchased a policy based on their advisor’s recommendation, only to be disappointed since the coverage was either unaffordable or did not meet their long-term financial goals.

This complexity had created an imbalance between buyers and sellers. This condition was referred to, in economic theory as ‘information asymmetry’, a situation where one party in a transaction has more information than the other and tries to benefit from the other’s lack of knowledge. In the insurance sector, this asymmetry of information encouraged mis-selling as the seller of insurance was in a more advantageous position than the customer.

All the life insurers were directed to bring out a company-specific policy on handling mis-selling complaints by the regulator IRDAI, which existed but was not followed in its spirit.

**Table 1. Complaints ON Unfair Business Practices Registered Against Life Insurers.**

| Complaints                          | 2018–2019 | 2019–2020 |
|-------------------------------------|-----------|-----------|
| No. of UFBP Complaints              |           |           |
| Percentage change over last year    |           |           |
| Total complaints of life insurers   |           |           |
| Share of UFBP complaints to total complaints |           |           |

**Table 2. Complaints on Unfair Business Practices Registered Against Life Insurers.**

| Channel             | 2017–2018 | 2018–2019 | 2019–2020 | Total | Percentage |
|---------------------|-----------|-----------|-----------|-------|------------|
| Banks               | 15,140    | 12,334    | 9,631     | 37,105| 29.7       |
| Brokers             | 12,084    | 9,911     | 10,998    | 32,993| 26.4       |
| Individual agents   | 9,308     | 5,730     | 7,403     | 22,441| 17.9       |
| Direct sales        | 5,012     | 3,847     | 5,127     | 13,986| 11.2       |
| Other corporate agents | 4,968   | 5,126     | 4,775     | 14,869| 11.9       |
| Other channels      | 991       | 1,357     | 1,284     | 3,632 | 2.9        |
| **Total**           | **47,503**| **38,305**| **39,218**| **125,026**| **100**    |

**Figure 2. Business Acquisition—Distribution Channels (Freedom AV life insurance %).**

**Source:** The author.
Mis-selling in Freedom AV Life Insurance

The complaints data of Freedom AV Life Insurance showed that among various complaints of customers, mis-selling by salesforce topped the list among grievances. The effect of mis-selling was that it was leading to an increase in policy cancellations and non-renewal of policies. The company of late had hired a lot of lawyers to meet up with the increased legal suits filed up by angry customers against the company in consumer courts all over the country.

This was not surprising as this was not a sudden turn of events, but the circumstances which had led to the present state of affairs, which the company had gone into had been building up gradually over the last 2 years.

Renewals had dropped as a result of high lapse rates, and the company was spending extensively on advertising, promotion and high commission expenses to attract new business.

The company had a Customer Service department headed by Bhardwaj who was working with Freedom AV Life Insurance for the past 18 years, right since the inception of the insurer in the year 2002 when the life insurance sector was opened to private sector players in the country. As Head of Customer Service at Freedom AV, Bhardwaj was responsible for providing leadership and direction to the whole customer service staff. Customer service executives and managers who worked in customer support, who were in charge of implementing initiatives and routine operations worked under his leadership. The CEO examined Bhardwaj’s work every month in the presence of other members of the leadership team. Bhardwaj had to gather and evaluate data on customer complaints to prepare reports and presentations. These were shared with the executive team regularly.

There was no distinct training department in the company, therefore the customer support team, led by Bhardwaj, was in charge of training salespeople, agents and customer service representatives in policies, operating procedures and processes. This included educating salespeople and implementing agent training programmes to familiarize them with current and upcoming product launches.

These training sessions were held in response to requests from the sales team. Salespeople and the customer care team collaborated with the sales team to plan a year’s worth of training.

To improve the salespeople’s confidence and competency, a budget for training was set aside each year according to the training calendar. The amount spent on training was charged to the sales budget. Due to lack of requests for the same from the sales staff, about half of the fund was left unused. The new sales head Kumar considered this a waste of time and energy. There were no dedicated trainers; customer service personnel who handled grievances at the inbound call centre of the insurer, doubled up as trainers.

As the salesforce was spread all over the country. The customer services personnel had to travel to different locations to conduct training. The customer services personnel lacked respect as trainers in front of the salesforce as the salesforce and agents felt they lacked both field experience and knowledge.

The sales head was of the view that the time spent in the field to meet customers and make sales calls was more important than training. The sales head also felt that there was a need for sales trainers who could give product knowledge as well as teach recruits in selling skills. He had frequently told in leadership meetings that customer service personnel were good product trainers but knew nothing about skills required to recruit new agents and handle customers. Training for him meant stoppage of daily activity of salespersons who took part in the training. The salespeople also saw no advantage of attending these training events. A lot of them felt that if the time spent in training was utilized in doing activities related to target achievement, then these would be more fruitful for them. Bhardwaj believed that after passing the IRDAI’s mandatory pre-recruitment exam for getting a license, agents should be provided on-the-job training in addition to routine product training. This would aid them in having an experience of real-life situations. To save time and money, he felt the company had to switch to internet-based training. Because of the organization’s vast structure, online training would play a pivotal role in the future.

