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Vision of Digital India. Aims of this programme. Challenges of this programme. The overall scope of Digital India. Appreciated by the global investors. An effective distribution channel can be a source of strategic advantage for companies. However, little research exists about the distribution channel structure in India, which is largely traditional and quite unique. 21 2. MICROINSURANCE IN INDIA: AN OVERVIEW What happens when a poor family's breadwinner dies, when a child in a disadvantaged household is hospitalized, or the home of a vulnerable family is destroyed by fire or natural disaster? Impact of globalization on Indian rural and urban life 275 miserable due to non-availability of electricity. Several villages have been electrified.