Agents were recruited without a proper screening process. Anybody who applied for an agency was recruited. For employees working in the agency, channel attrition was 40% higher than the industry average of 20%. Those recruits who were unable to recruit a minimum of 20 new agents in the first three months were asked to resign on grounds of non-performance. Similarly, agents once recruited were paid commissions on slabs based on volume structure (higher the volume of business more the commission on the incremental basis) against the regulatory norms of fixed commission payout irrespective of the volume of business done. See Table 3 for the IRDAI commission structure for various products.

Another, key issue harming the organization was agent attrition or churning. This was due to the way commissions were structured in the life insurance sector, which was frontloaded. The majority of a policy’s commission was earned in the first few years, so there was little motivation for an agent to look long-term. The current system needed to be changed to ensure that commissions were distributed more equitably, to encourage agents to stay for servicing the customer for the long term. Because the agent’s future earnings would be impacted if the customer canceled the policy due to the product’s unsuitability, such a structure would encourage the agent to provide the proper product to the consumer. This would also ensure that the agent offers the consumer long-term service. In the current
Table 3. Commission Structure for Key Life Insurance Products—Maximum Payable to Intermediaries.

| Products                                | Regular Premium (First Year) (%) | Renewal Premium (%) |
|-----------------------------------------|----------------------------------|---------------------|
| Pure risk (term insurance covers)       | 40                               | 10                  |
| Traditional (endowment/ money back, etc.) |                                  |                     |
| Unit linked insurance plan (ULIP)       |                                  |                     |
| Premium paying term (in years)          |                                  |                     |
| 5                                       | 15                               | 7.50                |
| 6                                       | 18                               | 7.50                |
| 7                                       | 21                               | 7.50                |
| 8                                       | 24                               | 7.50                |
| 9                                       | 27                               | 7.50                |
| 10                                      | 30                               | 7.50                |
| 11                                      | 33                               | 7.50                |
| 12 Years or more                        | 35                               | 7.50                |
| Annuity/Pension                         | 7.50                             | 2                   |
| Single-premium products                 |                                  |                     |
| Pure risk products (term life insurance) | 7.5                              |                     |
| All individual life insurance products excluding annuity products | 2.00                             |                     |

Source: IRDAI regulations, 2016 (payment of commission or remuneration or reward to insurance agents and insurance intermediaries).

arrangement, for unit-linked insurance plan (ULIP) products, around 55% was paid up front, breaching the norm set by the IRDAI regulator with the 15% paid annually on renewal of policies. Agents were not interested in selling pure term insurance covers, which offered high sum insured at a lower cost. The push was to sell endowment, money back and ULIP policies. Bhardwaj felt that the commission paid could be split, so that 15% was paid up front and balance commissions on renewals spread over several years. However, this required a consensus of all life insurers as well as the regulator.

There were several underlying reasons for the occurrence of mis-selling at Freedom AV Life Insurance. The first was the incentive for agents to work on a commission basis. Because of the part-time nature of the employment and the low volume of business per agent, maintaining the entire agency force was costly, and regulatory caps on commissions were challenging. The temptation for salespeople and agents to offer policies that pay the highest commission without regard for an individual’s financial circumstances was strong.

The sales pitch that was made by executives of the company was the promise to double or treble money in a ULIP in a few years appealed to customers and customers fell for the same easily. Customers often ended up with incorrect or insufficient coverage. This resulted in a high rate of cancellations and lapse of issued policies. Too much emphasis was being placed on ULIP’s potential for wealth generation without a thorough discussion of the risks involved. The investment risks in ULIPs were wholly borne by the policyholders, a fact which was not disclosed to prospective customers by either agents or the direct salesforce.

Back to 15 May 2021, 3.30 pm

Just as Rajesh had finished reading his CEO’s mail he was startled to find Ramachandran the CEO walking in his cabin with a copy of Golden Times, the leading business newspaper which carried a news item regarding a complaint from a consumer group for which IRDAI the industry regulator had levied a hefty fine on Freedom AV Life Insurance. The complainants had been sold some policies by salespersons of Freedom AV by promising to give them smartphones and other gadgets as freebies post-sale, which were never given to policyholders. The customers had also been sold regular premium policies while telling them they were single premium policies. There was a mention of other complaints made to the regulator of unrealistic returns on ULIP’s to customers in the news item.

Mr. Bhardwaj I do not know how golden times got wind of this probably from the customers themselves. KDFC group has an image to maintain in the market. You just ensure you do your job properly. I need an update on actions taken by Customer Services to resolve these issues. Do speak to all concerned stakeholders and update me by end of the week on your action plan for immediate damage control and long-term plan as well for improvement of customer image and relationships. We should not remain, silent spectators when something as serious as the company’s image is in peril besides regulator going after us.

Rajesh did not react to this as Ramachandran walked out of the room.

Immediately after the interaction with the CEO Ramachandran, Rajesh went to see Lovesh Kumar. Lovesh Kumar startled him by saying ‘I know why you have come. Ramesh has apprised me of your meeting with him. I have a kind of busy schedule today. Why don’t you email me on how can I be of help? Come some other time if you need to’ said Kumar smilingly.

Bhardwaj was unhappy; he felt like an innocent victim who was being accused wrongly. Anyway, being in customer services and dealing with customers for years, he had acquired a Buddha-like demeanor while dealing with people.
He went to his cabin and began writing an email addressed to Lovesh Kumar. The mail read as follows:

Dear Lovesh,

As you are aware, the graph for customer complaints has been going up. I seek your support to reduce the same. I believe, to gain the confidence of policyholders there should be better disclosure of information about products in sales brochures. Before customers buy our products, they should be informed about all costs that would be incurred for the product, the expected returns that they would be getting, as well as the assumptions that the estimates are based on. The projections should be authentic, not unattainable. If returns are not assured, the company should be very clear-cut about that. Conditions and risks that are excluded from the insurance coverage should be emphasized and described to customers at the time when policies are being sold. This will avoid unhappiness later on when customers file for claims. When it comes to selling insurance policies, I believe ‘Telling the truth is the best option’. I have got a survey conducted among consumers which have highlighted the existence of serious concerns regarding the behavior of agency channel and our salespersons.

The retail Sales Team must set high expectations both in terms of product knowledge and the ethical behavior of their agents. This involves adopting strict requirements for the selection of direct salespersons and individual agents. At the same time, there is a need to pay close attention to staff training, to make sure that the sales force is proficient to make the correct product recommendations to customers. This will minimize the instances of mis-selling. I suggest adoption Kirkpatrick’s model of training evaluation consisting of four levels of learning (Figure 3).

Trust is a fundamental requirement in the business of Insurance; it symbolizes its core intangible asset. Hence, transparent and ethical practices are needed to build the reputation of any insurer. This involves working with unwritten value systems and having written codes of conduct agreed to by external stakeholders and the challenge for us as employees are to live up to the same in our daily operations and to maintain high ethical standards through our agents and salespersons.

There are valid concerns about Mis-selling practices and problems associated with insurance agents’ compensation system, which is affecting Freedom AV’s reputation among consumers. We must at once make simpler and standardize these practices, to increase customer confidence.

![Figure 3. Four Levels of Training Evaluation](image)

Source: Adapted from Kirkpatrick et al.’s four levels of training evaluation.

We need to include measures that reward ethical behavior, such as incentives to encourage customer centricity, into their agents’ rewarding processes. It seems that a mix of result-based and measures based on ethical behavior as well as customer-centric would be like adopting the middle ground to get sales numbers and have happy customers.

Salesforce control systems can be categorized into those that monitor the outcomes of a process (i.e. outcome-based control), and those that monitor individual stages in the process (i.e. behavior-based control).

In an outcome-based control system, salespeople are measured and rewarded based on results, like their sales numbers, new accounts opened, and whether they achieve their sales quotas or targets. In contrast, in a behavior-based control system, salespeople are assessed and remunerated based on their behavioral performance (i.e. their actions, knowledge, and skills); examining closely the ways and means they use to reach sales results and whether they sustain good relations with customers.

Hence, insurers should not rely only on sales-based assessments in rewarding their agents. Instead, they should also combine further behavioral-centered control methods in their compensation scheme. This will reduce undue stress on agents to meet short-range sales goals. Also, it will inspire them to act ethically to create long-term relations with customers.

One approach to measuring agents’ behavioral performance is to monitor the number of complaints and accolades that insurers get from each customer of the servicing salesperson or agent. The insurance industry’s usual practice is to give incentives to agents on meeting sales targets. Possibly, insurers could think of rewarding those agents as achievers who deliver as per the complaints and compliments received, and who deliver enduring customer contentment.

Such rewards would act as solid motivations for agents to apply their energies to building good, long-term relations with policyholders. On the other hand, insurers could discontinue working with agents who produce a high level of complaints. Insurers should make such a policy highly noticeable to their agents so that it will act as a real deterrent to unscrupulous behaviour and unpleasant approaches toward customers.

We need to track renewal rates of policies agent and salesperson wise. Those with low renewals need to need to be tracked and penalized by way of lower commissions and those higher renewal rates need to be incentivized suitably.

Growing customers’ trust is most important; the customer needs to be assured and must have faith that the salesperson can be trusted to work in such a way that his/her long-term interests will be addressed. Therefore, insurers and their agents must win customers ‘trust and build a long-standing association with them. Customers’ faith in the insurance industry is not only reliant on the features of the product’s design but very significantly, on the insurers’
and their sales forces’ level of honesty and professionalism when selling them insurance covers.

There is a need for agents and salespersons to form long-term relationships. It makes economic sense to take a long-term view on client relationships over the long term. The sum of economic benefits received from customers throughout their lifetime is characterized as customer lifetime value (Figure 4). A business model with long-term survival necessitates implementing an ethics-focused business plan.

To increase customer trust, we must ensure customer-centric processes with transparency and fairness.

Thanks and Regards,
Rajesh Bhardwaj Customer Services Head
Free A V Life Insurance Co. Ltd

Just as Bhardwaj was about to get up from his seat after writing the long mail. He was surprised to find a mail from CEO Ramachandran marked ‘Confidential- Customer Grievances Issue’ to him. He hurriedly opened the mail. The mail read as follows:

Dear Mr. Bhardwaj,

I hope you recall my earlier mail and meeting on the above subject. I had asked you to submit an action plan on countering the bad press coverage received and the penalty imposed on us by the regulator. The board of directors has taken a serious note of the same and the Chairman has convened a meeting at a short notice of 2 days.

Request you to prepare a presentation to be made before board members and the chairman. Just outline the steps you would be taking to stop the repetition of such incidents in the future. You have my full support to try new ways to stem the tide of rising customer grievances.

Best Wishes,
Ramesh Ramachandran
CEO–Freedom AV Life Insurance

Bhardwaj’s worries multiplied manifold after reading the mail. His team and he would be put to scrutiny now. His heartbeat raced faster as he thought of making a presentation.

What should he suggest? Should he share what he had shared with Kumar, the sales head in his mail before the board? Was the approach workable in reality? Should he just say that the news item and fine imposed by the regulator was not a systemic issue but a one-off case? Self-doubt and worry gripped his mind.

His mind was now full of questions for which he had no clear answers. He had just 48 hours to make the presentation as he looked at the clock on the wall hanging in his cabin with anxiety.

Acknowledgments
I would not have been able to write this case study without the support of Chairperson-Insurance Business Management programme Prof (Dr) Abhijit Chattoraj and Dean Research Dr Arunaditya Sahay also my fellow colleagues at Birla Institute of Management Technology who extended their support and help.

Disclaimer
This case is written solely for educational purposes and is not intended to represent successful or unsuccessful managerial decision making. The author/s may have disguised names, financial and other recognizable information to protect confidentiality.

Declaration of Conflicting Interests
The author declared no potential conflicts of interest with respect to the research, authorship and/or publication of this article.

Funding
The author received no financial support for the research, authorship and/or publication of this article.

ORCID iD
Manoj Pareek https://orcid.org/0000-0001-8457-4236
InGreens: The Road Ahead

Munmun Goswami

Abstract
This case is based on the company InGreens, which is an agri-mobile platform, one which works in connecting the rural B2C and G2F service space (those related to agriculture—soil health card, farm insurance, online licensing for seeds, pesticides, fertilizers, etc.). It was incubated from Science and Technology Entrepreneurs’ Park (STEP), IIT Kharagpur and supported by the Government of West Bengal. The key motive was helping the farmers and the agricultural process as a whole, using technology for better and efficient connectivity between the government people and the farmers, on a real-time basis. They were facing dilemma on the ways to expand their functioning, through their third-party recruits (Gram Doots) and the case brings forth these challenges. InGreens was planning to utilize the reach of the Gram Doots for venturing into rural m-commerce, in the agricultural as well as the consumer products sectors. The case was written keeping in mind the students of HRM and entrepreneurship.

Keywords
Agro-tech, entrepreneurship, human resources, start-up

Where do we go from here?‘ This question remained unanswered, even after 6 hours of discussions (sometimes heated). As the team started dispersing at the end of the day, there were more confusions than clarity about the path ahead in their minds. However, that is the excitement and attraction of a start-up, especially one which is growing exponentially in tandem, keeping in pace and sometimes even outpacing one of the fastest growing sectors of the Indian economy.

In the general body meeting (GBM), which is held quarterly, the top management team met up for a whole-day session with the consultants, reflecting on the results (the targets achieved as well the ones not met with), ideating about new directions, brainstorming about the challenges and the tentative way ahead. These meetings are supposed to be an eye-opener, figuring out the next important step in creating the success story for the company. However, increasingly, these GBMs are becoming more abstract in nature—with varied opinions, diverse priorities and the external pulls. In simple words, InGreens is coming of age, facing those growth pangs every start-up face, and those which cannot be ignored anymore.

Background
As per the UN’s 2019 demographics data, Indian population stands at 1,367.9 million, out of which roughly around 33% lives in the urban area (about 450 million).1

In India, electronics and information technology has been one of the fastest growing industry segments. The Indian IT software companies have become global stalwarts and provide an efficient solution with both cost and quality as an advantage, which is achieved by the availability of meritorious students at cheaper costs. The engineering colleges, which ensure a steady supply of employees, and also the attractiveness of the industry (white collar job, higher pay, foreign assignments/postings/relocation, etc.) both have aided in the booming of the industry. In addition, the global technological advancements, and easy and fast

1 HRM, Xavier School of Management, Jamshedpur, India

Corresponding author:
Munmun Goswami, HRM, Xavier School of Management, Jamshedpur, Rivers Meet Road, Circuit House Area, East, Jamshedpur, Jharkhand 831001, India.
E-mail: fh18002@astra.xlri.ac.in

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which is almost a 60% rise from 2016 (130.4 million).2 In India, keeping in line with the global information revolution. E-governance is one such step towards digitalizing India, inspired by the central government, the states started their initiatives, at the central level, major projects included communication technology (ICT) initiatives, at the central level, major projects included computerization of the railways, land records, etc. Aided and inspired by the central government, the states started their own individual e-governance projects, for providing services to citizens through the e-platform(s). However, in the initial days, these were mostly isolated and less-interactive systems, having major lacunae, and thus, hindering successful adoption along with the whole spectrum. Thus, to fulfill these needs, National e-governance Plan was introduced in 2006, with 31 Mission Mode Projects (MMP) covering areas including courts, municipalities, police, commercial taxes, agriculture, land records, health, education, passports, etc. (Chauhan, 2009). The current plan is called e-Kranti (National e-governance plan 2.0). As of date, there are 44 MMPs, including new sectors like e-Bhasha, women and child development, social benefits, financial inclusion, urban governance, etc. The Digital India website (https://digitalindia.gov.in/) covers them in detail. Digital India is a government program aimed to “transform India into a digitally empowered society and knowledge economy”.3 Lessons from previous e-governance initiatives have shaped the current progressive e-governance strategy of India, with emphasis on speeding up the implementation process across all levels (nation, state and local). Initiatives in the agricultural sector are listed in Exhibit A.

E-commerce in India

E-commerce in India is considered as the fastest and dynamic channel for commercial transactions. The sector is growing at an annual rate of 51%, with revenues to reach USD 120 billion by 2020 (USD 39 billion in 2017).3 Studies have shown that the major portion of this growth can be attributed to the increasing internet and smartphone penetration. This growth is also accentuated more in rural areas. Most of the farmers in India own a mobile phone, out of which around 40% are possessors of smartphones with internet connections.

E-governance in India

India has been steadily rising in ranks in the e-governement development index. As per the United Nations E-Government Survey, 2018, India ranked 96th out of 193 countries. In 2016, India’s rank was 107th, while in 2010, it was 119th.4 Initiatives for e-governance started around the mid-1990s in India, which had wide sectoral applications, emphasizing on providing citizen-centric services. In the early information and communication technology (ICT) initiatives, at the central level, major projects included computerization of the railways, land records, etc. Aided and inspired by the central government, the states started their

M-governance in India

The number of mobile phone users across the world is expected to cross 5,000 million by 2019. In India, it is not an exception, with 58 million users in 2014, and the number of users is expected to reach 80 million by 2019.4 India is one of the fastest growing mobile services economy, and this is also substantiated by the rising interest and boom in e-commerce and various other related sectors to tap into this huge consumer segment. The Digital India initiative, aimed at providing government-to-citizen, citizen-to-government and government-to-government connect (real time and direct), is another substantial proof of the importance of this exploding sector. Thus, the combined effect of digitalization, easy, fast, secure, reliable and cheap access to internet connectivity along with the growing smartphone penetration in the rural areas of India, has encouraged m-commerce models focussing on agri-business, which, supported by the government digitalization programmes and initiatives, are rapidly revolutionizing the Indian agriculture sector (Gupta & Sharma, 2018). In this milieu, InGreens was incepted, focussing on being a stable, secure and reliable platform for a smooth transition of information between the government and the farmers.

Company

InGreens is the fastest growing firm in Rural B2C (Business to consumer) and G2F (Govt. to farmer) service space with its robust field team. It is recipient of “Rural innovation fund” from NABARD. Having incubation
support from STEP IIT Kharagpur, InGreens has developed and managing India’s one of the largest Agri mobile Governance platform on cloud, Matir Katha. It is closely associated with Soil health card, Farm insurance, Online licensing platform (Seed/Pesticide/fertilizer) etc. core Govt. projects, as well as products/services distribution in last mile. (www.ingreens.in)

With the NABARD grant, a small prototype of Matir Katha was built, and then the prototype was introduced to three or four state governments. The West Bengal government took keen interest and supported the pilot project (end of 2013). Post the pilot project, interactions with the farmers were done (independently), and then the final rollout was done.

Starting off with rural m-governance, InGreens is venturing into rural m-commerce (agricultural as well as consumer products), tapping into the yet-hardly explored rural market of India.

Projects

InGreens started with the accoladed project, Matir Katha (2013–2014). This is one of India’s first smart-device based agriculture extension projects. It is a single window government service delivery platform for West Bengal. The platform also includes areas covering end-to-end process automation for soil health card, farm mechanization scheme and online licensing for seed/pesticide and fertilizer dealers. The existing government projects include matir katha, soil health card, krishak bandhan, crop culture experiments (CCE), licensing/testing/certification, geo-tagging, farm mechanisms, and Bangla Fasal Bima Yojana (BFBY)-insurance. Exhibits B–D give a snapshot of the projects (as displayed in the website).

Apart from the West Bengal government as a partner, the private partners associated with InGreens include Vodafone, Centre for Development of Advanced Computing (CDAC), Reliance general insurance, HDFC ergo general insurance, Eveready, Livpure, etc. The complete list of associations (partners and clients) is given in Exhibit E.

Leadership Team

InGreens was incepted by Ranadeep Das (IBS Kolkata, Bidhan Chandra Krishi Vidyalya (BCKV)) and his friends (professionals from IIMs, FMS, TIFR and other reputed institutions of India) as a NABARD-funded small prototype, ending up in 2013 as a pilot project, supported by the West Bengal government (Matir Katha). The key motive was helping the farmers and the agricultural process as a whole, using technology for better and efficient connectivity between the government people and the farmers, on a real-time basis.

There are around 100 people employed full-time in the pay-roll of InGreens. Apart from the top management team, there are few external consultants, hired on a part-time/contractual basis, who act in advisory roles. The rest of the team comprised software developers and some junior executives handling sales, customer services, liaison, etc.

The top management team members and their brief profile is given in Exhibit F.

Footprint

Currently, the length and breadth of West Bengal is covered, 23 districts, 127 municipal towns, 341 blocks, 3,500 panchayats, by engaging over eight thousand foot-soldiers (these people are better known as Gram Doots). The districts of West Bengal are Alipurduar, Bankura, Birbhum, Coochbehar, Dakshin Dinajpur, Darjeeling, East Medinipur, Hooghly, Howrah, Jalpaiguri, Jhargram, Kolkata, Malda, Murshidabad, Nadia, North 24 Paraganas, Purulia, Purba Burdwan, South 24 Paraganas, Uttar Dinajpur and West Medinipur.

Gram Doot

These areas (23 districts of West Bengal) are covered by over seven thousand foot-soldiers, or Gram Doots, as they are called fondly. They are mostly higher secondary (12th standard) passed, and/or graduates, residing in the towns/municipalities/villages, who actually go and do the leg-work. The criteria to be a Gram Doot are to have a smartphone (and the ability to operate various apps, etc.) and a means of commuting (cycle/scooter/motorcycle).

The main work of the Gram Doot is to collect the data through the app (specially to help the farmers, who are unable to access/not conversant with the various government initiatives available to them). This is also a part of the digitalization process of the Government—that is, the data (like soil health, crop produce, etc.) are collected via the various online portals. The subsidies, insurances and other support (monetary or otherwise), which are available to the farmers (given by the government), are notified to the farmer, hence ensuring information flow and communication is seamless. There is also a helpline for any kind of assistance (regarding agricultural produce and related scopes) that could be provided to the farmers. Through this, the government ensures that corruption, false data, misleading information, non-information and other vices are eradicated.

The Gram Doots are paid for their work by the government, and in addition to the extrinsic motivation factor (money), they have a sense of pride for doing ‘government job’ (intrinsic motivation), especially in the semi-rural and rural areas, where unemployment is very high and there is dearth/limited scope of getting a job. The work is seasonal, eternal and regular in nature, and hence, there is stability factor playing in their minds too.

In general, the Gram Doots are recruited by word of mouth. They are managed/monitored by business executives
(those who are responsible for handling the business projects) and district coordinators (those who are responsible for handling the government projects). Both are on the company payroll, that is, they are direct employees of InGreens. Mostly, the District Coordinators started off as Gram Doots, and as the company expanded, they asked their friends and family members to join in. Slowly, as more villages blocking were assigned supervisory roles of managing the Gram Doots belonging to their block/villages. The role of the district coordinator (some districts may have more than one, owing to the size/population) is that they act as the intermediary between the Gram Doots and the team in InGreens. In addition, they look at the timely disbursal. Most of them have been associated with the company for over 3 years, and they are a motivated and energetic lot. All in all, they believe in the company and its vision, and they also show a sense of pride and belongingness to be associated with the company.

**The Confusions—What to do Next?**

InGreens is planning to utilize the reach of the Gram Doots for venturing into rural m-commerce, in the agricultural as well as the consumer products sectors.

There are lots of ideating happening on how to tap the strength of the Gram Doots and expand the business into a multitude of areas. One option is that of venturing into other related areas such as fisheries, horticulture and animal resources, which are again mostly unstructured, and hence, the problems faced, issues, challenges and requirements are somewhat similar to those existing in the agricultural sector. Another option is using the Gram Doots on tapping into the semi-rural and rural consumer market through e-commerce (with tie-ups with companies wishing to reach the rural market, but unable to do it themselves due to economies of costs). Areas that can be explored are insurance, retail, FMCGs, etc. Yet another option is to have its own in-house developed products (service or otherwise) and utilise the Gram Doots for direct selling. These can be in areas having direct social impact like skill development, healthcare, e-education, etc.

InGreens is aspiring to utilize as well as expand the Gram Doots base, by engaging them in sales of agricultural as well as consumer products. Thus, in addition to the information gathering (for government) work that the Gram Doots are doing, they are also expected to don the hat of a sales person. The dilemma is how to transform these Gram Doots to utilize their relational level and field level expertise and convert into sales. Even before the ‘how’ part, comes the assessment, such as understanding whether they ‘want’ to do it (willingness/inclination), ‘what’ are their skill levels, ‘whether’ they can be trained, etc.

If yes, then next comes assessing the training needs’ requirement post a need-gap analysis. Also, the content/module/length and breadth of the training requirements have to be formulated. If no, then hiring has to be done. The costs and other implications have to be borne in mind before taking a decision.

In addition, with the growth (and hopeful success), hiring of future people (outsiders) will become inevitable. That will also require a comprehensive and robust hiring methodology, to match up to the forecasted growth plans. Hiring for not only the sales force but also other functions in the company will be required. For this, role assignments, job specifications, etc. have to be laid down; basically, some kind of structure and order need to be put in place in the organization, such as deciphering the culture of the company, ensuring a person-job fit as well as person-organization fit and laying down employee life cycle (benefits, promotions, career management, etc.). It seems to be the time to shed the ‘kid’ persona and don the ‘young adult’ role.

In the GBM, the external HR advisor had presented the current knowledge, skills, abilities and other characteristics (KSAO) of the Gram Doots and their supervisors, which was arrived at after in-depth interviews with the core management team, the gram doots and their supervisors. These are given in Exhibit G. The management team agreed to the fact that for any level of hiring, the identified soft skills are non-negotiable, and all future recruitments would be done keeping in mind the same. This is essential so as to retain and incorporate the company culture among all the employees, present and future alike.

The challenge with InGreens can hence be explained as two-fold, one pertaining to managing the employees—the “human resources management” aspect, for both the existing people as well as future ones (hiring the right fit of people). The other pertains to the strategic angle—that is, which way to expand—diversify portfolio, expansion of existing products in other markets, be a rural e-commerce platform for other private players, etc.

‘Where do we go from here?’ The question seems to be etched in the minds of the team—a solution has to be found, and it has to be found soon.
1. Provides services, documents and forms as well as news and policy information. Farmers and fishermen are able to renew licenses for crop protection, apply for subsidies, apply for agricultural income certification and request land. https://www.india.gov.in/topics/agriculture

2. e-Panchayat is an e-governance initiative for the rural sector aiming to function as a self-governance system. The platform aims to enable local voices to share practical stories and challenges. http://epanchayat.in/

3. Farmer Portal aims to provide information and services to improve existing delivery channels by the Department of Agriculture. It aims to bring together market information; details of production, storage, and sales, and a feedback module for responding to queries. https://farmer.gov.in/

4. The fertiliser monitoring system is funded by the government of India and captures information for the different stages of the value chain. It links farmers with product information from private companies. https://urvarak.nic.in/

5. Kisan Suvidha, a Digital India initiative, is a mobile app providing information to farmers. Farmers can be informed on the weather alerts, market prices, availability of seeds and fertilisers, agro-advisories, etc. http://www.kisaansuvidha.com/

6. Pusa Krishi is an app designed for farmers to use in the fields. It provides information on the weather, on new crop varieties, resource conserving practices and farm machinery. https://pusakrishi.in/

7. mKISAN is a mobile based advisory service linked to call centres connected to research centres. It provides information in farmers local language.https://mkisan.gov.in/default.aspx

8. Soil health card promotes integrated nutrient management through the use of chemical fertilisers and organic manures. Provides soil test based recommendations and ensures quality control of fertilisers. It is widely used. https://soilhealth.dac.gov.in/

9. National Agriculture Market (eNAM) is a pan-India electronic trading portal creating a national market for agricultural commodities through a government platform. It includes commodity arrivals and prices. https://www.enam.gov.in/web/

10. AgMarknet provides agricultural market information and price trends through a government platform. http://agmarknet.gov.in/

11. https://uidai.gov.in/

12. Crop insurance mobile app http://mkisan.gov.in/downloadmobileapps.aspx

Source: (Bolton, 2019).

Exhibit B. m-Governance—InGreens.

Growth of m-governance in mobile first country

India with its 1,146 million wireless telecom subscriber (Aug 2018, TRAI) and 500 million active internet users (June 2018, IAMAI) is one of the fastest growing mobile service dominated economy.

Going by the trend, the Government of India has aggressive plans of serving citizens with various G2C services as part of USD 16 billion, Digital India initiative. G2C/C2G/G2G services will change the way government and citizens connect with each other, real time, without intermediary. All e-government applications will be remodelled into m-government apps to allow government departments to reach to last mile. That is the best public service model a vibrant democracy such as India with its edge on information technology should offer to its citizens.

In this backdrop, InGreens has bagged one of India’s first Smart-device based agriculture extension project in 2013-14, Matir Katha. Eventually this cloud and mobility application has become single window government service delivery platform for one of the most agriculturally important state of India, West Bengal. End to end process automation for critical government projects like soil health card, farm mechanization scheme and online licensing for seed/pesticide and fertilizer dealers were also integrated into this platform.

Modules of Matir Katha

(Exhibit B continued)
### Goswami

(Exhibit B continued)

| Instant Question and Answer | Scientific Cultivation Practice | Krishi Pathshala | Fertilizer Calculator |
|-----------------------------|----------------------------------|------------------|----------------------|
| ![Instant Question and Answer](image1) | ![Scientific Cultivation Practice](image2) | ![Krishi Pathshala](image3) | ![Fertilizer Calculator](image4) |

| Data Analytics | Departmental Communication | Project Report | Web Conferencing |
|----------------|---------------------------|----------------|------------------|
| ![Data Analytics](image5) | ![Departmental Communication](image6) | ![Project Report](image7) | ![Web Conferencing](image8) |

- **Data Analytics**: Different types of data captured at grassroots are being analysed and intelligent reports are generated for better policy decisions.
- **Departmental Communication**: Communication from Agriculture department HQ to district/block/panchayat/Farm level are now paperless, instant and secured.
- **Project Report**: State department get 24/7 report about various running schemes and projects from district/block. This has brought swiftness, transparency and decision support to Department head quarter.
- **Web Conferencing**: State HQ to Block level conferencing via web.

| Modern Agriculture Dictionary | Weather Information | Live Tracking | Farmer Registration |
|-------------------------------|---------------------|---------------|---------------------|
| ![Modern Agriculture Dictionary](image9) | ![Weather Information](image10) | ![Live Tracking](image11) | ![Farmer Registration](image12) |

- **Modern Agriculture Dictionary**
- **Weather Information**: 32°C, Mostly Cloudy, 33°, Mostly Cloudy, 26°, Mostly Thunderstorm.
- **Live Tracking**
- **Farmer Registration**

| Mandi Price | GIS Based MIS |
|-------------|--------------|
| ![Mandi Price](image13) | ![GIS Based MIS](image14) |

- Department Head quarter can get local mandi price of various crops, every day from Panchayat level Grid, spread across the state. This helps Department of Agri marketing, in price policy decisions and to control undesired commodity price fluctuations.

**Source:** www.ingreens.in
Exhibit C. Rural m-Commerce (Agri)—InGreens.

SalesStar Agri
SalesStar is a unique combination of well trained, feet-on-street who champion their localities and a sales process management (Lead conversion) platform that tracks, records and analyses their activities in real time. The benefits of this system include lead generation from new territories by field level experts and real time tracking the movement of these leads, from generation to conversion, through products, crops, farmers, distributors and dealers.

This enables the client to access real time, last mile data at their fingertips, for a vast geography, without any long-term cost overhead liability against thousands of sales resources. InGreens data encapsulation and analytics engine (IDEA) is a mashup of primary and secondary data on domain knowledge (package of practice, plant protection, weather) and individual farmer level information (crop, soil, KCC, etc). This engine, combined with InGreens’ years of excellence in execution makes Salestar a perfect growth engine (see the tree diagram). Farmer relationship centre, manages customer profile and persistently ensures sales closure with well-defined process.

Source: www.ingreens.in

Exhibit D. Rural m-Commerce (Consumer Products)—InGreens

SalesStar Consumer products
SalesStar is a unique combination of old school, well trained, feet-on-street who champion their localities and a sales process management platform that tracks, records and analyses their activities in real time. The benefits of this system include lead generation from new territories by field level experts, and real time tracking the movement of these leads, from generation to conversion as well as payment processing and Last mile logistics support (LML). This enables the client to operate and access real time data at their fingertips, for a vast geography, without any cost on long term ground level resources.

InGreens data encapsulation and analytics engine (IDEA) is a mashup of lead profile, product variant fitment, CRM and sales closure activities. This engine, combined with InGreens years of excellence in execution makes Salestar a perfect growth engine for its client’s products. (See the tree diagram). Customer relationship centre, manages customer profile and persistently ensures sales closure with well-defined process.

Source: www.ingreens.in
Exhibit E. Partners and Clients—InGreens.

Source: www.ingreens.in

Exhibit F. Leadership Team—InGreens

1. Ranadeep Das—Director & CEO (IBSK, BCKV)
   PGDBA-IBS, BSc (Agri)—BCKV
   As CEO at InGreens, he is entrusted to shape-up
   InGreens into a robust and scalable social entrepreneur-
   ship business model combining m-commerce and m-gov-
   ernment for Rural India.

2. Swayantan Pal—Director (IIMA, BCKV)
   PGDABM, IIM Ahmedabad, B.Tech, BCKV
   At InGreens, Swayantan is heading mobile governance
   vertical and finance.

3. Manas Mandal—Director (FMS, BCKV)
   MBA, FMS-Delhi University, B.Tech, BCKV
   At InGreens, Manas is heading partner development
   initiatives and HR.

4. Dr. Subir Saha—Principle Researcher (TIFR)
   Post Doc, TIFR Mumbai, National Physical Laboratory,
   Delhi
   He is responsible for IT enabled systems design and
   analytics applications with a dedicated IT & process inno-
   vation team.

5. Ananda Chakraborty—Lead, Rural B2B (IIMA, BCKV)
   (Exhibit F continued)

(Exhibit F continued)

6. Asish Halder—Lead, Agri B2B (BCKV)
   M.Sc. Agro Chemistry, MBA Marketing
   In InGreens, Asish is looking after Agro Inputs.

7. Azharuddin Middya—Manager, Agri B2B (RKMVU)
   P.G—Integrated Rural Development & Management,
   RKMVU
   At InGreens, Azhar is responsible for coordination with
   the ground team to deliver different projects.

8. Sudipta Roy
   Lead Content (BCKV)
   B.Sc. (Ag)—BCKV
   In InGreens, Sudipta is responsible for curation and
   localization of content keeping latest local trends, methods
   and practices.

9. Kalyan Kar—Director (ICA, ICAI)
10. Tridibesh B.—Director (IIMC, JU)
    PGDM, IIM Calcutta, BE (Mech.), Jadavpur University
    As a Director, he is overseeing Strategy & Government
    liaison at InGreens.

Source: www.ingreens.in
### Exhibit G. KSAO.

| Gram Doot | Knowledge | Skills   | Abilities | Other Attributes |
|-----------|-----------|----------|-----------|------------------|
| Product Knowledge | Resourceful | Resourceful | Organized | Self-motivated |
| Sales cycle knowhow | Bengali/Hindi communication (oral and written) | Bengali/Hindi communication (oral and written) | Adaptable | Ethical |
| App knowhow | Negotiation | Negotiation | Persistent | Confident |
| | | | Multi-tasking | |

| Sales Supervisor | Knowledge | Skills | Abilities | Other Attributes |
|------------------|-----------|--------|-----------|------------------|
| Product Knowledge | Resourceful | Resourceful | Organized | Self-motivated |
| Sales cycle knowhow | Bengali/Hindi/English communication (oral and written) | Bengali/Hindi/English communication (oral and written) | Adaptable | Ethical |
| App knowhow | Negotiation | Negotiation | Persistent | People-oriented |
| | | | Multi-tasking | Confident |
| | | | Leadership | Problem-solving |

### Declaration of Conflicting Interests

The author declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

### Funding

The author received no financial support for the research, authorship, and/or publication of this article.

### Notes

1. See http://worldpopulationreview.com/countries/india-population/
2. See https://www.statista.com/statistics/251631/number-of-digital-buyers-in-india/
3. See https://www.ibef.org/industry/ecommerce.aspx
4. See https://publicadministration.un.org/egovkb/en-us/Resources/E-Government-Survey-in-Media/ID/1909/India-breaks-into-top-100-of-UNs-e-governance-ranking
5. See https://digitalindia.gov.in/
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### ORCID iD

Munmun Goswami [https://orcid.org/0000-0002-1809-1639](https://orcid.org/0000-0002-1809-1639)

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